

SPIA Period Certain Payouts Produce Sales Possibilities

What can you do with a period certain payout from a Single Premium Immediate Annuity? A lot!



Fund Life Insurance

A SPIA period certain payout can be used to pay for a term or paid-up whole life policy.



Bridge an Income Gap

Period certain payouts can be income while awaiting Social Security to start. Or help postpone it seeking a higher benefit.



Pass On Benefits

Period certain payouts can continue to beneficiaries if the owner dies within the period.



Spread Out Taxes

Clients and/or beneficiaries can spread out their taxes over a specified period.

Overcoming SPIA Objections: Turning “No” into “Know”

Clients may say “No” to a SPIA because they don’t know how to determine the return. Such uncertainty can be because they don’t know how long they’ll live. But a period certain payout spells out exact details on the return:

- > **Payout Amount**
- > **Payout Period**
- > **Payout Schedule**
- > **Total Payouts**

Once they know, it’s harder to say “No.” If you’d like to know more about period certain opportunities, contact us.

Western & Southern: Our Strength. Your Future.

**Financial
Strength**

**1888
Heritage**

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

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An immediate annuity is permanent. Owner has no access to premium, which converts to an income payout stream. There is no cash value, no death benefit and the annuity can't be surrendered. Contract terms, such as payment amount and frequency, cannot be changed, unless commutation is available and elected. An immediate annuity should not be purchased if access may be needed to any of the premium for living expenses or other purposes. Payouts end at the annuitant's death unless a certain period or installment refund option is selected. If a payout for life or for two lives is selected, whether the payouts received are less than or greater than the premium paid will depend on how long the annuitant(s) lives. If death occurs after any guaranteed income payouts have been made, no additional payments will be made to the beneficiary.

Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the issuer. Guarantees are based on the claims-paying ability of the insurer. Earnings and pre-tax payments are subject to ordinary income tax at withdrawal. Withdrawals before age 59½ are generally subject to a 10% IRS penalty. Withdrawals may be subject to charges. Neither Western & Southern Financial Group, Inc. nor its member companies provide legal or tax advice. The information provided is general and educational in nature and should not be relied upon as legal or tax advice. Tax laws are complex and subject to change. No guarantees, representations or warranties are made regarding the accuracy or completeness of this information, and no liability is assumed for its use. Clients are advised to consult an attorney or tax professional regarding their specific situation. Product, feature availability and benefit provisions vary by state. Single premium immediate annuity contract series ICC16 ENT-01 1701 and ENT-01 1701 NY.

No bank guarantee. Not a deposit. May lose value. Not FDIC/NCUA insured. Not insured by any federal government agency.

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