Life & Annuity Consumer Protection Program

SENIOR ADVISORY

If you are thinking about purchasing a deferred annuity, remember:

- Don't put money into the annuity that you think you might need for emergencies.
- Unlike CDs, deferred annuities contain surrender charges that can reduce your principal if you need access to your money.

Before purchasing an annuity, ask your agent these questions:

- What is the annuity's initial interest rate and how long is it guaranteed?
- What is the minimum guaranteed interest rate?
- How much of my money will I be able to access in an emergency, without paying any charges?
- When can I get all of my money out of the annuity without paying any charges?

For free informational guides or assistance, call or visit:

1-800-927-HELP (4357)

www.insurance.ca.gov/0150-seniors

All seniors, age 65 and older have a 30 day "free look", to return the contract for any reason.

THE STATE OF CALIFORNIA

SENIOR ADVISORY

Questions or Problems with Life Insurance or Annuities?

CALL THE DEPARTMENT OF INSURANCE

1-800-927-HELP

www.insurance.ca.gov

CALIFORNIA DEPARTMENT OF INSURANCE

Helping consumers and health care providers resolve disputed claims with health insurers.

1-800-927-HELP (4357)

www.insurance.ca.gov/help