



*Know what to ask before you sign anything.*

# The Pre-Signature Checklist

*10 Questions to Ask + 5 Questions Every Advisor Must Answer*

# 10 Questions to Ask Before You Sign Anything

Section 1

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1.  What is the guaranteed lifetime income on this contract?

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2.  What are the surrender charges and for how long do they apply?

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3.  How is the interest rate determined -- and can it change?

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4.  What fees am I paying -- including rider fees, spreads, and administrative charges?

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5.  What happens to my money if I need it in an emergency?

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6.  What is the free withdrawal amount each year?

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7.  How does the death benefit work for my beneficiaries?

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8.  Is this product suitable for my age, timeline, and income goals?

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9.  What is your commission on this product?

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10.  Can I see a side-by-side comparison with at least one alternative?

# 5 Questions Every Advisor Must Answer

*If they can't answer these clearly, walk away.*

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1.  Are you a fiduciary -- and does that apply to this specific recommendation?

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2.  How many annuity carriers do you represent, and how did you select this one for me?

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3.  What happens to my account value if I need to withdraw more than the free amount?

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4.  Can you show me the guaranteed income numbers -- not the projected ones?

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5.  What do you get paid on this product, and does your compensation change based on which product I choose?