

THE MOST UNIQUE SPIA

Single Premium Immediate Annuity with liquidity and optional enhancement features.

"A+"
Rating

Cash
Refund

Liquidity
Option

**\$500,000 Premium | Lifetime Income With Cash Refund +
Guaranteed Minimum Death Benefit NEVER Less Than \$50,000**

Gender(s)/Age	Monthly Income	P&I Annual %	Tax Exclusion
Male 60	\$1,686.96	4.05%	86.4%
Male 65	\$1,863.52	4.47%	90.4%
Male 70	\$2,089.40	5.01%	93.6%
Male 75	\$2,381.99	5.72%	95.7%
Female 60	\$1,608.88	4.05%	89.6%
Female 65	\$1,766.13	4.24%	92.0%
Female 70	\$1,962.05	4.71%	97.1%
Female 75	\$2,214.07	5.31%	100%
J&S M67 F62	\$1,633.72	3.92%	97.0%
J&S M70 F65	\$1,734.47	4.16%	98.0%
J&S M75 F70	\$1,936.16	4.65%	100.0%

5.00% Commission

[CLICK HERE FOR AN AGENT KIT](#)

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSION



www.SPIAquote.com

800-373-9697 | California Insurance License #OB67385 | Rates as of 05/04/21

SAMPLE illustration - Male Age 75

Annuitant 1: Sample Client
Male Age Nearest Birthday: 75

Quote Date: 05/04/2021
Quote Expiration Date: 05/11/2021 *
State of Issue: AZ

Non-Qualified
Purchase Date: 05/04/2021
Premium Tax: 0.00%

End of Policy Year	End of Year Annualized Total Income Payments	End of Year Return of Premium on Cancellation	End of Year Return of Premium on Death	End of Year Guaranteed Minimum Death Benefit
1	28584	447845	471416	0
2	28584	425119	442832	0
3	28584	401821	414248	0
4	28584	377951	385664	0
5	28584	353510	357081	0
6	28584	328497	328497	0
7	28584	299913	299913	0
8	28584	271329	271329	0
9	28584	242745	242745	0
10	28584	214161	214161	0
11	28584	185577	185577	0
12	28584	156993	156993	0
13	28584	128410	128410	0
14	28584	99826	99826	0
15	28584	71242	71242	0
16	28584	42658	42658	7342
17	28584	14074	14074	35926
18	28584	0	0	50000
19	28584	0	0	50000
20	28584	0	0	50000

* The payout illustration will be honored if the application, premium payment, and any additional requirements are received in good order by the quote expiration date. For 1035 exchanges and transfers, funds must be received within 60 calendar days of the date of quote.

Guaranteed Minimum Death Benefit: In addition to the Return of Premium at Death provision, this policy also offers an optional Guaranteed Minimum Death Benefit. At death, the policy will pay the greater of any remaining premiums not already received through income payments or 10 percent of the initial premium

[Click here for an illustration](#)

Product Info

ISSUE AGES

Up to 85 years old

SINGLE PREMIUM

Minimum The greater of either \$10,000 or the amount required to generate a monthly payout of \$100.

Maximum \$1 Million (without United of Omaha Life Insurance Company approval)

GUARANTEED LIFETIME INCOME

Income Access will pay a lifetime income for as long as the annuitant lives. Payments can be received monthly, quarterly, semi-annually or annually.

RETURN OF PREMIUM ON CANCELLATION OF CONTRACT

If you cancel your policy, you may be entitled to a refund of up to 100 percent of any remaining premium less any previous income payments. The following chart indicates the percent that will be returned each policy year.

Policy Year	1	2	3	4	5	6 +
% Returned	95	96	97	98	99	100

RETURN OF PREMIUM AT DEATH

The policy will pay any remaining premium not already received through income payments to beneficiaries at the annuitant's death.

ACCIDENTAL DEATH BENEFIT

The policy will pay the beneficiaries an amount double the Death Benefit if the annuitant dies in an airplane, train, taxi or other common carrier accident.

RETURN OF PREMIUM FOR TERMINAL ILLNESS

The policy will pay the amount that would have been payable under the death benefit if the annuitant is diagnosed with a terminal illness that is expected to result in death within 12 months (24 months or less in MA). A written statement from a doctor is required.

Optional Features**

(Subject to state availability)

10% OR 20% PAYMENT INCREASE FOR CERTAIN MEDICAL CONDITIONS

Income payments may be increased by 10 or 20 percent, based on certain health conditions. These benefits are referred to as 10 percent Payment Enhancement Risk Classes (PERC®) and 20 percent PERC®. In order to qualify for this benefit, the policyowner will be asked to complete additional questions on the application, and provide medical records. There is no additional cost for this option.

**Additional premium required

GUARANTEED MINIMUM DEATH BENEFIT

In addition to the Return of Premium at Death provision, this policy also offers an optional Guaranteed Minimum Death Benefit. At death, the policy will pay the greater of any remaining premiums not already received through income payments or 10 percent of the initial premium.

3% INFLATION PROTECTION

The policyowner may select an option that will help income payments keep pace with inflation. Under this provision, the total income payments will increase by 3 percent each policy year. This 3 percent increase goes into effect 12 months after the first income payment.

50% INCREASE IN PAYMENTS FOR NURSING HOME CONFINEMENT

The policyowner may choose an option to enhance income payments by 50 percent each year for five years if the annuitant becomes confined to a nursing home. This increase will go into effect after the first two years the policy has been in force, and the annuitant has been confined to a nursing home for 90 consecutive days. At the end of the five-year period, the payments will return to the initial payment amount. If the Inflation Protection option is selected, the yearly 3 percent increase will continue throughout nursing home confinement. This increased payment will end at death. This option is not available if the Survivor Continuation option, described below, is selected.

SURVIVOR CONTINUATION OPTION

This annuity can be tied to the life of both the annuitant and a spouse or a companion. The annuitant can elect to have the survivor continue to receive a predetermined percent of the income payment, up to 100 percent. In the event the survivor precedes the annuitant in death, the payee will continue to receive a percentage of the income payment.

Tax Considerations*

Federal income tax laws are complex and subject to change. The information contained in this highlight sheet is based on current interpretations of the law. Neither United of Omaha Life Insurance Company nor its representatives give legal or tax advice. Policyowners are advised to consult an attorney or tax advisor for answers to tax questions.

Premium taxes may be charged based on the premium paid and will be computed using current rates charged by the state in which the policyowner resides. Premium taxes will be deducted from the single premium amount. May not apply in all states.

* If your annuity is purchased with savings from an IRA or company retirement plan, all income would be taxable as you receive it.

SINGLE PREMIUM IMMEDIATE ANNUITIES

QUALITY | INTEGRITY | EXPERTISE

SPIA With Liquidity & Optional Riders!



LIFETIME INCOME WITH OPTIONAL RIDERS.


- 50% Increase in Payments for Nursing Home Confinement:
- 10% or 20% Payment Increase for Certain Medical conditions:
- 3.00% Inflation Protection:
- Guaranteed Minimum Death Benefit:
- Survivor Continuation Option:
- 5.00% Agent Commission (0-85)

GET A QUOTE NOW




USE THIS SECURE FORM OR CALL 800-373-9697


Owner/Annuitant Name:

Owner/Annuitant Date Of Birth: * 

Owner/Annuitant Gender: * Male Female

State: 

Joint Annuitant Name (if any):

Joint Annuitant Date Of Birth: 

Joint Annuitant Gender: Male Female

Joint Spouse?: Yes No

Premium Deposit:

Solve For Premium

Are you an insurance agent?: Yes No

Phone:

OPTIONAL FEATURES BELOW** (SUBJECT TO STATE AVAILABILITY)

**Additional premium or a lower payment will result:

50% Increase in Payments for Nursing Home Confinement:

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10% or 20% Payment Increase for Certain Medical Conditions:

- Income payments may be increased by 10 or 20 percent, based on certain health conditions. These benefits are referred to as 10 percent Payment Enhancement Risk Classes (PERC®) and 20 percent PERC®. In order to qualify for this benefit, the policy owner will be asked to complete additional questions on the application, and provide medical records. There is no additional cost for this option.

3.00% Inflation Protection:

SUBMIT

REQUEST AN AGENT KIT

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