Annuity Suitability Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

An annuity is a contract with an insurance company that turns savings into guaranteed income or grows money on a tax-deferred basis. Annuities are designed for long-term retirement goals, such as income you cannot outlive or protecting principal from market losses. We compare fixed, indexed and income annuities across carriers and review suitability with you before any recommendation.

WHAT'S COVERED

Guaranteed income
Lifetime income you can't outlive.

Tax-deferred growth
Growth taxed only when withdrawn.

Fixed and indexed options
Principal protection with growth potential.

Death benefit
Remaining value passes to heirs.

Income riders
Optional guaranteed income riders.

Principal protection
Fixed and fixed indexed annuities do not lose value from market declines.

Good to know

Surrender charges apply in the early years, so make sure the money will not be needed for that period. Annuities are not FDIC insured, and guarantees are backed by the claims-paying ability of the issuing insurance company.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Annuities are not a substitute for an emergency fund, and withdrawals before age 59 1/2 may be subject to a 10% federal tax penalty in addition to ordinary income tax.

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Date of birth and state of residence
- Current coverage, if any
- Income, assets and investment goals
- Existing annuities or retirement accounts

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/annuity-suitability/

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