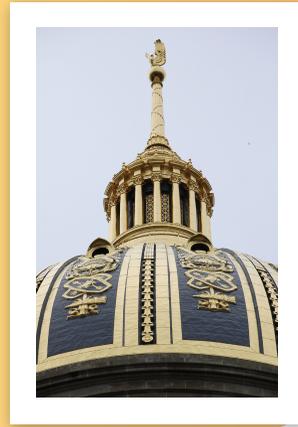


Review Your Contract Carefully

As with any insurance product, always review the contract and be sure you understand the terms and conditions, as these will vary from contract to contract. Ask your agent and/or company for an explanation for anything you do not understand. Do this before any free look period ends. This period gives you a set number of days to look at the annuity contract after you buy it. If you decide during that time that you do not want the annuity, you can return the contract and get your money back.



TRY US, WE CAN HELP!
1-888-TRY-WVIC

west virginia
OFFICES OF THE
INSURANCE
COMMISSIONER

Consumer.Service@wvinsurance.gov
www.wvinsurance.gov



1-888-SAIF-WVA
www.wvsao.gov

Annuities: Right for Your Nest Egg?



west virginia
OFFICES OF THE
INSURANCE
COMMISSIONER



Tax Treatment Of Annuities

You should consult a professional tax advisor to discuss your individual tax situation.

