

SPIA—Lifetime income and so much more

SALES IDEA

Look at all the ways our WNL Secure Income Annuity, a single-premium, immediate annuity (SPIA) can benefit your clients.

Traditional Sales Concepts

SPIAs offer solutions to a broad range of clients, including:

- + Employees who receive a distribution from their employer's retirement plan and want to turn part or all of those assets into a source of regularly scheduled income payments.
- + People who want to provide income for a loved one in the event something happens to them.
- + Individuals who want the peace of mind of knowing they have a lifetime income stream.
- + Retirees who must begin taking required minimum distributions (RMDs) from an IRA, 401(k), 403(b), 457(b) or other qualified plan.
- + Individuals with a family history of longevity who may worry about outliving their savings.
- + People who like the idea of a regular, reliable source of retirement income.

Sound advice

Let us help you put SPIA solutions to work for your customers

Advanced Sales Concepts

SPIAs can also provide creative financial solutions for clients, including:

- + Funding long-term care or insurance policies.
- + Setting up a charitable gift.*
- + Providing benefits for a spouse or child in a divorce settlement.
- + Handling lump sums of money. For many estates, providing a large sum of money to an heir is not in the best interest of either the estate or the heir. For those individuals not capable or responsible enough to handle a large lump sum of money, a SPIA can be used to provide income distributed over a period of time.
- + Businesses wanting to pre-fund contracts with vendors. This is done to help secure the financing of a larger deal structure.

* Not all gifts are eligible. Please contact the home office for details.

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