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ADVANCEDMARKETS

Consider Annuity Arbitrage

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If you knew who would win the Super Bowl, how much would you bet?

There's one thing we know, everybody dies. One thing we don't know, is when we die. Annuity arbitrage works by simultaneously insuring your client against living too long or dying too soon.

To better understand this concept, let's assume we have a husband and wife age 78 with an **additional 200k to pass to the children.** Using an annuity, the $200k generates a guaranteed annual $12,600 joint lifetime income to purchase a second to die universal life insurance policy with a **guaranteed $420k death benefit.**

Not only do you double the legacy, but regardless of what happens the family is now protected from living too long or dying too soon.

Given the scenario, **the commission to the agent is $24,800.**

Questions about Annuity Arbitrage? **contact your PIMSCO marketer.**