

<u>Sample Questions to help evaluate options-</u>			
▪ How long will my money be tied up?			
▪ Are there surrender charges or other penalties for early withdrawal? What is the early withdrawal charge schedule?			
▪ Are there penalty free withdrawals?			
▪ What is the commission or compensation to the agent for this product?			
▪ What are the risks that my investment could decrease in value?			
▪ What are the fees and expenses?			
▪ What is the Guaranteed minimum rate of return/ interest rate?			
▪ What is the Current interest rate being credited? Does it include an interest rate bonus? If yes, how much is the bonus interest rate, and how long must the annuity be in force before I am entitled to the full bonus accumulation value?			
▪ Are loans available?			
▪ For Equity Index Annuity contracts- how is the annuity contract credited with growth?			
▪ What is the rating of your company?			