



## Client Retirement Asset & Suitability Fact Finder

**Agent Name:** \_\_\_\_\_ **State of Solicitation:** \_\_\_\_\_  
**Client Name:** \_\_\_\_\_ **Spouse Name (If Joint):** \_\_\_\_\_  
**Client Age:** \_\_\_\_\_ **Spouse Age (If Joint):** \_\_\_\_\_  
Client Phone: \_\_\_\_\_ Client Email Address: \_\_\_\_\_  
Client Address: \_\_\_\_\_ Client City/State/ZIP: \_\_\_\_\_

### Source of Funds Details

**Premium Amount:** \$ \_\_\_\_\_ **Account or Policy Type:** \_\_\_\_\_ **Qualified/Non-Qualified:** \_\_\_\_\_

### Objectives, Needs, or Goals of your assets

*(Required. Mark all that apply. Rank for most important if more than one.)*

<b>Safety of Principal Lifetime Income*</b>	<b>Accumulation/Growth Chronic Illness Benefits</b>	<b>Death Benefits Confinement Benefits</b>	<b>Long Term Care Medicaid Eligibility</b>
<b>*Income at Age(s):</b> _____		<b>Time Horizon (Years):</b> _____	
<b>Other/Notes:</b> _____			

### Current Annuity Details

*(Required if considering replacing an existing annuity or if you want a suitability consultation from NFG Brokerage)*

Carrier: _____	Initial Premium Amount: \$ _____
Product Name (Be exact): _____	Accumulation Value: \$ _____
Issue Date (mm/dd/yyyy): _____	Death Benefit: \$ _____
Base Contract Fees (If applicable): _____	Surrender Value: \$ _____
Rider Name(s) (If applicable, be exact): _____	Rider Value: \$ _____
Rider Type (Income, Death, etc.): _____	Income Now: \$ _____
Rider Features/Details: _____	Income at desired age: \$ _____
M&E, Admin, Rider Fees (list separately): _____	Minimum Guaranteed Interest Rate (If applicable): _____ %

How would replacing any existing annuity be better in meeting the client's objectives compared to the current contract?  
\_\_\_\_\_  
\_\_\_\_\_

### Household Financial Information

*(Monthly Budget and Asset Inventory are required if you want a suitability consultation from NFG Brokerage)*

Monthly Income: \$ \_\_\_\_\_ Monthly Expenses: \$ \_\_\_\_\_ Debt (Exclude Home Mortgage): \$ \_\_\_\_\_

### Household Investable Assets

*(Include the source of funds/premiums for this proposal under the current account/policy type. Exclude primary residence, cars, etc.)*

Liquid Assets		Non-liquid Assets	
Stocks/bonds:	\$ _____	Life Insurance (In Surrender):	\$ _____
Annuities (out of surrender):	\$ _____	Annuities (In Surrender):	\$ _____
Mutual Funds:	\$ _____	Employer Retirement/IRA (Under 59 1/2):	\$ _____
Checking/Savings:	\$ _____	Real Estate (excluding primary residence):	\$ _____
Cash Value Life Insurance:	\$ _____	Other (please explain):	\$ _____
Employer Retirement/IRA (Over 59 1/2):	\$ _____	Other (please explain):	\$ _____
Other (please explain):	\$ _____	Other (please explain):	\$ _____

Please send completed forms to [annuityquotes@nfgbrokerage.com](mailto:annuityquotes@nfgbrokerage.com) or call Annuity Sales @ 801-568-2626.

The evaluation of the appropriateness of replacements and/or any recommendations will be based on the information provided. **RED fields are required.**

Please be as complete and accurate as possible, as recommendations may not be possible at all in some circumstances, if left blank.

**FOR AGENT USE ONLY, NOT TO BE SHOWN TO THE PUBLIC.**



## ANNUITY BUSINESS CHECKLIST

Even the most experienced agents can have issues that require new signatures, client corrections, or even starting over again. While not required, this list can help you avoid the many pitfalls that lead to these problems, or even worse. Products, product rates and features, new regulations, and even client age are a few of the things that change that can require corrections, starting over, or even can make clients ineligible for the product you are recommending.

***\*If you are a Registered Rep of a Broker/Dealer, always verify with us: 1) whether or not the product must be sold through your B/D or can be sold as an OBA, 2) whether or not you want to sell the product as an OBA (if you have a choice), 3) that the product is on your approved product list and/or covered by your E&O. Be sure to know and follow your B/D's applicable procedures as other requirements may apply.***

### Pre-Sale Items (Pre-Application)

- |  |   |
|--|---|
| <input type="checkbox"/> Confirm Contracting (new carrier, product, or *OBA)     | <input type="checkbox"/> Obtain carrier required new business forms from us       |
| <input type="checkbox"/> Verify state Pre-Appointment requirements               | <input type="checkbox"/> *Obtain B/D required new business forms from your B/D    |
| <input type="checkbox"/> Complete State Training Requirements                    | <input type="checkbox"/> *Inform us if you are submitting business as an OBA      |
| <input type="checkbox"/> Complete Product Specific Training                      | <input type="checkbox"/> Get "Green Light" to take application from Case Manager  |
| <input type="checkbox"/> Complete LTC Certification Requirements (If applicable) | <input type="checkbox"/> At your request, let your Case Manager scrub application |

### Submitting Business Items (Post Application/Pre-Submission to Carrier)

- |   |   |
|---|---|
| <input type="checkbox"/> Get "Green Light" to submit application to carrier | <input type="checkbox"/> Submit a copy to your Case Manager                     |
| <input type="checkbox"/> *Submit to B/D (if RR)                             | <input type="checkbox"/> Send physical applications and checks to carriers only |

### Post Submission Items (Post Carrier Submission)

- |   |  |
|---|--|
| <input type="checkbox"/> Check NFG Brokerage Agent Portal (BBO) for your status updates from carriers | <input type="checkbox"/> Ask your Case Manager for help with issues involving registration types, transferring money, etc. |
| <input type="checkbox"/> Send corrected documents to your Case Manager                                | <input type="checkbox"/> After policy is issued, submit delivery requirements to your Case Manager                         |

Please keep in mind, it would be nearly impossible to provide a comprehensive and always up-to-date check list for every scenario due to the many changes and requirements of carriers, carrier products, regulators, broker/dealers, etc. If you need any assistance or have any questions about any of these requirements, please contact us so we can help you simplify your annuity business.