

A GUIDE TO
THE FACTS OF YOUR LIFE

A Personal Record Book



A man and a woman are shown from the chest up, smiling and looking at a laptop screen. The man is on the left, wearing glasses and a dark shirt. The woman is on the right, wearing a light-colored top. The background is a soft-focus indoor setting. The entire image has a semi-transparent green overlay.

ORGANIZING LIFE'S ESSENTIAL RECORDS.

Keeping important family documents organized and up to date may not always be at the top of your mind. But doing so can help save your loved ones time and stress following your death or disability and help ensure that your assets are allocated according to your wishes.

We can't get rid of the task, but we can make it much easier for you. This handy journal gives you one central location for all of your vital information.

After all, it's an essential part of life.

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USING THIS JOURNAL

The journal contains two sections—one for you to record important personal and financial information and one containing helpful information for your survivors. You may find it helpful to read through the journal completely before you begin to record your information.

Completing the Worksheets

- Complete the Family Essentials worksheet first. It records essential information your family will need at the time of your death or disability.
- Fill out the worksheets completely. If a section does not apply to you, indicate that on the worksheet.
- Keep the worksheets up to date. Make a date with yourself and your family to review them at the same time every year (e.g., when you file your taxes).
- Photocopy any of the forms for additional family information.

Where to Keep This Journal

- Keep the journal in a safe and easily accessible location. Make your family aware of that location. Give at least one copy of the initial completed worksheet and any major revisions as you make them to your executor.
- If you store information on a computer, note the computer location, file location, type of software used and name of the file. Make sure to keep a back-up copy in a safe place.

PERSONAL DOCUMENTS

Paperwork that legally documents your personal history may be needed by family members to apply for benefits and/or to carry out legal instructions.

If you already have copies of these documents, be sure to store them in a safe location. Since safe deposit boxes may be sealed until after the owner's funeral, be cautious about what you put into them. Healthcare directives, instructions regarding disposition of remains and wills are best left with your lawyer or in a lockbox at home.

If you don't have copies of these documents, request them now so they will be on hand.

Certificates and Decrees

It is best to obtain and keep in a safe deposit box two certified copies of your birth certificate, your spouse's birth certificate, your marriage certificate and the birth certificates of each of your dependent children. This will give your family members a back-up copy if they need to send an original copy to receive benefits or other services.

Each state has its own method of maintaining birth certificates, marriage certificates, death certificates and divorce decrees or annulments. Usually these records are obtained from the county clerk, registrar or recorder of the county in which the event took place. In some states the Department of Vital Statistics acts as a central clearinghouse for this information.

The Importance of a Will

A will can eliminate many problems and misunderstandings in the settlement of your affairs. In some situations, a living trust may help simplify administration as well as offer lifetime benefits.

A will can also:

- Allow for the distribution of your property according to your wishes
- Let you nominate a guardian or guardians for minor children
- Cover many other contingencies, such as taking advantage of the maximum marital tax deduction or continuing the operation or orderly liquidation of a business
- Provide a legacy for friends or religious/charitable institutions

If a person dies without a will, state law will dictate who gets what property and when. These rules are rarely what most people would choose.

Have a lawyer prepare your will, and make sure it is reviewed periodically to account for changes in federal and state laws, property values and the financial status of heirs.

Healthcare Directives

There are several documents that let you record your wishes regarding healthcare decisions. While each state has slightly different documents, the most common are a living will and a healthcare power of attorney.

Living Will

A living will is typically a personal statement that is effective only in extreme circumstances. If you suffer from a terminal illness or injury and the attending physician believes that your condition is irreversible and death is imminent, your living will tells the doctor, the hospital and your family members of your wish regarding life support.

Durable Power of Attorney

A durable power of attorney for healthcare is broader and more flexible because it gives another individual the right to make healthcare decisions for you. The difference between this and a living will is that all healthcare situations are covered. It is important that the person to whom the power has been given knows of your wishes regarding different types of treatment, not just life-support decisions.

Many states have specific laws regarding these documents, so seek legal help to prepare them. Once drafted, give a copy to your primary physician and keep other copies on file with your family for use with other healthcare providers.

FAMILY ESSENTIALS

Updated on _____ Copies Given to _____

PERSONAL INFORMATION

Name	Date of Birth	Social Security Number

PARENTS' NAMES

Name	Date of Birth	City/State where born

CONTACT PEOPLE

Accountant/Tax Preparer

Name	Account # (if any)
Work Phone	Home Phone

Attorney

Name	Account # (if any)
Work Phone	Home Phone

Beneficiaries

Name	Account # (if any)
Work Phone	Home Phone

Name	Account # (if any)
Work Phone	Home Phone

Executor

Name | Account # (if any)

Work Phone | Home Phone

Financial Advisor/Broker

Name | Account # (if any)

Work Phone | Home Phone

General Insurance Agent

Name | Account # (if any)

Work Phone | Home Phone

Life Insurance Agent

Name | Account # (if any)

Work Phone | Home Phone

Trustee

Name | Account # (if any)

Work Phone | Home Phone

Other

Name | Account # (if any)

Work Phone | Home Phone

CREDIT CARDS

In Whose Name | Creditor

Phone | Account #

In Whose Name | Creditor

Phone | Account #

In Whose Name | Creditor

Phone | Account #

EMPLOYMENT BENEFITS

Remember to include former employers where benefit eligibility may still apply.

Name	Employer
------	----------

Phone	Benefit Type
-------	--------------

Location of Records

Name	Employer
------	----------

Phone	Benefit Type
-------	--------------

Location of Records

FINANCIAL ACCOUNTS

Name	Account Type
------	--------------

Account #	Location of Account
-----------	---------------------

Location of Records

Name	Account Type
------	--------------

Account #	Location of Account
-----------	---------------------

Location of Records

LOANS PAYABLE TO US

From Whom	Phone
-----------	-------

Location of Records

LOAN PAYMENTS

To Whom

Phone

Location of Records

To Whom

Phone

Location of Records

INSURANCE POLICIES

Auto

Company

Policy #

Contact

Phone

Location of Policy

Credit

Company

Policy #

Contact

Phone

Location of Policy

Dental

Company

Policy #

Contact

Phone

Location of Policy

Health

Company

Policy #

Contact

Phone

Location of Policy

Homeowner's

Company	Policy #
---------	----------

Contact	Phone
---------	-------

Location of Policy

Life

Company	Policy #
---------	----------

Contact	Phone
---------	-------

Location of Policy

Medical

Company	Policy #
---------	----------

Contact	Phone
---------	-------

Location of Policy

Medicare

ID #	Contact	Phone
------	---------	-------

Location of Records

Other *(personal property, personal liability, boat, renter's, office, etc.)*

Company	Policy #
---------	----------

Contact	Phone
---------	-------

Location of Policy

INVESTMENTS

In Whose Name	Account #
Phone	Location of Records
In Whose Name	Account #
Phone	Location of Records
In Whose Name	Account #
Phone	Location of Records

MEMBERSHIP BENEFITS

Member	Organization
Benefit	Location of Records
Member	Organization
Benefit	Location of Records

MILITARY RECORDS

In Whose Name	Type of Record
Location of Document	
In Whose Name	Type of Record
Location of Document	

PERSONAL DOCUMENTS

Adoption Papers

Papers For	Date of Adoption
Place of Adoption	Certificate #
Location of Certificate	

Birth Certificates

Certificates For	Date of Birth
Place of Birth	Certificate #
Location of Certificate	

Certificates For	Date of Birth
Place of Birth	Certificate #
Location of Certificate	

Certificates For	Date of Birth
Place of Birth	Certificate #
Location of Certificate	

Certificates For	Date of Birth
Place of Birth	Certificate #
Location of Certificate	

Death Certificates

Certificates For	Date of Death
Place of Death	Certificate #
Location of Certificate	

Certificates For	Date of Death
Place of Death	Certificate #
Location of Certificate	

Divorce/Separation/Annulment Papers

Divorce Decree For _____ | Date of Divorce _____

Place of Divorce _____ | Certificate # _____

Location of Certificate _____

Guardianship

Guardian For _____ | Date of Guardianship _____

Attorney _____ | Named Guardian _____

Location of Records _____

Guardian For _____ | Date of Guardianship _____

Attorney _____ | Named Guardian _____

Location of Records _____

Living Will

Will For _____ | Dated _____

Attorney _____ | Who Can Make Decisions For Me _____

Location of Living Will _____

Will For _____ | Dated _____

Attorney _____ | Who Can Make Decisions For Me _____

Location of Living Will _____

Marriage

Certificate For _____ | Date of Marriage _____

Place of Marriage _____ | Certificate # _____

Location of Certificate _____

Certificate For _____ | Date of Marriage _____

Place of Marriage _____ | Certificate # _____

Location of Certificate _____

Power of Attorney (POA)

POA For	Date of POA
---------	-------------

Attorney	Person(s) Named POA
----------	---------------------

Location of Records

POA For	Date of POA
---------	-------------

Attorney	Person(s) Named POA
----------	---------------------

Location of Records

Will

Will For	Date of Will
----------	--------------

Attorney	Executor
----------	----------

Location of Will

Will For	Date of Will
----------	--------------

Attorney	Executor
----------	----------

Location of Will

PROPERTY AND REAL ESTATE

Home Mortgage

Mortgage Holder	Phone
-----------------	-------

Location of Records	Date of Mortgage
---------------------	------------------

Other Property

Owner on Deed	Phone
Location of Records	Date of Deed
Owner on Deed	Phone
Location of Records	Date of Deed
Owner on Deed	Phone
Location of Records	Date of Deed

RENTALS *(post office box, storage unit, etc.)*

In Whose Name	Rental Company
Phone	Rental #
Location of Records	
In Whose Name	Rental Company
Phone	Rental #
Location of Records	

SAFE DEPOSIT BOXES

In Whose Name	Name of Institution
Location of Keys	Box #
In Whose Name	Name of Institution
Location of Keys	Box #
In Whose Name	Name of Institution
Location of Keys	Box #

TRUST FUNDS

For the Benefit of

Trustee

Attorney

Trust Dated

Location of Trust

For the Benefit of

Trustee

Attorney

Trust Dated

Location of Trust

For the Benefit of

Trustee

Attorney

Trust Dated

Location of Trust

VEHICLES

Make/Model/Year

Vehicle ID #

Location of Title

Location of Registration

Location of Maintenance Records

Make/Model/Year

Vehicle ID #

Location of Title

Location of Registration

Location of Maintenance Records

Make/Model/Year

Vehicle ID #

Location of Title

Location of Registration

Location of Maintenance Records

FINAL ARRANGEMENTS

Making decisions now about your final arrangements and funeral or memorial service will provide comfort for your family. Loved ones will know your desires and wishes and can focus on providing them within the budget and guidelines you outline.

Do not store this information in a safe deposit box as it may be sealed until after the funeral. Be sure to tell your family where these instructions are kept.

To my survivors,

After careful thought, I have completed this journal entry with specific information that may be helpful at the time of my death. I have expressed my preferences on a variety of subjects pertaining to the disposal of my remains and my memorial service and burial wishes. Unless changed by unexpected circumstances, I hereby desire and request the following be done at the time of my death.

Signed _____ Date _____

DISPOSAL OF MY REMAINS

1. I have made prior arrangements:
 - for an anatomical gift donation
 - to bequest (or gift) my body to a medical school

Legal documents detailing these wishes are located at:

2. I wish to be cremated.
 - Yes
 - No

If "yes," the style of cremation preferred is:

- standard
- direct

Standard cremation usually involves viewing in a rented casket followed by a traditional service.

Direct cremation refers to immediate cremation, no viewing, and may be followed by a traditional service.

3. I wish to be embalmed.
 - Yes
 - No

FUNERAL OR MEMORIAL SERVICE

Your clergyman or funeral director may help clarify terms you are unsure of in completing this.

1. I prefer the services to be:
 - simple
 - ornate
2. I wish my funeral expenses to be:
 - low
 - average
 - high average
 - not limited

3. I prefer the following funeral home:

Address _____

Phone _____

4. I have made prearrangements with the funeral home.

Yes

No

5. I have prepaid funeral expenses.

Yes

No

If "yes," I have made prepayment as follows:

6. I am a member of the following organization (military veterans, Masons, etc.) and desire an organizational service:

7. I prefer that a wake be held for:

one day

two days

not at all

other _____

8. I wish the casket to be:

open

closed

I prefer to wear _____

9. I wish the service to be:

open to friends and relatives

private

other _____

10. I desire that services be held at (mark all that apply):

- funeral home
- church
- graveside
- other _____

Address _____

Address _____

11. Person conducting service:

Address _____

Phone _____

12. Pallbearers:

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

13. Honorary pallbearers:

Name _____ Phone _____

Name _____ Phone _____

14. Speakers:

15. Those giving prayers:

16. Musical performers:

17. Musical selections:

18. My favorite scriptures, poems, etc.:

19. Ethnic customs to be observed:

20. I wish for flowers.

Yes

No

If "yes," the preference of flowers:

Disposal of flowers:

21. I request that memorial contributions be made to:

22. Neighbors, friends and relatives to be contacted at my death:

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

FUNERAL OR BURIAL ARRANGEMENTS

1. I own burial property.

Yes

No

2. I have purchased a funeral/burial plan.

Yes

No

3. If "yes," the following is the location of the deed, title or plan:

4. Name of cemetery, mausoleum or garden:

Section _____ Tier _____

Lot _____ Spaces _____

5. Title of property or plan in the name of:

MY OBITUARY

1. I wish my obituary to be published.

Yes

No

2. I wish a picture to be published with my obituary.

Yes

No

3. Please publish my obituary in the following paper(s):

Address _____

Phone _____

Address _____

Phone _____

Address _____

Phone _____

SAFE DEPOSIT BOX INVENTORY

If you don't have a safe deposit box, then consider getting one. The yearly rental is inexpensive and may be tax-deductible. Only items that would be troublesome, costly or impossible to replace should be put in your safe deposit box.

Remember, a safe deposit box is often sealed upon the death of the owner, so avoid keeping the only copy of your will or other related items in the box. For your convenience, we have listed items that should be kept in the safe deposit box on the following inventory list.

CONTENTS OF SAFE DEPOSIT BOX

Location of Box	Date
-----------------	------

Authorized Signers on Box	Location of Key
---------------------------	-----------------

Item	Date Added (A)	Date Removed (R)
Adoption Papers		
Automobile Registrations		
Birth Certificates		
Bonds		
Citizenship Papers		
Contracts		
Death Certificates		
Deeds		
Divorce Decrees		
Household Inventory		
Jewelry		
Marriage Certificates		
Stock Certificates		
Titles		
Veteran's Papers		
Other		
Other		
Other		

CONTACTS

Appliance Repair

Address _____ Phone _____

Babysitter

Address _____ Phone _____

Clergy

Address _____ Phone _____

Daycare Provider

Address _____ Phone _____

Dentist

Address _____ Phone _____

Hairdresser

Address _____ Phone _____

Handyman

Address _____ Phone _____

Housekeeper

Address _____ Phone _____

Optometrist

Address _____ Phone _____

Pediatrician

Address _____ Phone _____

Pharmacist

Address _____ Phone _____

Physician

Address _____ Phone _____

Realtor

Address _____ Phone _____

Veterinarian

Address _____ Phone _____

Other

Address _____ Phone _____

Other

Address _____ Phone _____

Other

Address _____ Phone _____

Other

Address _____ Phone _____

Fulfilling an essential of life.

Now that your records and information have been organized in one location, you'll be able to breathe a little easier, worry a little less and enjoy life a little more knowing this key essential to your life and your family's financial well-being has been finalized

SURVIVOR'S GUIDE

No one can ever be truly prepared for the death of a loved one ... or the overwhelming tangle of decisions and responsibilities that seem like they can't wait. They can. Take things slowly and deliberately.

The following guidelines may be useful in dealing with your loss.

Funeral Plans

Planning the funeral and memorial services are among the first and most complex issues you will have to deal with after the death of a loved one.

Consider how much you are able to afford. Depending on location, an average funeral can cost between \$6,000 and \$10,000. Ask someone you trust and respect for advice and then be firm about what you are willing to pay. This way, you will be able to plan a dignified funeral within your budget.

A good method of controlling the cost and stress is to have a friend or family member who is less emotionally involved with you at the time you make funeral arrangements. This person can help you keep the final arrangements in perspective.

Week One

- Concern yourself mainly with funeral details, family and friends.
- Contact a funeral director or memorial society. If applicable:
 - Authorize immediate donation of body parts (authorize donation of organs prior to death)
 - Contact medical school for body bequests
- Notify friends, relatives, and employers.

- Decide on the type and elements of the funeral service (the Final Arrangements worksheet in this journal can serve as a guide).
- Contact the local Veterans of Foreign Wars unit or American Legion. They may be able to provide you with an honor guard for military funerals.

American Legion
700 N. Pennsylvania Street
Indianapolis, IN 46206
800-433-3318
www.legion.org

Veterans of Foreign Wars
406 W. 34th Street
Kansas City, MO 64111
816-756-3390
www.vfw.org

- Maintain a list of flowers, cards, donations and other expressions of sympathy.
- Accept the help of friends and relatives as needed for child care, shopping, cooking, answering phones, transportation, lodging of out-of-town visitors, etc.
- Have a friend or housesitter watch the home, especially during the funeral.
- Provide obituary information to the newspaper.
- Notify the deceased's employer to arrange for benefits due to the beneficiaries. Check if he or she participated in any company retirement or pension plans.
- Locate a copy of the will. Wills are commonly filed with the family attorney, in lockboxes or in safe deposit boxes.
- Notify all insurance companies. This could include life insurance, home mortgage insurance, accident insurance, credit card balance insurance, auto loan or other credit insurance, worker's compensation, and employee and union insurance. The individual companies will send you claim forms and instructions.
- Order at least 10 certified copies of the death certificate. You will

need these for each claim of any type that you may file. Your funeral director may be able to order the certificates for you or can advise you on where to obtain them.

- Retain all incoming mail and sort it at a later date. This prevents the loss of bills and checks in the confusion immediately following the death.
- Photocopy all outgoing business mail to make sure there is a good record during this emotional time.

After the Funeral

- Gather important documents needed to settle the estate (a listing is found in the Family Essentials worksheet).
- See an attorney, who will explain the terms of the will and file the will in probate court. Family and friends may provide well-meaning advice, but typically they are not legal experts.
- Contact the Social Security Administration, especially if the deceased was receiving benefits or if there are minor children. Application should be made promptly since some Social Security benefits are not retroactive. Eligible widows, widowers, minor children, and in some cases dependent parents aged 62 or older, are eligible for survivor benefits.
In some situations, there is a lump sum payment of \$255 available to apply toward funeral expenses. You may contact the Social Security Administration at 800-772-1213.
- Notify the accountant/tax preparer, financial advisor and banker to change the name on any jointly held property and make any other needed adjustments to the accounts.
- Open a checking account in your own name if you don't already have one.
- If the deceased was a veteran, contact the Department of

Veterans Affairs to learn what benefits may be available, including possible burial payments. Call the nearest Veterans Administration office or hospital and ask for the benefits advisor, call toll-free at 800-827-1000, or visit www.va.gov.

- Send the deceased's medical claims to insurance carriers.
- If there is a business, determine what decisions need to be made about its future.
- Check with your insurance agent about any changes on your home and auto coverage. If you were covered under any of your spouse's insurance policies, check if you can still retain your coverage.
- Reevaluate your own insurance policies. You may need more or less insurance, especially if you have minor children. You will need to file a change of beneficiary form if the deceased was the beneficiary on your policies, retirement accounts and/or investments.

After the First Month

- Change the billing name with utility, phone and cable TV companies as well as any other home services.
- Change names on the credit card accounts if they were held jointly. If all of the credit cards were in the deceased's name, apply for your own.
- Change vehicle registrations by contacting the state Department of Motor Vehicles.
- Retitle any jointly held real estate or other property.
- Prepare a net worth statement and make a list of income and expenses.

- See an attorney about updating your own will.
- Review old records and files, including at least 13 months of cancelled checks, for clues to any additional assets, benefits or obligations.
- Contact airlines to apply for transfer of frequent flyer miles to primary beneficiary (unless otherwise assigned in the will).

After the Third Month

- Compose a monthly budget for yourself.
- See a tax advisor about your tax returns, and gather any information the advisor may need.

After the Sixth Month

- Begin planning for your financial future by reviewing your assets and liabilities. Research changes and investments you may want to make.

BUDGETING

The death of a spouse is likely to change your budget and your monthly income ... as well as create new expenses. It's important to identify the resources available to meet your financial needs.

In order to project future expenses, you need to first review your current expenses. Start with your fixed expenses—those you are committed to paying at regular intervals.

INVENTORY OF FIXED EXPENSES

	How Often Due	Amount Due \$	Date Next Due (M) (Q) (A)
Mortgage			
Utilities			
Gas			
Electric			
Water			
Telephone			
Co-op/Condo Fee			
Rent			
Loan Payments			
Car Payments			
Insurance Premiums			
Medical			
Life			
Homeowner's			
Auto			
Personal Liability			
Taxes			
Real Estate			
Personal Property			
Federal			
State			
Self-Employed			

Discretionary expenses vary from month to month. These could include groceries, clothing, entertainment, vacations, personal care, subscriptions, etc. Look at past credit card statements and your checking account to see what they have been in the past to better estimate the future.

INVENTORY OF DISCRETIONARY EXPENSES WORKSHEET

	Total Last 12 Months \$	Monthly \$
Groceries		
Clothing		
Home Maintenance		
Home Improvement		
Auto Maintenance		
Entertainment		
Dues (club/professional)		
Subscriptions/Books		
Vacation Trips		
Domestic Help		
Household Purchases		
Gifts/Birthdays		
Dry Cleaning		
Drugstore		
Hairdresser		
Transportation		
Yard/Pool Maintenance		
Education (indicate whose)		
Nonreimbursed Medical Expenses		
Child Care		
Charitable Contributions		
Tax Preparation Fee		
Nonreimbursed Business Expenses		
Legal Fees		
Accounting Fees		

PERSONAL AND FINANCIAL SECURITY

Following the death of your spouse, you are likely to experience a heightened sense of vulnerability. For the first time in your life, you may be living alone and may have a large sum of money at your disposal. Here are some suggestions to help you maintain a sense of personal and financial security.

Wait a full year before making any major financial or personal decisions, such as:

- Paying off your home
- Moving
- Changing insurance policies
- Making investments
- Remarrying

Usually, our emotions need to go through a full set of seasons before we can fully comprehend the extent of our loss.

Families who have lost a loved one are prime targets for fraud. You may receive:

- Demands for repayment of loans that don't exist
- Unsolicited COD merchandise
- False overdue notices

Turn any unusual payment requests over to the executor, your lawyer or other professional advisor.

Don't tell strangers that you are alone. Instead, you should:

- Refer to your spouse as "not available" rather than deceased when someone calls
- Mark incoming mail with "no longer at this address"

ADDITIONAL SOURCES OF HELP

Reading Materials

Public libraries, religious institutions and grief support groups often have books on the topic of death, widowhood or bereavement. These resources may also have materials on topics such as health, housing, insurance and finance, which may assist you with your changed lifestyle.

Support Groups

Grief support groups provide a safe environment to talk about your grief, often at no charge. When seeking a counselor or grief support group, look to:

- Your funeral home
- Your church
- Family and friends
- Your employer's Employee Assistance Program
- Military service offices

Finding the support you need.

Widowed Persons Services, a nonprofit program of the American Association of Retired Persons (AARP), provides free one-on-one counseling, group counseling, grief support and referrals through trained widowed volunteers.

Contact them at 888-OUR-AARP (888-687-2277) or visit www.aarp.org for help in finding a program near you.



My Annuity Store, Inc.

Life comes with questions. We bring answers. Life insurance, retirement income, longevity planning, disability insurance – no matter the need, we provide the tools and, more importantly, the people financial professionals need to get the job done. And done right.

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