

Indexed Annuity Terms

Fill in the contract terms | Reviewed October 2026

Terms from the contract

Term	What the contract says	Can it change?
Crediting method		
Cap		
Participation rate		
Spread / fee		
Floor		
Guaranteed minimum value		
Index excludes dividends?		

Test it

- ☐ I asked for the credited rate in an up year, a flat year, and a down year.
- ☐ I know what happens to credited interest if I withdraw mid-term.

Income rider (if any)

Annual rider cost: _____

What the cost is charged on: _____

- ☐ I know what figure the income is based on and whether I can take it as cash.
- ☐ I know the conditions needed to keep the guarantee.
- ☐ I know how extra withdrawals affect the rider.

Notes

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: NAIC buyer guide (2013), SEC indexed annuity bulletin, FINRA indexed annuity article, NAIC Model 805.