

Questions for a SPIA (Private Pension) Prospect?

1. What is your age?

2. Do you want a check monthly/quarterly/semi-annually or annually?

3. When do you want the payments to start?

4. Do you want/need access to the underlying funds?

5. How important is it that your beneficiaries receive the remainder of your funds if something happens to you (or both of you) before all the funds are paid out?

6. How would you like your beneficiaries to receive their inheritance? All at one time, or spread out over time? (Both offer variations on this)

7. Which is more important - maximizing your monthly check, or protecting your beneficiaries?
