

SPDA

SINGLE PREMIUM DEFERRED ANNUITY

QUESTIONS

HOW MUCH MONEY DO I NEED TO OPEN A SPDA (WHAT ARE THE INVESTMENT AMOUNTS)?

HAVE I HAVE MAXED OUT OTHER TAX-ADVANTAGED RETIREMENT INVESTMENT VEHICLES, SUCH AS 401(K) PLANS AND IRAS?

HOW MUCH MONEY DO I WANT TO INVEST?

HOW LONG BEFORE I CAN START GETTING PAYMENTS?

WHEN CAN I GET THE MONEY? MONTHLY, QUARTERLY, ANNUALLY OR EVEN IN A LUMP SUM PAYMENT?

ARE THE PAYMENTS FOR THE REST OF MY LIFE OR FOR A SET NUMBER OF YEARS?

IS THE PAYMENT AMOUNT FIXED OR DOES IT DEPEND ON WHAT THE PREMIUM IS INVESTED IN?

HOW WILL THIS ANNUITY AFFECT MY FUTURE TAX BILLS?

WHAT ARE THE FEES THAT MIGHT CUT INTO THE ANNUITY PAYMENTS?

WHAT ARE THE COMMISSIONS TO BE PAID TO START THE ANNUITY?

WHAT ARE THE FEES I WILL HAVE TO PAY IF I DECIDE TO CANCEL THE ANNUITY AND TAKE MY MONEY BACK?

ARE THERE ANY ANNUAL FEES?

IS THE MONEY SAFE?

WHAT HAPPENS TO MY ANNUITY WHEN I DIE?
