A COMPLIMENTARY CLIENT SERVICE

Do you own the *right* annuity?

You bought one for a reason. But there are many kinds of annuities and they don't all do the same thing.

Do you know which one you have?

There's more than one kind. *Which one is yours?*

SPIA
SINGLE PREMIUM IMMEDIATE

Income that starts now.

MYGA
MULTI-YEAR GUARANTEE

A locked, fixed rate.

FIA
FIXED INDEX

Growth, shielded from loss.

RILA
REGISTERED INDEX-LINKED

More upside, some risk.

VA
VARIABLE

Invested in the market.

DIA
DEFERRED INCOME

Income that starts later.

› Not sure which one you own — or whether it still fits your life today? **That's exactly what an audit is for.**

YOUR ANNUITY. CLEARLY UNDERSTOOD.

AnnuityAudit.co

02 WHAT IS IT DOING FOR YOU?

Do you really know what your *annuity* is doing for you?

Most owners know what they put in. Far fewer know what they can access, what they're paying, or what they could lose by making the wrong move.

Could you answer these *today?*

01
What is my current cash surrender value?

02
When does my surrender period end?

03
What fees or rider charges am I paying?

04
Account value vs. benefit base — what's the difference?

05
How would a withdrawal affect my future income?

06
What would my beneficiaries actually receive?

! Your annuity may be perfectly suited for you. **But should you have to guess?**

» *If you can't confidently answer even one, your annuity deserves a closer look.*

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AnnuityAudit.co

03 IS IT TIME FOR A REVIEW?

Check every box that *sounds like you.*

You don't need to be an expert. If even one of these is true, it's time for a closer look.

✓ Check *every statement* that applies to you

- ☐ I do not know my current surrender value.
- ☐ I am unsure when my surrender period ends.
- ☐ I do not know what my rider costs each year.
- ☐ I can't explain my account value vs. my benefit base.
- ☐ I have not reviewed my beneficiaries recently.
- ☐ My health, retirement date, or income needs have changed.
- ☐ I have never seen my guaranteed and non-guaranteed values separated.
- ☐ I am considering taking a withdrawal or starting income.
- ☐ I have not reviewed my annuity in the last two years.
- ☐ I assumed the agent or company was monitoring it for me.

! Did you check even one box? **Your contract deserves a review.**

Older isn't always worse.

Some older annuities hold guarantees no longer offered today. Sometimes the best move is to **keep what you have**.

The audit may confirm your current annuity is your best move — and no change is needed. **Either way, you'll know.**

YOUR ANNUITY. CLEARLY UNDERSTOOD.

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04 WHAT THE AUDIT SHOWS

You see the market. *You decide.*

We compare your current annuity side-by-side against today's top-rated products. No pressure, no hard sell. If yours is still your best fit, we tell you to stay put.

01
Gather Your Details
Carrier, product, values, riders pulled directly from your carrier's in-force ledger.

02
Compare To Today's Market
We benchmark your annuity against top-rated products at your risk level and goals.

03
Keep, Restructure, or Replace
You get the math, the reasoning, and the recommendation. You decide the next move.

Sample Side-By-Side *Comparison*

	YOUR CURRENT HELD SINCE 2019	OPTION A	OPTION B	OPTION C
CARRIER	**Sample Carrier**	Carrier A	Carrier B	Carrier C
PRODUCT TYPE	**Fixed Indexed**	Fixed Indexed	MYGA (Fixed)	Fixed Indexed
SURRENDER PERIOD	**3 of 10 yrs left**	10-yr (new)	5-yr (new)	7-yr (new)
ACCUMULATION VALUE	**$250,000**	$237,500*	$237,500*	$237,500*
CASH SURRENDER VALUE	**$237,500**	—	—	—
CAP RATE	**3.5%**	8.5%	5.0% guaranteed	7.0%
GUARANTEED INCOME (AGE 65)	**$12,500 / yr**	$16,800 / yr	$14,200 / yr	$18,500 / yr
ANNUAL FEES	**1.25%**	0.95%	None	0.75%

**Options assume a 1035 exchange of your surrender value after a $12,500 surrender charge. Sample data for illustration only.*

› **You see the math. You decide.** If your current annuity is still your best move, we say so — and that's the audit.

05 NEXT STEP

Authorization to *obtain information*

Complete the shaded fields electronically, or print and write clearly.

TO: CURRENT ANNUITY COMPANY (NAME AND ADDRESS)

COMPANY NAME

ADDRESS

CITY / STATE / ZIP

ANNUITANT'S NAME

CONTRACT / POLICY #

DATE OF BIRTH

CONTACT NUMBER

Please accept this letter or photostatic copy as authorization to disclose and obtain the following policy information to the parties detailed below.

AUTHORIZED PARTY *where to send policy information*

ADVISOR NAME

LICENSE #

PHONE

EMAIL

Request For:

- Most recent annual report of values
- "In-force ledger illustration" based upon the following assumptions:

PRINTED NAME OF OWNER

TAX ID OF OWNER

DATE

EMAIL

SIGNATURE OF OWNER

All inquiries are held in strict confidence.

The Annuity Audit™ and The Life Insurance Audit™ were created by **Scott Zimmerman**, drawing on 35+ years of analyzing insurance contracts. Each audit is delivered by your presenting advisor with the same rigor and confidentiality.

LET'S TALK ABOUT YOUR ANNUITY

Reach your advisor directly.

ADVISOR

PHONE

EMAIL

WEBSITE