

Medically Underwritten Single Premium Immediate Annuities

Increased Income to Meet Your Needs



Annuities are usually quoted based on the age of the proposed annuitant. In certain instances, if you have medical conditions, you may qualify for either increased income payments or a lower premium for a specified amount of payment*. Since every situation will differ, "ballpark" estimates are not possible. After careful review of current medical reports such as physician's statements, hospital records, medical consultations or rehab assessments, you may be eligible for a "rated" age.

The medical statement must include:

- § Name
- § Sex
- § Date of Birth
- § History of the illness/injury including date of onset
- § Changes in condition
- § Current Prescription Drugs
- § Relevant current conditions (e.g. coronary disease may be associated with High Blood Pressure or Diabetes)
- § Other significant health conditions (need not be related)
- § Pertinent histories including hospitalizations, surgeries or abnormal lab reports or X-rays.

This underwriting process is unlike life insurance underwriting; medical conditions will *favorably* affect premiums. Reports may be brief; voluminous reports or those with duplicate findings may be counterproductive.

Simply fax your medical information to LTC America, LLC at 631-393-5071. We will review it with underwriters from several A+ or better companies to find the most favorable quotation. You will have an answer within 24 hours! You may then select either a lifetime option, lifetime with a minimum guarantee period, or a Joint and Survivor option. Payments may usually be deferred up to one year.

*These annuities are underwritten by the Structured Settlements division of major life insurance companies and provide rates more favorable than those typically underwritten.

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