# How do I pick an insurance agent?



Selecting an insurance agent is an important decision. Like picking a doctor or a lawyer, you need to work with people who you are comfortable with and have considerable knowledge about their profession.

Ask your friends, relatives and business associates for names of insurance agents that have an excellent reputation. But, do not stop there. Find out what life insurance carriers they represent. If you are not interested in the companies they represent, you will need to find another agent.

Make sure that the agent:

- Devotes the time needed to understand and serve your annuity needs.
- Demonstrates clear knowledge about the various types of annuities that are available and can plainly explain your choices.
- Has a proven track record of excellent customer service.
- Is licensed by your state insurance department.

Find out the professional designations he or she has earned such as:

- **Chartered Financial Consultant (ChFC)**
  The American College
  270 S. Bryn Mawr Avenue
  Bryn Mawr, PA 19010
  Phone: 1-888-AMERCOL (263-7265)
  Fax: 610-526-1465
  Web site: www.amercoll.edu
- **Certified Financial Planner (CFP)**
  Certified Financial Planner Board of Standards, Inc.
  1670 Broadway, Suite 600
  Denver, CO 80202-4809
  Phone: 303-830-7500
  Fax: 303-860-7388
  Web site: www.cfp.net
- **Member of the Registry of Financial Planning Practitioners**
  The Financial Planning Association
  5775 Glenridge Drive, NE,
  Suite B-300
  Atlanta, GA 30328-5364
  Phone: 800-322-4237
  Fax: 404-845-3660
  Web site: www.fpanet.org
- **National Association of Securities Dealers, Inc.**
  1735 K. Street NW
  Washington, DC 20006-1506

202-728-8000
www.nasd.com

Continue to research agents until you have found someone who can help you meet your financial goals and needs.

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