

## **INCOME ADVANTAGE**

### *Product Overview*

#### **VALUE PROPOSITION:**

**Fairness.** Securitas Financial evaluates the specific medical history of each individual.

**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.

**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.

#### **PRODUCT FEATURES OVERVIEW:**

Premium:	\$10,000 – \$500,000 (over \$500,000 to \$1,000,000 requires APS review and home office approval)
Issue Ages:	55 – 85
Inflation Protection:	1% – 6%, compounded annually
Source of Premium:	Qualified or Non-Qualified
States:	AR, AZ, CO, DE, DC, GA, ID, IN, MO, NV, NC, OK, SC, TN, TX, VA and WV

#### **PAYOUT OPTIONS:**

##### Single Life:

- Lifetime Income Only.
- Lifetime Income with Period Certain (5 – 20 years).
- Life with Installment Refund.
- Lifetime Income with Cash Refund.

##### Joint Life:

- Lifetime Income Only.
- Lifetime Income with Period Certain (5 – 20 years).