

ON GUARD

For Seniors

Annuities Purchase Checklist

What is the name of 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/Maintenance fees?

What is the surrender fee?

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?

What are the transfer privileges?

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.

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