



# YOU'VE CHANGED. HAS YOUR ANNUITY?

**Life changes. Constantly.** Take a step back and examine your current financial situation. Do the annuity contracts that you purchased years ago meet your current needs?

Annuities play an important role in your overall retirement plan and financial well-being. When your contract was purchased, you probably made assumptions about your future. Those assumptions may have changed.



## **The annuity industry changes, too.**

With today's products, you may be able to get:

- Increased death benefit
- Better accumulation potential
- Higher guaranteed income payout amount
- Enhanced features

## **It may be a good time to act if you have:**

- A new family, business or career situation
- A shift in financial status
- A fear of running out of money in retirement
- An interest in minimizing fees and investment losses
- A need for supplemental retirement income
- An interest in leaving a legacy to loved ones

## **In partnership with an annuity specialist, your advisor can determine if your policy is on track. The team will:**

- Evaluate your original and current goals
- Compare your contract relative to current needs
- Review new products that may enhance evolving needs

Once all information is received, your advisor will discuss the findings with you. If changes are needed, you'll receive suggestions to adjust your current contract or new alternatives to help you reach your goals.

The Annuity Audit is a complimentary service of Palladium Group, a division of Ash Brokerage, is a leading provider of objective analysis of annuity contracts, supporting financial professionals across the United States. [Learn more at thepalladiumgrp.com](https://www.thepalladiumgrp.com).

Before you consider exchanging one annuity contract for another, all aspects of the exchange should be considered, including but not limited to cost, guaranteed interest rates, surrender charges, rider costs, possible rating changes and different features and benefits of the two contracts.

If variable or registered annuities are part of the Annuity Audit, please note Securities offered through First Palladium, LLC, Member FINRA. First Palladium is a subsidiary of Ash Brokerage.