



Forbes 2023  
WORLD'S BEST  
INSURANCE  
COMPANIES

POWERED BY STATISTA

# Single Premium Immediate Annuity

## An Immediate Retirement Income

Don't worry about outliving your savings in retirement or the ups and downs of the stock market. Customize your income from a **Single Premium Immediate Annuity (SPIA)**.

SPIAs are designed for individuals approaching retirement age. Unlike a deferred annuity, an immediate annuity begins paying out income immediately — typically within one month of purchase.<sup>2</sup>

- Purchased with a single lump-sum payment.
- Supplement your Social Security and pension plans.

You can turn qualified money (IRA and Roth IRA) or non-qualified money (post tax dollars) into an immediate annuity.

### Ann's Story:

Ann is 65 and retiring this year; she has \$100,000 to invest. She is concerned about running out of money once she is no longer working.

Ann looked at investment options that would secure a lifetime income. She chose a Single Premium Immediate Annuity to guarantee an income for the rest of her life.

Single  
Premium  
Immediate  
Annuity<sup>1</sup>

Issue  
Ages  
0-85

Minimum  
Deposit  
\$10,000<sup>3</sup>

Products/features may not be available in all states. Not available in CA. 1) 22SPIA Plan Series. 2) Payments begin on the next installment mode; modes are monthly, quarterly, semi-annual or annual. 3) Call your sales representative if over \$500,000.

### SPEAK TO AN AGENT TODAY!

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financial life  
insurance



### BUILDING A BETTER TOMORROW, TODAY

At 1891 Financial Life Insurance we are called to something greater. The heart of our work is at the heart of your world. It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear through Faith, Community and Love.

For more than a century, giving back to the community while helping individuals achieve financial stability for their families has been central to the mission of 1891 Financial Life Insurance. Our very existence stems from the generosity and concern that our founders expressed for a community member in need. So, lifting up and looking out for others is simply who we are and what we do.

### THE VALUE OF MEMBERSHIP

When you become a member, you have the opportunity to make an impact in meaningful ways. Our culture is about Looking Out – For you. For others. For the community.

As a member you also qualify for member benefits!

- Volunteer: Choose Your Activity/Project
- Pop-Up Impact Team Events
- Hearts and Hands
- Join Hands Day
- Form an Impact Team
- Create Your Legacy
- Members of the Year Award
- Recommender Award
- *GIVE BACK* newsletter and *1891 Financial Life* Magazine
- Discount Programs
- Life Event Gifts

**Speak to an Agent Today!**

Call 847-342-4500 ext. 236 OR email: [Sales@1891FinancialLife.com](mailto:Sales@1891FinancialLife.com)