# Maximize the Benefit from Your Variable Annuity

Variable Annuities are complicated financial instruments. To get the greatest benefit from your Variable Annuity you must.

1. Know the technical features and details of your specific variable annuity. Refer to your Variable Annuity contract, prospectus and most recent statement when completing the Variable Annuity Information Guide below.
2. Select from the growth and income options your Variable Annuity offers to meet the financial goals and objectives per your financial plan.

Use the Guide below to gather the necessary information. If you are unable to obtain the details of your Variable Annuity or do not know how financially to analyze your variable annuity options, contact Dedicated Financial Services at **(866) 877-3646 (US Senior)** or **VAPE@DedicatedFinancialServices.com.** Also contact us if you do not have a financial plan in place.

## Variable Annuity Information Guide

Carrier/Policy #: ____________________

Product Name: ____________________

IRA, Roth IRA or Non-Qualified: ____________

Issue Date: ____________________

Current Account Value: ____________________

Current Surrender Value: ____________________

Surrender Schedule: ____________________
*(if applicable)*

Penalty-free Withdrawal Available: ________

Premium and Cost Basis: ____________________

**Fees and expenses**
***(not all annuities incur each of these fees):***

Mortality and Expense Charge: ________

Administration Fee: ________

Income Benefit Rider Fee: ________

Death Benefit Rider Fee: ________

Mutual Fund and Investment Fees: ________

**Total Fees:** ____________

**Growth**

Allocation and Value: ________ ____________

Allocation and Value: ________ ____________

Allocation and Value: ________ ____________

Allocation and Value: ________ ____________

Allocation and Value: ________ ____________

**Death Benefit**

Death Benefit Value: ____________________

Calculation of Death Benefit: ____________

**Income Benefit**

Income Account Value: ____________________

Lifetime Income Payment Amount

On life of single owner: ____________________

On joint lives of owner and spouse: ________

Calculation of Income Account: ____________

Calculation of Income Amount: ____________

Primary Beneficiary (ies): ____________________

Contingent Beneficiary (ies) ____________________

**Not all information is necessary and relevant for every Variable Annuity product in the market.**
**For best results consult a Certified Financial Planner™ practitioner.**

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FINANCIAL SERVICES
*Bringing Your Money to Life™*