



What do I need to know about Tax Sheltered Annuities?

The following questions may assist employees in selecting a company that best meets individual needs:

1. What are the guaranteed interest rates on each available investment?
2. What is the short-term performance of each available investment? (One year)
3. What is the long-term performance of each available investment? (3/5/10 years)
4. Will I be contacted when new investment opportunities are available with your company?
5. Is there a fee assessed with each biweekly deposit?
6. Will fees be assessed when withdrawals are made?
7. Under what conditions can funds be withdrawn? What are the fees?
8. What are the fees assessed when transferring funds within a company, from one investment account to another?
9. How often can funds be transferred within a company?
10. What are the fees when transferring funds from one company to another?
11. What are the fees to open an annuity account?
12. What are the fees assessed if deposits are to be allocated to various investments? Can the fees reach a maximum?
13. What are the fees that are assessed on a yearly basis? Does it matter how many investment accounts an employee has?
14. What is the length of time an account must be actively receiving deposits in order to transfer funds either within the company or to another company and not be assessed fees?
15. How long must my money be invested with your company prior to having a fee assessed for withdrawals? Transfers? Are there different fees attached to the number of years the funds are invested with your company?
16. Explain loan provisions and hardship provisions.