ANNUITY QUESTIONNAIRE

**What is the purpose of an annuity as part of your retirement portfolio?**

(A) Long-Term Growth (B) Guarantees Provided (C) Guaranteed Lifetime Income Benefit (D) Preservation of Principle (E) Asset Management (F) Transfer to Beneficiary (G) Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Are you considering replacing your current annuity? If so, what are your replacement reasons?**

(A) Company Rating (B) Interest Rates/Crediting Method (C) Change In Investment Objective (D) Enhanced Benefits (E) Guaranteed Lifetime Withdrawal Benefit (F) Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**What is your tolerance for risk?**

(A) Low (B) Moderate (C) Moderate to High (D) High (E) Speculative

**How long until you want income for retirement?**

(A) Near Term (B) Very Short (C) Short (D) Intermediate (E) Long (F) I Am Retired

**What are your primary sources of income for retirement?**

(A) Current Wages (B) Pension (C) Social Security (D) Investment Income (E) Checking/Savings (F) Trust (G) Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**For the proposed annuity, how do you anticipate taking distributions?**

(A) Required Minimum Distribution (RMD) (B) Lump Sum (C) Immediate Income (D) Enhanced Withdrawal benefit (E) Leave to Beneficiary (F) Surrender Free Withdrawals (H) I Don’t Know At This Point?

**When do you anticipate taking your first distribution from proposed annuity?**

(A) Less Than One Year (B) One Year (C) Two to Five Years (D) Six to Nine Years (E) Ten or More Years

**How important is the insurance company’s A.M. Best’s Financial Strength Rating?**

(A) Very Important (B) Important (C) Unconcerned With Rating

*Important Note: Many feel that the guarantees in an annuity contract are only as strong as the insurance company making the guarantees.*

**What surrender period(s) are you comfortable with?**

(A) 1 – 5 years (B) 5 – 10 years (C) 10+ years (D) I Don’t Want A Surrender Period

*Important Note: Most, if not all, annuities have surrender charges. Annuity rates and guarantees vary greatly due to surrender charges.*

**How do you anticipate funding the proposed annuity?**

(A) Checking/Savings (B) Transfer From Another Retirement Account (C) Death Benefit Claim (D) Inheritance (E) I Plan To Make One Lump Sum Contribution (F) I Plan To Make Multiple Contributions

**Are you considering purchasing an Income Rider with an enhanced income withdrawal benefit?**

(A) Yes (B) No (C) I Don’t Know At This Point?

**Do you currently have 6 – 12 months of liquid income (commonly known as an emergency fund)?**

(A) Yes (B) No

**Do you anticipate changes to your finances including income, expenses or life events soon?**

(A) Yes (B) No (C) I Don’t Know?