



# The Handbook of Variable Income Annuities

*Jeffrey K. Dellinger*

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# The Handbook of Variable Income Annuities

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## **The Handbook of Variable Income Annuities** Jeffrey K. Dellinger **In-depth coverage of variable income annuities**

With trillions of dollars in retirement savings assets, the tens of millions of Americans on the precipice of retirement need to convert these savings into retirement income. The fact that variable income annuities (VIAs) generate maximum lifetime income with zero probability of outliving it has spurred the need for more information about VIAs. *The Handbook of Variable Income Annuities* is by far the most comprehensive source of information on this topic. This book thoroughly describes the most important principles of optimal asset liquidation and demystifies VIA mechanics, so readers can gain a high comfort level with this important financial instrument. Interestingly and clearly, *The Handbook of Variable Income Annuities* explains the mathematical pricing of variable income annuities, expected rates of return, taxation, product distribution, legal aspects, and much more.

**Jeffrey K. Dellinger** (Fort Wayne, IN), a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries, has over 25 years experience in the financial services sector. He advises institutions on retirement income optimization, products, and markets.

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