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VARIABLE ANNUITY REVIEW

IS IT TIME FOR A CHANGE? Financial needs often change over time. It's important that you review your financial and retirement plans regularly to ensure your money keeps up with your changing circumstances and needs. This means periodically reviewing your annuity to ensure it is still suited to meet your financial objectives.

If you own a variable annuity as part of your retirement plan, you likely purchased it for its unique ability to help you save for retirement. Variable annuities offer the unique ability to grow your money based on the performance of the investment options available within the product.Your money has the ability to grow significantly, but as an investment product, money in a variable annuity is also exposed to market volatility and loss.

The annuity industry continues to evolve over the years. The current low-interest rate environment and recent market volatility have caused many (including insurance companies) to think differently about annuities. Today, many annuities offer new features and options for enhanced income, healthcare benefits, greater flexibility, additional strategies to grow your money, and more.

Did you know, all annuities offer tax deferral of your growth and the opportunity for guaranteed income you can't outlive? Annuities also typically offer your loved ones a death benefit that spares them the time and expense of going through probate.

Your current variable annuity may offer valuable features you may not fully understand or be utilizing, or you may find that the benefits available on newer annuity products may be a better fit for your changing needs. It's important you understand your options so you can determine if your present annuity is a good fit as part of your financial plan.

THE ANNUITY AUDIT REVIEW

To help ensure your money is still well-positioned to meet your unique retirement goals, our firm offers the Annuity Audit Review to our clients. The goal of this review is to evaluate your current annuity and ensure you understand how or if it fits into your retirement plan.

During this review, we will assess items such as your annuity's current features vs your financial objectives, the annuity's performance, fees, risks, income features, and guaranteed vs non-guaranteed elements, among other things. In addition, we'll review your current annuity against what is potentially available in the annuity marketplace due to product innovation.

This process may confirm that your current annuity is still the right fit for your plan, and no further action will be required. Or you may discover a gap between your current annuity and what is currently available in the marketplace. Either way, this process can help give you the assurance that your annuity supports your retirement planning objectives.

HOW DOES THE PROCESS WORK?

We make the annuity audit reviews easy and painless. With decades of experience in the financial services industry, we understand the intricacies of how annuity products work and what the marketplace has to offer.

HERE'S WHAT WE'LL DO

- We'll ask you some questions to understand what you currently own. We will analyze your current annuity and present you with a detailed analysis of it and how it fits into your current retirement plan.
- If the results of our analysis indicate that your current annuity remains a good fit for you, you'll have the assurance that your money is well-positioned to help meet your retirement needs.
- If it appears that your annuity is not in alignment with your financial objectives, we will explain this to you in detail, and may present you with potential alternatives to help better meet your needs.

IS AN EXCHANGE RIGHT FOR ME?

If you decide that a different annuity product makes the most sense for you, we can help you complete an exchange (called a "1035-exchange") from your current annuity to a new annuity. This involves surrendering your annuity and having the proceeds sent directly from your current insurance company to the new insurance company to fund the new annuity contract. No taxes are due at the time of the exchange because you do not take receipt of the funds directly.

Annuities are long-term vehicles designed for retirement income and are not suitable for everyone. The goal of the Annuity Audit is to evaluate your current annuity to ensure it continues to support your retirement needs. As a result, it's possible that we may recommend the purchase of a new annuity if our analysis indicates that your current annuity may no longer fit your needs. As licensed insurance and investment professionals, we are obligated to comply with all state and federal regulations regarding the surrender, purchase or replacement of an annuity to ensure our recommendations are appropriate for your situation.

Annuity guarantees are backed by the financial strength and claims-paying ability of the issuing company and do not apply to the performance of the variable subaccounts. Investing involves risk, including possible loss of principal.

Investors are advised to consider the investment objectives, risks, charges and expenses of a variable annuity and its underlying investment options carefully before investing. Refer to your prospectus for your existing variable annuity and its underlying investment options for this important information. Read them carefully before investing or sending money. Product and feature availability may vary by state.

Bonus annuities may involve lower caps and participation rates and/or higher spreads than annuities that do not offer a bonus

Annuities involve fees and charges including potential surrender penalties for early withdrawals. Distributions are subject to ordinary income taxes and may incur an additional 10% federal penalty if taken before age 59½. Annuity feature and availability may vary by state. We do not offer tax or legal advice. Always consult with your own qualified tax/legal advisors concerning your own unique circumstances.

CALL US TODAY FOR YOUR COMPLIMENTARY REVIEW & MAKE SURE YOU'RE RETIREMENT READY.

NAME

TITLE

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