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ASSET PROTECTION ATTORNEYS

If IRAs are not as fully protected in your state as annuities are, should your IRA buy an annuity?



Many states fully exempt annuities against lawsuits but don't similarly protect IRAs. If that's your state law, then you might consider investing your IRA in annuities. You wouldn't ordinarily buy annuities for your IRA because you only duplicate the tax deferral advantage. However, buying a self-protected annuity for an IRA can make sense when protection is your primary goal. This is one exception to the general rule not to invest an IRA in a tax deferred investment. But if you do foresee a lawsuit; it's an option. Similarly, you can annuitize your retirement plan which may be advantageous if your state better protects annuities. But is this a sound investment decision?

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