

ANNUITIES PURCHASE CHECKLIST

What is the name of the agent/agency: _____

License number of the agent/agency: _____

Name of company: _____

Company's NAIC code or Florida company code: _____

What is the maturation date? _____

What is your free look period? _____
(Florida law requires a 21-day period)

What are the administrative fees? _____

Are there charges for any
Riders attached to the policy? _____

What are the surrender charges? _____

What is the minimum premium? _____

What is the annuitization phase? _____

What are the contractually guaranteed bonuses? _____

What are the bailout provisions? _____

What are the free withdrawal provisions? _____

What is the interest rate credited on renewal? _____

What is the market value adjustment? _____

What is the surrender charge schedule? _____

Note: Get any guarantees made by the agent in writing (i.e. interest rates, bonuses or other benefits). Never sign a blank form and demand a copy of all paperwork.

To check on the license and complaint history of an investment professional you are considering working with, call the Florida Department of Financial Services Insurance Consumer Helpline toll-free at 1-877-MY-FL-CFO (1-877-693-5236) or Out of State (850) 413-3089.