Think about this: "Your client can fund a life insurance policy with payout/s from an immediate annuity".

How does this work?

- ⇨ Client applies for a life insurance policy with company A and will be notified of the premium needed to guarantee coverage on approval of policy.
- ⇨ Client then purchases a single premium immediate annuity to cover the life insurance premium payments plus taxes on the interest earned.
- ⇨ Client can instruct the company that issued the SPIA policy to send a portion of the payout to company A directly and the balance to the client to cover income tax on the interest earned.

With this arrangement, client has a life insurance policy

- **which leaves a much higher benefit to heirs**
- **reduces the taxable estate**
- **And does not have to worry about the periodic premium payments needed to ensure continuation of coverage.**

The client is also able to make good use of a lump sum of money that is not needed right now. This lump sum can be pooled together from other assets such as deferred annuities, etc which are not performing well for the client.
With this, the client gets the best of both Worlds!

***Please note* that the above is a sales concept and financial advisors are not tax experts. Please advise your client/s to consult a tax advisor to understand the implications of implementing this concept.**

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Sell The Best and **Earn The Most!** **Call us at 800-847-6426**