



Product Knowledge Questions

The following questions are ones that should be considered when looking at Deferred Annuities. Use the provided space to write notes / reminders when speaking with clients.

What is a Deferred Annuity?

How is it structured, and what are its primary features?

What is a 1035 Exchange?

Fees & Expenses?

Investment Options?

Taxation?

On withdrawals?

Leverage?



Estate Planning Issues?

Estate Taxes?

Beneficiary Designations?

Gifts?

Benefits?

Death Benefit?

Guaranteed Immediate Annuity Rates?

Guaranteed Minimum Accumulation Benefit?

Guaranteed Minimum Income Benefit?

Long-Term Care Benefits?
