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ANNUITY OWNER WORKSHEET

Your annual annuity review

Ten questions about your plans, and the numbers from your statement, for a yearly review of an annuity you already own. Date: _____

Timing and income needs

1 What month and year do you plan to retire?

Is that date firm? Will you stop working completely or keep some part-time income?

2 When do you need the first payment from your annuity?

Would other savings cover a short gap if a later start produced a larger income?

3 How much monthly income do you need from it?

The amount you want to spend after taxes, and whether you need it every month.

4 What other income will you and your spouse or partner have in retirement?

Social Security, pensions, work or other sources: approximate amounts and start dates.

5 Should the annuity income continue for your spouse or partner if you die first?

How much income would they need, and which other household payments would stop?

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Goals, access to savings and preferences

6 What matters most to you about this annuity?

Rank: lifetime income, income for a spouse, growing accessible savings, or leaving an inheritance.

7 How much money will you keep readily available outside the annuity?

Would that cover emergencies and any gap before Social Security or a pension begins?

8 Do you expect large expenses or withdrawals in the next few years?

Home repairs, vehicles, travel, medical costs, paying off debt or helping family.

9 How do you feel about years with no new interest credited or no income increase?

Would you prefer more predictable credits, more growth potential, or a mix?

10 Have your family, health or finances changed since you bought it?

Confirm your beneficiaries, and note anything that affects income or access to your money.

Bring to the review

Your latest annuity statement, an estimated retirement budget, your Social Security and pension estimates, and a summary of other savings and expected large expenses.

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PART 3

What the contract did this year

Copy these from your annual statement or ask the company. Comparing this year with last year shows how the contract is really doing.

From your annual statement	This year	Last year
Account value what the contract is worth today		
Surrender value what you'd get if you cashed it in today		
Income base, if you have an income rider a number used to figure income; not money you can withdraw		
Free withdrawal available this year		
Rider charges taken this year		
Interest credited this year and the rate, cap or participation rate for next year		
Renewal or guaranteed minimum rate		
Withdrawals taken this year		
Surrender period ends		
Company rating agency, grade and date		
Beneficiaries on file primary and contingent; still right?		
Next decision date end of a rate period, income start, or surrender period		

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