



IMS SETTLEMENTS, LLC

Maximizing Policy Value

Your Annuity Clients Have Options

Annuities can be a very illiquid asset class. This can be a problem when a client's financial situation changes. In difficult or changing times liquidity is key. Our Annuity Purchase Program can offer your clients an immediate lump sum payment for their SPDA or SPIA. We design solutions that will provide your clients with immediate liquidity. We can also structure a solution to preserve a portion of a client's annuity payments for the future.

CASE STUDIES

Wealth Transfer-Case Study

Policy Type: Single Premium Immediate Annuity

Annuity Issue Date: 12/15/01

Original Premium: \$1,580,000

Monthly Payment: \$7,865

Payment Term: Life with 20 Years Certain

Payments Purchased \$4,000 a month for 194 months (10/15/05-11/15/2021)

Purchase Price: \$448,910

Client Retains \$3,865 per month for 194 months and 7,865 thereafter for life.

Bottom Line For Agent:

-Agent Based Commission on APP Transaction= \$6,733

-Agent Commission on subsequent life policy=\$34,821

-Expanded Relationship with current client solidifies potential for the future.

Unexpected Two-Tier-Case Study

Policy Type: Flexible Premium Deferred with Annuitization Bonus

Annuity Issue Date: 3/14/99

Premium amount: \$85,812

Surrender Value: \$75,900

Accumulation Value \$102,571 (10 Yr. Annuitization required)

The Policy can be annuitized for \$1,087/per month for 10 years certain with life thereafter.

Purchase Price: \$83,013 for 120 monthly payments of \$1,087 through 5/3/2015. Then returning the full payment of \$1,087 for the life of the client.

Bottom Line For Agent:

-Agent Base Commission on APP Transaction= \$1,245

-New Client with many on-going financial/insurance needs.

What kind of annuities qualify?

1. It must be transferable
2. It must have non-qualified tax status
3. With guaranteed payment options
4. SPDAs & SPIAs

BENEFITS?

- Earn Additional Commissions
- Revitalize Your Book
- Unlock New Assets
- Gain a Competitive Advantage

CALL FOR MORE INFORMATION:

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