Single Premium Immediate Annuity



Product *Guide*

The Single Premium Immediate Annuity is an excellent choice for guaranteed income. Income can be guaranteed either for the lifetime of your client or for a fixed period. Provide your clients with the ability to customize payments according to their income needs. These payments will not fluctuate with market conditions.

The Single Premium Immediate Annuity is a broad market product that guarantees income to help meet your client's financial goals now and in the future.

"Your

investment

is protected

during

adverse

market

conditions"

Product Specifications:

Issue Ages

15-90

Minimum Premium

\$2,000

Maximum Premium

\$500,000 (Company approval for higher amounts)

Guaranteed Payments

The payment amount is guaranteed at issue. The payment period is guaranteed according to the option chosen.

Types of Annuities

Non-Qualified or Qualified.

Sales/Maintenance Charges

None

Payment Distribution Plans:

Annual Semi-annual Quarterly Monthly

\$25 minimum payment for all options

Life Contingencies Options:

- Life Only: issue ages 15-70
- 10 year certain and life: issue ages 15-90
- 20 year certain and life: issue ages 15-80
- Installment refund: issue ages 15-85
- Joint and survivor with 100%, 2/3 or 1/2 to survivor (minimum issue age 15)
- Joint and survivor installment refund with 100%, 2/3 or 1/2 to survivor (minimum issue age 15)

Non-Life Contingencies Options:

Fixed period, Option 2B (5-30 years)

Not available in AK and NY.

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