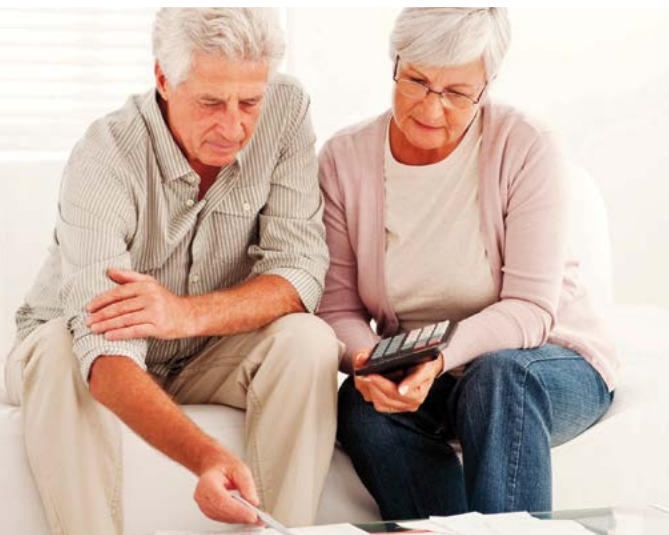


The enhanced annuity



The single premium annuity is intended for your clients who want to be assured of a regular, stable and guaranteed income, without worrying about stock market changes and managing their investments.

Some of your clients may hesitate to buy a life annuity because of their reduced life expectancy. In that case, you can offer them the ENHANCED ANNUITY. Besides the secure, guaranteed nature of the life annuity, ENHANCED ANNUITY payments may be up to 16% higher than those of a regular annuity.



➤ **How do you know if your client is eligible for an enhanced annuity? Nothing could be simpler! They're automatically eligible if they meet one of the two criteria below:**

1 Tobacco use

2 Illness, medical condition

Here's how to obtain an enhanced annuity for your client:

A prequalification medical questionnaire, the F30-196A, is available to help you determine if your client qualifies for the enhanced annuity.

In the affirmative, fill out and return the following documents:

- › *Single premium annuity application* (F30-78A)
- › *Enhanced annuity – Medical questionnaire* (F30-196A)

To obtain a rate guarantee, include a regular annuity illustration.

Our commitment

- › We will obtain a copy of the client's medical file and we will pay the resulting fees.
- › We offer a **VIP service**. Within 48 hours from the time we've received all the documents, including the medical file, the application is processed and you will receive a new illustration confirming the amount paid under the enhanced annuity.

Sales tool for your client

In addition to making your target clients aware of the advantages of a life annuity, and particularly the enhanced annuity, the F13-764A brochure briefly explains the choices offered to them.



A partner you can trust.

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