

SECURITAS FINANCIAL LIFE INSURANCE COMPANY

Specialist in retirement income solutions!

Formed in 2009, Securitas Financial is the brainchild of a group of experienced insurance executives with expertise in finding and developing simple, safe, and effective product offerings that meet the needs of consumers and their financial advisors.

Securitas Financial has partnered with Hannover Life Re, one of the largest reinsurers in the world, to bring an innovative product concept and automated underwriting platform to the United States that Hannover has already had great success with in the United Kingdom. This unique retirement income solution, namely, Securitas Financial's *enhanced* SPIA, provides qualifying individuals greater lifetime income payouts as compared to standard SPIAs. Securitas Financial's *enhanced* annuity complements traditional forms of income for a large segment of the American population.

The key to Securitas Financial's value proposition is fairness, simplicity, ease of process, and higher income for qualifying individuals.

- **Fairness.** Securitas Financial evaluates the specific medical history of each individual.
- **Simplicity.** Securitas Financial does NOT require medical exams and there is NO waiting for an APS review.
- **Ease of Process.** Clients simply answer 8 base medical questions and we'll provide an immediate guaranteed quote.
- **Higher Income.** By recognizing each individual's unique life expectancy profile, those with qualifying health and medical conditions may receive higher lifetime income payouts as compared to standard SPIAs.

Securitas Financial is a North Carolina-domiciled life insurance company that was established in the summer of 2009 after the purchase of the Jefferson Standard shell from Lincoln Financial Group. Securitas Financial introduced their innovative new SPIA product to the marketplace in late fourth-quarter 2009.

As part of a highly state-regulated industry, Securitas Financial satisfies state imposed capital and reserve requirements. It is rated NR-2 by AM Best, which means No Rating has been assigned due to insufficient operating experience.

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