

# Is Your Client's Annuity Where it Needs to be?

*Prepare for your annual annuity review*

Conducting an annual annuity review for your clients is important, as the initial reason for purchasing an annuity will likely change over time. You can help make sure the type of annuity held matches the intended use.

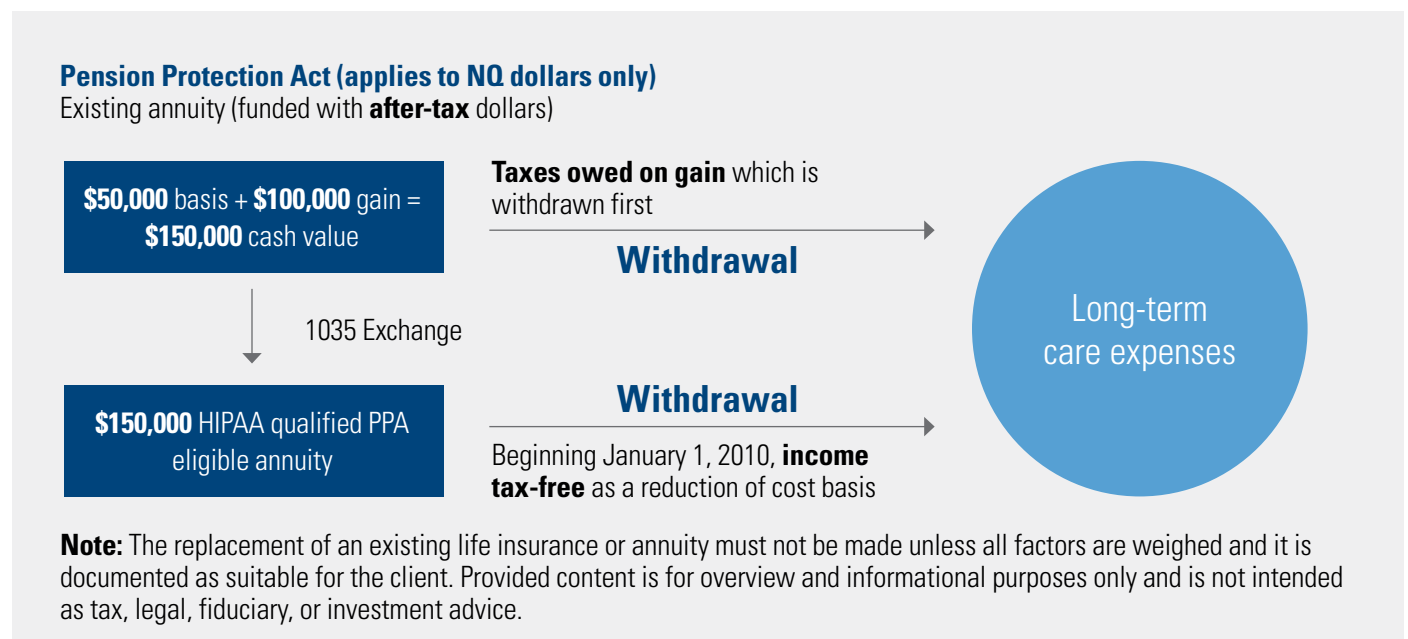
Clients are initially drawn to annuities for higher yields, tax advantages and income. In retirement, clients main concerns are: A guaranteed lifetime income, an effective inflation hedge and a catastrophic event interrupting their income stream, assets and lifestyle.

Let's face it... life changes — children leave home, clients move from employment to retirement and mortgages get paid off. As life changes, the purpose of an annuity will too. Schedule an Annuity Review with your clients to educate them about newer, better

solutions that also provide benefits more closely suited to the clients life as it is now.

When a Pension Protection Act (PPA) eligible OneAmerica® annuity is funded with non-qualified money (1035 exchange or cash) they can provide two advantages over other annuities:

1. Distributions for long-term care expenses are tax-free, regardless of the cost basis and gain.
2. They provide up to a lifetime benefit for long-term care, which many clients need as part of their overall financial plan.



**ONEAMERICA®** is the marketing name for the companies of OneAmerica | [OneAmerica.com](http://OneAmerica.com)

**How to begin:**

- Sort your book of annuities
- Sort your book of business by maturity date, newest to oldest
- Sort the remainder by dollar amount
- Review each contract to determine:
  - Client age
  - Qualified or non-qualified status
  - Is the owner taking income from the annuity?
- Finally, sort by age. Focus on clients between the ages of 60 and 85

**Then, fill out the below questions:**

**Producer information**

<b>Name of producer</b>	<b>Phone number</b>	<b>Email address</b>

**Client information**

<b>Name of Annuitant 1</b>	<b>Age or D.O.B.</b>	<b>State of residence</b>
<b>Name of Annuitant 2</b>	<b>Age or D.O.B.</b>	<b>State of residence</b>

**Policy information**

Policy type:  Fixed     Variable     Indexed

Cost base (sum of premiums paid) if non-qualified: \_\_\_\_\_

Current cash surrender value: \_\_\_\_\_

In surrender period:     Yes     No

Source of funds:     Qualified     Non-qualified

Primary objective for this annuity:     Income     Health care costs     Legacy/ Death benefit     Accumulation

Federal tax bracket:     37%     35%     32%     24%     22%     12%     10%

**Email this form to:**

Once your email is received, you will be sent illustrations and marketing pieces to assist you in your client Annuity Review Meeting.