

Variable Annuities “Ask Your Advisor” Worksheet (Keep for your records):
 You’ll Probably Need More Than One Worksheet When Comparing: Additional (Updated) Versions are
 Available for download online at www.BullTruth.com

In	Grow	Out	
T	0	0	Roth 401(k), Roth IRA, LI (Self-Paid), Variable Annuity , DI (Self-Paid), LTC
0	0	T _(t)	Variable Annuity
T	0	T _(t)	Variable Annuity
T	T	T _(t)	

NOTES:

You should review your Variable Annuity with your advisor at least ANNUALLY to keep up to date. Go through this entire sheet- And then start asking all your “Off the wall questions” you’ve put on the back of the sheet.

Fund Fees: Find out what your fees are for these various allocations & how often they are rebalanced

Allocation	Percent Fee	Rebalanced how often?
1) Aggressive	1) _____	1) Continuous / Monthly / Qtrly / Semi / Annly (Circle One)
2) Moderate	2) _____	2) Continuous / Monthly / Qtrly / Semi / Annly (Circle One)
3) Conservative	3) _____	3) Continuous / Monthly / Qtrly / Semi / Annly (Circle One)
4) Bonds	4) _____	4) NA (Not an allocation so much as a protection strategy)
5) Grntd Interest Acct	5) _____	5) NA (Not an allocation; This is a protection strategy)

Are there any additional fees or restrictions for rebalancing any of the above allocations? If so, please list:

Other Fees: Are there any other fees I pay that are not part of the fund fees I just asked about (i.e. Administrative Fees, Annual Account Service Fee, Withdrawal Fees, Rebalancing Fees, etc)

Fee Name	Amount / Percent	Paid how often?
1)	1)	1)
2)	2)	2)
3)	3)	3)

Surrender Charges

- If I’m going to make additional contributions: Will those contributions be part of a rolling surrender period, or will they have the same surrender charge ending date as the initial contributions? Rolling / Same (Circle One)
- Fill in the surrender charges summary chart below:

<u>This Yr</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	<u>Year 6</u>	<u>Year 7</u>	<u>Year 8</u>	<u>Year 9</u>	<u>Year 10</u>

What is the exact date my surrender period ends? _____

Withdrawals:

- 1) Are withdrawals on a Dollar-for-Dollar basis or a Pro Rata basis? \$-for-\$ / Pro Rata (Circle One)
- 2) What amount of money can I withdraw after age 59 ½ and not pay a surrender charge? ____ % = \$_____.
- 3) If I take out more money per year than I should (i.e. for an emergency), is the overage charged on a Pro Rata basis? Yes / No (Circle One)

Contributions

1. How often will I make Contributions? Weekly / Every Two Weeks / Monthly (Circle One)
2. Will my contributions be a percentage of my income or a fixed dollar amount? ____% or Fixed \$_____.

Illustration Results

Gross Profit (%) Used	
Net Profit (%) Used	
Account Value at Age 65*	

*You can pick any age... Just make sure you pick the same age for every strategy you consider

General Information	
Initial Investment	
Highest Ratchet (After Year 1)	
Guaranteed Income For Life %	
\$ for \$ or Pro Rata Withdrawal?	

