Dan Huslin
Licensed insurance agent

COMPANION WORKSHEET · THE LATCHKEY KID'S RETIREMENT PLAN

MYGA comparison sheet

Get quotes for the same term and the same deposit, then fill in one column for each. Ask the agent to show you where each answer is in the paperwork. Date: _____

1 The quotes

Deposit amount: $_____ Money coming from: _____

	Option A	Option B	Option C
Insurance company			
Product name			
Term years the rate is guaranteed			
Rate and is it guaranteed for the whole term?			
Minimum guaranteed renewal rate			
Surrender schedule the charge each year, in writing			
Free withdrawal each year and starting when?			
Market value adjustment? yes or no, and how it works			
Rating and which agency			
Nursing home / terminal illness waiver			
Death benefit account value? any charges?			
Free-look period days, and what you get back			
End of term the window to renew, move or withdraw			
Minimum deposit			

2 Compare it with a CD

Same term, so it's a fair fight. Bank CDs are FDIC-insured and credit union certificates NCUA-insured, up to the limits; MYGAs are backed by the insurance company.

	Bank or credit union	Rate	Term	Early withdrawal penalty
CD				

3 Which one fits the job?

Not just the biggest number. Which term matches when you'll need the money?

Want to go through it together?
Call Dan at 619-251-3868 or visit thedhagency.com/book

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