

Annuity Planning

Is Your Annuity Keeping Up With Your Needs?

Make Sure You're Covered With An Annuity Policy Review



Is Your Life Annuity Keeping Up With Your Needs?

With all the demands on your time, you probably don't give your Annuity much thought. Are you sure it still meets your needs?

Maybe it's time for a Annuity Policy Review.

The goal of a policy review isn't to sell you a new product. Rather, it's intended to make sure your current Annuity still satisfies your needs.

If you haven't taken a careful look at your Annuity policy lately, you could be:

- » Earning less interest than what's available in today's rate environment
- » Losing value as a result of policy fees or market downturns
- » Paying too much in taxes by not taking advantage of new legislation
- » Missing out on new benefits available due to product innovations

An Annuity policy review will only take a few minutes, but it could make a big difference on whether you meet your retirement goals or not.



How An Annuity Policy Review Works

It's as simple as meeting with your financial professional and answering a few questions.

To make an accurate assessment of your current coverage and needs, your financial professional will need some information. He or she will ask your permission to request key details on your current policy.

Your financial professional may also ask questions about:

Your Family

Since you purchased your annuity, have you had children, gotten married or divorced, or started caring for an elderly family member?

Your Finances

If you've recently switched jobs, gotten a raise, started a business, or had any other change in your income or assets, it may affect how you utilize your annuity in the future. Completing a personal financial inventory will help your advisor determine any needed changes to your current plan.

Your Financial Obligations

Have you recently sold or bought a house, or refinanced your mortgage? Your financial obligations also play a role in determining any appropriate changes to your annuity.

Your Medical History

If your health has changed dramatically — for the better, or the worse — it may affect the amount of income available from your annuity. Tell your financial professional about any recent changes.





Reviewing The Information

After your financial professional has gathered and analyzed your information, he or she will meet with you again to go over the findings, and offer recommendations.

At this meeting you'll find out:

- » The current value of your Annuity
- » How your existing policy has been performing to date
- » How your current policy is anticipated to perform going forward under current market conditions
- » If there is a more appropriate solution available, or if the current plan is best suited to meet your needs

Your Annuity policy review may determine that the current policy is the best available plan, and no further action will be required. Or, your financial professional may discover a gap between your current Annuity and what is currently available in the marketplace. If that's the case, your financial professional will talk to you about available solutions to better suit your needs.

You Have Options

Depending on your current plan and personal needs, your financial professional may identify a need for an additional or different Annuity.



Life Moves Pretty Fast.

Make Sure Your Annuity Is Keeping Pace.

An annual Annuity policy review is the only way to ensure that your existing plan continues to meet your needs. Annuity products continually evolve, we specialize in identifying the optimal plan for you.

An annual Annuity policy review will only take a few minutes, but it could make a big difference for you and your family.

Contact me today to schedule an appointment.



