

The Annuity Stanifesto

Stan G. Haithcock

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The Annuity Stanifesto is the real deal: it rips aside the veil of obfuscation about annuities and empowers the consumer to evaluate them wisely.

For anyone who wants to know anything about annuities, *The Annuity Stanifesto*, by Stan G. Haithcock, is likely to be an excellent resource. This easily digestible, no-nonsense guide covers all the bases: the history of annuities, types, specific ways to use them, risks and realities, and how to make them part of a financial portfolio.

In addition to offering impartial information about annuities, Haithcock, an independent agent, shares his considerable wisdom about how best to use them. In “Advanced AnnuityMan Strategies,” for example, the author walks through such creative techniques as leveraging, laddering, and splitting annuities, primarily to demonstrate that “annuity strategies are customizable” rather than to recommend any one approach. In a chapter titled “Is My Money Safe with an Annuity?” Haithcock offers a useful overview of the importance of using insurance company ratings, COMDEX rankings, and other industry data to fully evaluate companies that issue annuities. “Annuity guarantees are only as good as the company standing behind those promises,” he writes.

Haithcock cautions those interested to “own an annuity for what it will do, not what it might do.” He believes the annuity buyer should “only consider the contractual guarantees” and should “have [the] annuity agent fully stand behind his or her recommendation.”

The voice of “Stan The Annuity Man” is refreshingly blunt. He writes with a sense of purpose and authority that should help the reader cut through vague promises about annuities, providing the educational ammunition needed to make an informed decision. What the reader will have to accept, however, is Haithcock’s relentless personal branding. While clever, this self-aggrandizement may come across to some as way over the top. The “Stanifesto” in the book’s title, a play on “manifesto,” is just the beginning. The author calls his analysis of annuities a “Stanalysis,” part 1 is labeled “Stannuity Facts,” his concluding chapter is a “Stanopsis,” and even the index has become a “Standex.” Part 3 of the book is a not-so-subtle sales pitch for the various and sundry services and products offered on “Planet AnnuityMan.”

The volume’s design makes it exceedingly easy to read; there are plenty of subheads, as well as large type and wide page margins. The cover is stark and striking, with oversize type and a portion of a black-and-white photo of the author’s face—imposing if not downright intimidating, but certainly attention-grabbing.

In spite of the egotism that laces the book, *The Annuity Stanifesto* is the real deal: it rips aside the veil of obfuscation about annuities and empowers the consumer to evaluate them wisely.

BARRY SILVERSTEIN (May 5, 2014)

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