



# FSD FINANCIAL SERVICES

Fixed Annuity Marketing Agency For Independent Life Agents

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## Impaired Risk Medically Underwritten

### Immediate Annuities Increased Income Benefits

- ❖ Impaired risk age rated single premium immediate annuities are medically underwritten and can increase client income payouts! A retirement planning advantage. Did you realize that poor health could actually be a benefit when purchasing an immediate annuity?
- ❖ Clients who are in poor health and need as much income as possible may have their life expectancy shortened, which allows the insurance carrier to pay higher income. For example, we recently had a male age 79 rated to age 87. This increased his income payment from \$10,312 to \$14,809, that is 40% more income to spend or buy life insurance.
- ❖ For estate planning, the income from an impaired risk immediate annuity can be used to purchase life insurance. The higher the payout the more life insurance coverage your client can purchase.
- ❖ There are no charges or fees to get an impaired risk quote and the standard rates will be applied if no rating is offered. So basically getting an underwritten SPIA quote can only help!

### Conditions which may merit review include:

- |  |                              |
|--|------------------------------|
| x Heart disease  | x Multiple Sclerosis         |
| x Diabetes   | x Muscular Dystrophy         |
| x Cancer   | x Paraplegia or Quadriplegia |
| x Chronic Lung Disease                                   | x Parkinson's Disease        |
| x Stroke   | x ALS                        |
| x Alzheimer's  |                              |
| x Chronic conditions affecting kidney, pancreas or liver |                              |

### Acceptable forms of medical information:

- x Hospital discharge summaries for last 5 years
- x Medical report from time of diagnosis
- x Most recent medical report
- x Attending physicians statement (APS)

## Getting A Rated Annuity Quote

- ❖ We will need by fax, email or mail the history of illness, including date of diagnosis, any changes in condition, other significant health conditions and pertinent past histories.
- ❖ Toll Free: 800-373-9697
- ❖ Online: [www.fsdfinancial.com/spiaquote.htm](http://www.fsdfinancial.com/spiaquote.htm)
- ❖ Fax: 818-881-6973
- ❖ Mail: 5530 Corbin Avenue, Suite 333, Tarzana, CA 91356
- ❖ Electronic Mail: [ratedquote@fsdfinancial.com](mailto:ratedquote@fsdfinancial.com)

*Your One-Stop Rated Immediate Annuity Shop*