

Annuity Income Rider Checklist

Questions to ask before adding a rider | Reviewed October 2026

An income rider usually costs extra. Ask for every answer in writing.

Ask, and write down the answers

- ☐ What does the rider cost each year, in dollars? Is it taken from the account value?
- ☐ Which number is my income calculated from? How is it different from my account value?
- ☐ At what age can I start income, and what percentage applies?
- ☐ What happens to the income if I take out more than the allowed amount?
- ☐ Does the income stop, continue, or change when my spouse or I die?
- ☐ Can the company change the charge or terms after I buy?
- ☐ Would a simpler income annuity meet the same goal?

Notes

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: SEC Investor.gov, NAIC buyer guide, FINRA, Texas Department of Insurance.