

5 Point Annuity Checklist

Customer Name			Date	
Mileage		Technician		

CHECKED AND OKAY

MAY NEED FUTURE ATTENTION

REQUIRES IMMEDIATE ATTENTION

Goals Check

- | | | | |
|--------------------------|--------------------------|--------------------------|---|
| ☐ | ☐ | ☐ | Has the original purpose changed? |
| ☐ | ☐ | ☐ | Is the annuity still meant for growth? |
| ☐ | ☐ | ☐ | Is income now the bigger priority? |
| ☐ | ☐ | ☐ | Has legacy or protection become more important? |

Beneficiary Check

- | | | | |
|--------------------------|--------------------------|--------------------------|--|
| ☐ | ☐ | ☐ | Have beneficiaries been confirmed? |
| ☐ | ☐ | ☐ | Have there been marriages, deaths, or divorces? |
| ☐ | ☐ | ☐ | Have there been any new grandchildren? |
| ☐ | ☐ | ☐ | Does the contract still reflect your current wishes? |

Growth Check

- | | | | |
|--------------------------|--------------------------|--------------------------|---|
| ☐ | ☐ | ☐ | If this is an indexed annuity, are the indexes still appropriate? |
| ☐ | ☐ | ☐ | Are the allocations still positioned well? |
| ☐ | ☐ | ☐ | Is the contract growing the way it should? |
| ☐ | ☐ | ☐ | Are you clear on why it has or has not grown? |

Income & RMD Check

- | | | | |
|--------------------------|--------------------------|--------------------------|--|
| ☐ | ☐ | ☐ | Do you need income sooner now? |
| ☐ | ☐ | ☐ | Are RMDs starting at age 73, or already underway? |
| ☐ | ☐ | ☐ | Are withdrawals being handled in the most efficient way? |
| ☐ | ☐ | ☐ | Is the contract positioned to avoid unnecessary strain? |

Health-Care & Company Check

- | | | | |
|--------------------------|--------------------------|--------------------------|---|
| ☐ | ☐ | ☐ | Has your health changed? |
| ☐ | ☐ | ☐ | Could this annuity help with care-related expenses? |
| ☐ | ☐ | ☐ | Is it the most efficient use of your annuity dollars? |
| ☐ | ☐ | ☐ | Is the insurance company still financially strong? |

