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Annuity Checklist

Name: _____

About the annuity:

- Do you know who owns the annuity... you, your spouse, your business, your trust?
- Do you know the purpose of the annuity?
- Do you know who the beneficiaries are? Is they still the best choice?
- Have you identified contingent beneficiaries? If not, should you? If so, are they still the best choice?
- Are you familiar with the charges – surrender, mortality & expense, administration fees?
- Does the annuity have any optional riders? If so, how do they work & what do they cost?
- What is the current death benefit?

About your situation:

- Has your income changed significantly since the contract was written or reviewed?
- Have you had significant changes in our family status... marriage, divorce, additional dependents?
- Did you buy a new home, upgrade your existing home, and/or make a significant change to your mortgage?
- Did you buy a business, take on a new business partner, or take on any additional financial obligations?
- Did you incur or do you plan to incur substantial debt?
- Have you moved or changed any of your contact information?
- Have you changed employment and/or your group insurance coverage?
- Have you had any significant changes to your health?
- Would your family have enough income to maintain their lifestyle if something were to happen to you?