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Annuity Questions for Carrier

Variable Annuity Questions

- Verify Account Number
- Verify Account Type
- Current Account Value?
- Current Surrender Value?
- 3rd Party Administrative (TPA) Associated with the Account?
  - If so, TPA's name
- Currently in the Surrender Period?
  - If so, Surrender Length & Schedule?
- Mortality & Expense (M&E) Fee?
- Average Fund Fee?
- Any of the funds invested within the fixed account?
  - If so, Guaranteed Fixed Interest Rate?
  - Current Fixed Interest Rate?
- Any Administrative Fees?
- Any Riders?

Fixed-Indexed Annuity Questions

- Verify Account Number
- Verify Account Type
- Current Account Value?
- Current Surrender Value?
- 3rd Party Administrative (TPA) Associated with the Account?
  - If so, TPA's name
- Currently in the Surrender Period?
  - If so, Surrender Length & Schedule?
- How are the Funds Allocated (DJIA, Nasdaq, S&P 500)?
  - Current Cap Rate(s)?
- Any of the funds invested within the fixed account?
  - If so, Guaranteed Fixed Interest Rate?
- Any Administrative Fees?
- Any Riders?

Fixed Annuity Questions

- Verify Account Number
- Verify Account Type
- Current Account Value?
- Current Surrender Value?
- 3rd Party Administrative (TPA) Associated with the Account?
  - If so, TPA's name
- Currently in the Surrender Period?
  - If so, Surrender Length & Schedule?
- Guaranteed Fixed Interest Rate?
- Current Fixed Interest Rate?
- Any Administrative Fees?
- Any Riders?

Once you are confident the client is moving forward with the transfer, ask the carrier:

- Does your company accept 3rd party transfer paperwork?
  - If so, fill out the company-specific forms that you are transferring the funds into
  - If not, request the necessary transfer forms (preferably by email)
- Are original forms required?
  - If so, what is the overnight mailing address?
  - If not, what is the fax number?
- Is a notary or signature guarantee required?
- Are there any additional forms required?
- Spousal consent required?

DO NOT CALL ON STOCKS OR MUTUAL FUND ACCOUNTS