

What is an Annuity Review ?

An annuity review is a third party assessment of a current annuity policy. This review is designed to ensure that your clients' investment is meeting their current and future objectives.

Annuities may be an important part of a diversified financial plan. Annuities provide safety and tax advantages. After this annuity review, your client will have a better understanding of their current policy and how it fits into their financial plan.

During our review we will assess your clients' current annuity situation and look to see if we can find any more advantageous investment options available.



Why you should review your client's annuities....

- ***Changing interest rate environment.***
- ***Explanation of how the annuity works.***
- ***Explain how the current annuity fits into their financial plan.***
- ***Have your client's goals or objectives changed?***
- ***Nearing retirement... Should they use an annuity for income?***
- ***Is this annuity the appropriate product for him/her?***
- ***Performance review.***

Benefits

By conducting an annuity review, you will educate your clients on how their policy works and determine if there are any available options to make their plan more efficient. The annuity review will demonstrate your commitment to your clients and continue to strengthen your relationship.

What We Need

- Copy of the policy (statement / declaration page) to be reviewed
- Annuity Review Questionnaire

How long does the process take?

Once TOPGUN Financial Services, LLC receives the Annuity Review Questionnaire and a copy of the policy, you will receive the written review within 7-10 business days. We will then have a consultation to review our findings and discuss any recommended steps of action. A TOPGUN Financial Services, LLC representative will also be available to discuss the review in detail with you and your client, if you prefer.



Annuity Review Questionnaire

Client Name: _____ Date of Birth: ____/____/____

Spouse Name: _____ Date of Birth: ____/____/____

Investments

Investment Name or Fund	Ownership	Qualified / Non-Qualified	Market Value	Cost Basis	Annual Contributions	Annual Employer Contributions	Reinvest Interest or Dividends?	Beneficiary?
Fidelity Funds	Client	NQ	125k	118k	none	none	yes	spouse

Annuities

Insurance Company Name	Policy Name	Qualified / Non-Qualified	Interest Rate	Initial Premium	Current Value	Policy Effective Date	Owner	Annuitant	Beneficiary
American Life	Liberty Fixed 5	NQ	3.35%	55k	58k	5/2006	Client	Client	Spouse



For Agent Use Only

Income

Name	Work Social Security Pension Other	Description	Qualified / Non- Qualified	Monthly Amount	Starts at what age?	Survivor Benefit?	What Survivor %
Client	Social Security	payment	NQ	\$ 1355	current	yes	60%
Spouse	Pension	EDS employee	Q	\$ 900	65	no	0%

Personal

What was the original purpose or objective for the purchase of your annuities?

What are your current and future financial objectives? (Income, preservation of capital, legacy, etc...)

If not retired, when would you expect to retire?

How much income will you need from your investment portfolio at retirement?

