

Annuity Safety Checklist

Check the company and the seller | Reviewed October 2026

The company

Item	Company A	Company B
Name		
AM Best rating and date		
Other agency rating		
NAIC complaint record		
Amount I would put in		

Guaranty limit

State	Annuity limit (NOLHGA, June 2025)
VA, TX, AL, TN	\$250,000
GA	\$250,000 deferred / \$300,000 payout
NJ	\$250,000 deferred / \$500,000 payout
DC	\$300,000

Confirm your own state's current limit with your state guaranty association.

The seller

- ☐ Licensed in my state (state insurance department lookup).
- ☐ Explained how they are paid.
- ☐ Gave me a written comparison if I am replacing a contract.
- ☐ Explained the best-interest duties that apply.

Notes

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: NOLHGA, AM Best guide, NAIC Consumer Insurance Search, NAIC Model 275, FDIC.