

Is an Annuity Right for Me?

Regulators urge caution in these situations | Reviewed October 2026

Check every box that applies. Several checks mean you should slow down.

Ask, and write down the answers

- ☐ I may need this money within the next few years.
- ☐ I want easy access to this money.
- ☐ The total costs are high or I cannot list them.
- ☐ The money is already in an IRA or 401(k).
- ☐ I would be replacing an existing annuity.
- ☐ I am under 59 and a half.
- ☐ I cannot explain how it works to someone else.
- ☐ The seller has not told me how they are paid.

Notes

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: SEC Investor.gov and investor bulletins, FINRA, NAIC best interest standard.