HiWire Financial

What to Ask **Before You Sign**

Schedule a Call

GET A FREE SECOND OPINION

Bring this with you to your follow-up appointment. A straight answer to each question tells you a lot about the fit, and about the person sitting across the table.

Agent name: _____________________________ Company: _____________________________ Date: ______________

Ten questions to ask before you sign

1	What type of annuity is this, in plain terms?
2	What is my free-look period, and what is the exact date it ends?
3	What is the surrender schedule, year by year, in writing?
4	Is there a penalty-free withdrawal amount each year, and how much?
5	What do you get paid on this specific recommendation?
6	What other annuity types did you consider for me, and why did you rule them out?
7	What is the insurance company's financial strength rating, and who issued it?
8	What happens to this money if I die during the surrender period?
9	Is the rate fixed for the full term, or can it change? If it can change, who decides, and how often?
10	What is the worst realistic outcome for me if I need this money earlier than planned?

Want a Second Opinion?

This checklist is a starting point. If you would like someone to look at what you were shown, HiWire's specialists will compare it against quotes from more than 40 carriers so you can see how it stacks up. Often that comparison confirms you are already looking at a strong option. When it does not, we will help you find one that fits better.

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