



## ANNUITY PURCHASE CHECKLIST

What is the name of agent/agency:

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License number of the agent/agency:

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Name of company:

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Company's NAIC code or  
Florida company code:

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What is the maturation date?

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What is your free look period?(Florida law  
requires a 14-day period)

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What are the administrative/  
maintenance fees?

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What is the surrender fee?

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What is the minimum premium?

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Is there an early withdrawal penalty?

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What is the accumulation period?

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**STATE OF FLORIDA**

Florida Department of Financial Services

What is the annuitization phase?

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What are the contractually guaranteed bonuses?

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What are the bailout provisions?

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What are the free withdrawal provisions?

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What is the interest rate credited on renewal?

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What is the market value adjustment?

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What is the surrender charge schedule?

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What are the transfer privileges?

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*NOTE: Get any guarantees 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.*

Call 1-877-MY-FL-CFO to check the license and complaint history of the investment professional you are considering working with.

