

QUESTIONS TO ASK

A financial professional, who is licensed to sell FIAs, is a great resource to help you decide if you should add a fixed indexed annuity to your portfolio.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- 1 How can a FIA help me diversify my portfolio?
- 2 What are the pros and cons of a FIA?
- 3 How can you use FIAs in a Qualified Plan?
- 4 Can you tell me the key features I should know about FIAs?
- 5 How and when could I access the money in my annuity?
- 6 How is interest of a FIA calculated and applied?
- 7 What are the terms and conditions for receiving payments from a FIA?
- 8 Which indexing method is used?
- 9 How does a FIA help me meet my overall financial objectives and time horizon?
- 10 Will my current income last as long as I do?
- 11 How will taxes impact my retirement income?
- 12 What annuity is right for me based on key differences (for example, FIAs vs. variable annuities)?
- 13 Do I lose the balance of an annuity if I pass away before I have received all my payments?
- 14 How can I safely earn more yield?
- 15 Can you tell me about the financial stability and credit rating of the insurance companies that will be issuing my FIA?