

# Annuity Policy Review (APR)

## What is an APR?

APR is designed to analyze current in-force annuities and provide you with an understanding of your clients' current plans. Additionally, this review allows you to evaluate other options that may be appropriate at the time of the APR.

## Why Conduct an APR?

APR provides you the opportunity to meet with your existing clients, review their current situation and determine if their plan is still the most appropriate for their current situation.

## What are the Benefits?

Conducting an APR can provide you and your clients with many benefits and opportunities, including:

- ✓ Opportunity to lock in gains
- ✓ Provide increased income through guarantees\*
- ✓ Chance to diversify assets
- ✓ Reduce portfolio risk

\*All guarantees are subject to the claims paying ability of the issuing insurer, and to the terms and conditions of the insurance contract at the time of purchase.

## How to Get Started!

It's simple! Just gather/complete the following information and reach out to CBS Brokerage for assistance with analyzing your clients' current annuity policies:

- **Current Client Annual Statement**
- **CBS' Annuity Policy Review Fact Finder**
- **Conversation With CBS Brokerage**

(Additional information may be necessary for CBS to provide a complete review)

For additional help conducting an annuity policy review, **contact CBS Brokerage. 763.450.1870**