FIRST FREEDOM LIFE

01 YOUR ANNUITY COMPARISON

What should your money do?

Use approximate figures to prepare for a review. Keep this worksheet for your own records; completing it is optional and does not submit an inquiry.

Keep the assumptions consistent

State of residence

Age(s) being considered

Amount being considered ($)

Funding: IRA / employer plan / other

Main goal: growth / income / both

When would income begin?

Desired monthly income ($)

Income for one life or two?

Money to keep readily available ($)

How long can this amount stay committed?

What matters most to you?

Examples: a known fixed rate, future income, access to savings, or leaving money to beneficiaries. Write the trade-offs you want explained.

Bring the actual documents

If you have an existing annuity or another proposal, have the contract, current statement and complete carrier illustration available for the review. Use page 2 to record the source and date of each figure.

A worksheet is not a quote or a recommendation to buy, surrender or transfer funds. Product availability and eligibility vary. Keep short-term needs separate from a long-term commitment.

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02 COMPARE THE CONTRACTS

Compare like with like

Use a separate sheet for each objective. Compare the same funding amount, ages, state and start date. Leave unverified amounts blank or write "not available."

Comparison objective / date	

WHAT TO VERIFY	OPTION A	OPTION B
Insurer / contract / type		
Illustration date / source page		
Guaranteed value / time horizon		
Income amount / start / one or two lives		
Nonguaranteed assumptions		
Cash value / surrender value / date		
Surrender period / charges		
Free withdrawals / adjustments		
Fees / rider costs		
Beneficiary / death benefit terms		
Eligibility / replacement considerations		

Do not compare unlike percentages

An indexed-annuity cap, participation rate, income-base roll-up and income payout percentage describe different things. An income-benefit base is not cash you can withdraw. Ask which values are guaranteed and which can change.

Guarantees depend on the issuing insurer's claims-paying ability. Annuities are not FDIC insured. Contract terms, surrender charges and taxes may affect withdrawals. Confirm details in the carrier documents.

Learn more: NAIC annuity guidance | Investor.gov annuities