

IMMEDIATE ANNUITIES



Immediate annuities are ideal for people concerned about outliving their savings. A lump sum payment to the insurance company repurposes part of their current assets into guaranteed income for life or a chosen period of time.

FEATURES.

- Guaranteed income
- Choose payments that begin 0 days to one year from date of purchase
- Guaranteed increases in income (available with cost of living adjustment)
- Non-qualified annuities: each income payment is a partial return of original premium plus interest, so a significant portion is tax exempt
- Low-load immediate annuities: reduced distribution expenses can increase the income received

PAYOUT TYPES.

Lifetime Only

Provides the highest payout because the monthly payment is calculated only on the life of the annuitant.

Period Certain

The annuity value is paid out over a defined period of time chosen by the annuitant (10, 15, or 20 years). If the annuitant dies before the period ends, payments continue to the beneficiary(ies).

Lifetime with Period Certain

A combination of Lifetime and Period Certain. The annuitant receives a guaranteed payout for life; if the annuitant dies before the period chosen ends, payments continue to the beneficiary(ies) until the period ends.

Lifetime with Installment Refund

Provides annuitant with an income stream for life; provides beneficiary(ies) with return of premium, less all payments made to annuitant, on a scheduled installment basis.

Lifetime with Cash Refund

Provides annuitant with an income stream for life with no loss of premium. If annuitant dies before income payments equal the full amount of the money put in, beneficiary(ies) receive the difference in a lump sum.

Immediate annuities provide peace of mind, and most advisors recommend them as part of a well-diversified retirement portfolio. Immediate annuities are available in both low-load and traditional policies.



The advisor's insurance advisor.®

YOUR ONE-STOP INSURANCE RESOURCE FOR

Term Life | Permanent Individual & Survivorship Life | Annuities | Disability | Critical Care
LTCi | Hybrid Life/LTCi | Hybrid Annuity/LTCi | Policy Reviews | Life Settlements

(we recommend low-load permanent life insurance and annuities when possible)

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