



THINGS TO CONSIDER: *Before Buying An Annuity*

Annuities are complex products that come in many shapes and sizes. They can serve a purpose but are often sold to individuals rather than bought. On the following page you will find specific questions to ask the financial professional who is encouraging you to purchase an annuity.

THINGS TO CONSIDER: BEFORE BUYING AN ANNUITY

1 RISK AND VOLATILITY

- Is this annuity contract fixed? Guaranteed? Variable? Indexed?
- If I invest \$100,000 today, what will the contract value be in 1 year if the market increases? Falls? Stays flat?

2 FEES AND EXPENSES

- What are the fees and expenses for this contract?
- How is income taxed when payments start?
- What happens when someone inherits an annuity?
- Is the recommendation to use IRA or qualified funds for this annuity?
- Is this a transfer from another life insurance or annuity? If so, what's the tax basis?

3 REAL RETURN AND INFLATION CONCERNS

- Is the annuity payout adjusted for inflation? What are my liquidity options?
- Is there a bonus feature?

4 OTHER QUESTIONS TO ASK

- How do annuities work?
- Why this type of annuity?
- What are the other surrender options with this annuity?
- What is the credit rating of the insurance company selling the annuity?

To learn more about annuities and why or why you should consider them, scan the QR code here.



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Your beneficiaries and your spouse will thank you for investing your time.

From Our Family to Yours, Thank You!



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