

Annuity Comparison Checklist

Directions: Different annuities can have dramatically different terms and features. Use the chart below to compare contracts when shopping for an annuity.



	ANNUITY A	ANNUITY B	ANNUITY C
COMPANY NAME	_____	_____	_____
ANNUITY PRODUCT NAME	_____	_____	_____
FINANCIAL STRENGTH RATING	_____	_____	_____
MINIMUM INITIAL PREMIUM	_____	_____	_____
RATES OF RETURN			
Guaranteed	_____	_____	_____
Previous 3-5 years	_____	_____	_____
Current	_____	_____	_____
Projected	_____	_____	_____
CHARGES AND FEES			
Sales charges	_____	_____	_____
Early surrender penalties	_____	_____	_____
Transfer charges	_____	_____	_____
Other fees and charges	_____	_____	_____
FEATURES			
Limits on transfer amount	_____	_____	_____
Limits on transfer frequency	_____	_____	_____
Bailout provisions	_____	_____	_____
Beneficiary payout options	_____	_____	_____