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Letter: At least one annuity is MRD-friendly

Robert Wander writes: In Jim Connolly's article on the use of annuities in income planning in the May 2006 issue of *Income Planning*, a comment was made by one advisor that minimum required distribution withdrawals could exceed the guaranteed withdrawal amount and therefore, another account needed to be available to cover this.

I know of at least one company that has a "MRD-friendly" annuity. It provides that, if withdrawals beyond the guaranteed amount are required, it will allow this from the annuity without affecting the guarantee in the future.

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