

Annuity Needs Analysis

Client Name _____ Date of Birth _____

Spouse Name _____ Date of Birth _____

Annuity Premium \$ _____

or Income Needed \$ _____

Financial Profile

Current Income \$ _____

Living Expenses \$ _____ Monthly Annually

Source of Income

Social Security _____

Retirement Plans

Employment _____

Saving/Investments

Source of Funding Check all that apply.

Rollover/IRA/401(k)/403(b)

Savings/Checking/CDs

Life Insurance Proceeds

Qualified Annuity Proceeds

Pension Rollover

Other

Other Assets

Stocks/Bonds \$ _____

Mutual Funds \$ _____

Annuities \$ _____

Life Insurance \$ _____

Annuity Purpose Check all that apply.

Lifetime Income

Accumulation and Growth

Enhanced Death Benefit

Growth, Followed by Income

Other

Retirement Concerns

Outliving my assets

Not meeting financial goals

Loss of principal

Tax consequences

Other _____

Time Horizon When will money be accessed?

<1 year

5 years

7 years

10 years

14 years

Risk Tolerance

Conservative

Moderate

Aggressive

Existing Account Information

<p>Is this a replacement of an existing life insurance policy or annuity? <i>If no, the below questions are not applicable, and you may skip to the next page.</i> <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Does the existing coverage include any vested, guaranteed living benefits, death benefits or other benefits that the owner may lose by exchanging or replacing his/her existing coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Death Benefit \$ _____</p> <p>Accumulation Benefit \$ _____</p> <p>Withdrawal Benefit \$ _____</p> <p>Income Benefit \$ _____</p> <p>Annuitization Benefit \$ _____</p> <p>Other \$ _____</p>
<p>Is the current agent also the writing agent on the existing coverage being replaced? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>What is the current interest rate and guarantee period on the existing coverage? _____% and _____years</p>	
<p>What is the guaranteed minimum interest rate on the existing coverage? _____%</p>	
<p>What are the total policy charges? \$ _____ %</p>	
<p>What are the total rider charges? \$ _____</p>	

Notes
