

- “No Variable Annuities, especially in a retirement account.”
 - Suze Orman #1 on the Investment Hate List in her best-selling book, The Laws of Money, the Lessons of Life
- “You rarely find me so deeply angry at a common investment product that I dream of blowing it to smithereens.”
 - Jane Bryant Quinn, Newsweek article on Variable Annuities
- “High fees, low flexibility, and horrendous tax treatment make Variable Annuities less attractive than ever, except to people who sell them.”
 - Liz Pulliam Weston, MSN Money
- “When you take the commissions out of the equation, the allure of a Variable Annuity disappears...They cost a bundle and the tax treatment upon withdrawal is horrendous.”
 - Frank Armstrong, author of The Informed Investor: A Hype-Free Guide to Constructing a Sound Financial Portfolio
- “I cannot imagine a situation where I’d recommend a Variable Annuity.”
 - John Biggs, former Chairman of TIAA-CREF
- “Of all investment products, Variable Annuities are our #1 complaint.”
 - Securities and Exchange Commission
- “By all rights, variable annuities should be dead by now.”
 - Liz Pulliam Weston, MSN Money
- “Sellers, brokers do well on fees but some buyers turn sour when they read the fine print.”
 - Theo Francis, Wall Street Journal
- “Variable Annuities are sold more aggressively than fake Gucci handbags on the streets of New York.”
 - SmartMoney.com, 9/24/2004
- “Approach Variable Annuities with caution, SEC says.”
 - Frank W. Stanton, Morningstar.com, 6/5/2000
- “Variable Annuities, mutual fund B shares and brokerage firm’s in-house mutual funds rank among Wall Street’s more dubious offerings.”
 - Jonathan Clements,
- “False statements, deliberate deception, sloppy paperwork – a report this month by securities regulators about practices employed by the sellers of variable annuities paints a pretty grim picture.”
 - William P. Barrett, Forbes.com, 6/18/2004
- “Warning: Variable Annuities are not for those already retired or near retirement.”
 - AARP