

# ULTRA INCOME

Single premium immediate annuity



## Age rating not only benefits your clients. It can help you make the sale.



You may have clients that have been turned down for life insurance or long-term care insurance because of a medical condition. If they have a need for a guaranteed income, age rating with single premium immediate annuities can help you make the sale.

### How does age rating work?

Your clients can get larger lifetime benefit payments or lower costs through age rating, which comes into play with certain medical conditions.

For example, a 65-year-old with a medical condition that would constitute the life expectancy of a typical 70-year-old would have a “rated age” of 70.

Here are a couple examples of how your clients can benefit using age rating calculations:

#### Example #1

65-year-old male, \$100,000 premium,  
lifetime only payout

Payments w/o age rating – \$693/month

Payments w/age rating – **\$787/month**

#### Example #2

65-year-old male, \$1,000 monthly benefit,  
lifetime only payout

Premium needed w/o age rating – \$144,342

Premium needed w/age rating – **\$127,042**

(Calculations are for illustration purposes only and not based on current rates.)

*For more information about age rating from  
United of Omaha, a Mutual of Omaha company, call:*