



Fixed Annuity Hot List



www.FSDFinancial.com | www.SPIAquote.com

July 2, 2024

800-373-9697

AGENT USE ONLY



Daily updates and industry news!

Let's be social!



Multi-Year Guarantee Annuity Rates

5.35%

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2 YEAR SURRENDER 8%, 7% RECURRING

Ratings (A-) by AM Best | (C+) Weiss

- Under \$100,000 rate is 5.15% (\$25,000 minimum)
- AVAILABLE IN AL, AZ, AR, CO, CT, DE, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NE, NH, NJ, NM, NC, OH, OK, PA, RI, TN, TX, VT, VA, WV, WI, WY
- 10% FREE WITHDRAWALS | FULL DEATH BENEFIT | 1.20% Commission (0-80) | 0.50% (81-90) | 0.25% (91-95)

5.30%

[More Details](#) | [Agent Kits](#)

3 YEAR SURRENDER 7%, 6%, 5% RECURRING

Ratings (A) by AM Best | (B) Weiss

- 1.00% Commission (0-80) | 0.75% (81-85) | 0.50% (81-85)
- \$250,000+ (Rate is 5.15% \$100,000 — \$249,999)
- NOT AVAILABLE IN NY
- 10% previous anniversary | RMD's in all years (chargebacks Year1) | FULL DEATH BENEFIT

5.35%

[More Details](#) | [Agent Kits](#)

4 YEAR SURRENDER 8%, 7%, 6%, 5% RECURRING

Ratings (A-) by AM Best | (C+) Weiss

- Under \$100,000 rate is 5.15% (\$25,000 minimum)
- AVAILABLE IN AL, AZ, AR, CO, CT, DE, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NE, NH, NJ, NM, NC, OH, OK, PA, RI, TN, TX, VT, VA, WV, WI, WY
- 10% FREE WITHDRAWALS | FULL DEATH BENEFIT | 1.20% Commission (0-80) | 0.50% (81-90) | 0.25% (91-95)

5.40%

[More Details](#) | [Agent Kits](#)

5 YEAR SURRENDER 7%, 7%, 7%, 6%, 5% 0%

Ratings (A+) by AM Best | (B) Weiss

- 2.00% Commission (0-80) & 1.55% (81-90)
- Cumulative Interest FREE WITHDRAWALS INCLUDED—FULL DEATH BENEFIT
- NOT AVAILABLE IN DC, NY, PR

3.00% MINIMUM GUARANTEE!

Walk-Away

5.60%

[More Details](#) | [Agent Kits](#)

10 YEAR SURRENDER RECURRING

Ratings (B++) by AM Best | (B-) Weiss

- 10%, 10%, 9%, 9%, 8%, 8%, 7%, 7%, 6%, 5%
- 3.00% Commission (0-80) & 2.25% (81-90)
- Cumulative Interest free withdrawals included—Full Death benefit
- NOT AVAILABLE IN DC, NY, PR

Life With 10 Year Certain

Male 60 = \$571.68 | \$6,860.18 Annually
Male 65 = \$623.86 | \$7,486.32 Annually
Male 70 = \$695.56 | \$8,346.72 Annually
Male 75 = \$780.75 | \$9,369.00 Annually

Female 60 = \$558.03 | \$6,696.36 Annually
Female 65 = \$602.55 | \$7,230.60 Annually
Female 70 = \$671.31 | \$8,055.72 Annually
Female 75 = \$751.69 | \$9,020.28 Annually

Life With 15 Year Certain

Male 60 = \$563.19 | \$6,758.28 Annually
Male 65 = \$607.03 | \$7,284.36 Annually
Male 70 = \$665.50 | \$9,986.00 Annually
Male 75 = \$718.24 | \$8,618.88 Annually

Female 60 = \$551.46 | \$6,617.52 Annually
Female 65 = \$589.77 | \$7,077.24 Annually
Female 70 = \$646.85 | \$7,762.20 Annually
Female 75 = \$701.95 | \$8,423.40 Annually

A+ Rated
93 Comdex

3.00% Commission

[Request A SPIA Quote](#)

Sample quotes based on \$100,000 premium | Non-Qualified | Non-premium tax state!

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.

FSD INSURANCE SERVICES | FEATURES CAN VARY BY STATE | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | AGENT USE

Primary Annuitant: Valued Client
Date of Birth (Age): July 2, 1959 (Age 65)
Gender: Male

Single Life Annuity with Payments Guaranteed for 10 years

Illustration Date: 07/02/2024
Premium Date: 07/02/2024
Illustration Expiration Date: 07/16/2024
Market: Non-qualified

Premium: \$100,000.00
Cost Basis: \$100,000.00

Payment Mode: Monthly
Exclusion Ratio (†): 63.80%

First Payment Date	Monthly Annuity Income	Annual Payout Percentage *	Non-Taxable Portion of Annuity Income	Taxable Portion of Annuity Income
08/02/2024	\$623.86	7.5%	\$398.02	\$225.84

Total Amount of Guaranteed Payments: \$74,863.20
Certain Period End Date: 07/02/2034
Total Amount of Payments until Age 95: \$224,589.60 **

Primary Annuitant: Valued Client
Date of Birth (Age): July 2, 1959 (Age 65)
Gender: Female

Single Life Annuity with Payments Guaranteed for 15 years

Illustration Date: 07/02/2024
Premium Date: 07/02/2024
Illustration Expiration Date: 07/16/2024
Market: Non-qualified

Premium: \$100,000.00
Cost Basis: \$100,000.00

Payment Mode: Monthly
Exclusion Ratio (†): 62.20%

First Payment Date	Monthly Annuity Income	Annual Payout Percentage *	Non-Taxable Portion of Annuity Income	Taxable Portion of Annuity Income
08/02/2024	\$589.77	7.1%	\$366.84	\$222.93

Total Amount of Guaranteed Payments: \$106,158.60
Certain Period End Date: 07/02/2039
Total Amount of Payments until Age 95: \$212,317.20 **

Request A MYGA Illustrations



QUALITY - INTEGRITY - EXPERTISE

Risk Averse? See us first! TM

MYGA RATES

IMMEDIATE ANNUITIES

PRODUCTS

AGENTS

CONTACT

DEFERRED ANNUITY
ILLUSTRATIONS

Want to speak to an expert about annuities? Schedule a zoom meeting.

Request Your Deferred Annuity Illustration Here

Annuitant Name:	<input type="text" value="Enter text here"/>
Annuitant Age: *	<input type="text" value="Enter age Required"/>
Gender:	<input type="radio"/> Male <input type="radio"/> Female
State: *	<input type="text" value="Choose State"/> ▼
Premium Deposit: *	<input type="text" value="Enter \$ amount Required"/>
Type Of Funds:	<input type="radio"/> Non-Qualified (cash 1035 exchange) <input type="radio"/> Qualified (IRA 401K) <input type="radio"/> Roth IRA
Rate Guarantee Period *	<input type="checkbox"/> No Surrender - Liquid (503C only) <input type="checkbox"/> 2 Year Term <input type="checkbox"/> 3 Year Term <input type="checkbox"/> 4 Year Term <input type="checkbox"/> 5 Year Term <input type="checkbox"/> 6 Year Term <input type="checkbox"/> 7 Year Term <input type="checkbox"/> 8 Year Term <input type="checkbox"/> 9 Year Term <input type="checkbox"/> 10 Year Term
Receive Quotes By:	<input type="checkbox"/> Email: Adobe Acrobat PDF <input type="checkbox"/> Email: Text <input type="checkbox"/> Phone: Call
Email: *	<input type="text" value="Enter email address Required"/>
Phone:	<input type="text" value="Enter phone number"/>
Comments or Requests	<input type="text" value="Enter text here"/>

SUBMIT

Immediate Annuities For Life Agents



WE COMPARE IMMEDIATE ANNUITY QUOTES AND COMMISSIONS FOR INSURANCE AGENTS.


SPIAQuote.com works with life licensed agents/agencies to provide single premium immediate annuities. SPIA's offering a guaranteed income stream that will last a lifetime. Our agency services are committed to providing the life agent with high-quality and top payments in immediate annuity products.

GET A QUOTE NOW



LIFE AGENT SPIA QUOTES USE THIS SECURE FORM OR CALL 800-373-9697


Annuitant Name:

Annuitant Date Of Birth: * 

Annuitant Gender: * ☐ Male
☐ Female

State: ▼

Joint Annuitant Name (if any):

Joint Annuitant Date Of Birth: 

Joint Annuitant Gender: ☐ Male
☐ Female

Joint Spouse?: ☐ Yes

Are you an insurance agent?: ☐ Yes
☐ No

Phone:

Comments:

AGENT BENEFITS

Key Benefits Of SPIAQuote.com:

- Diversity And Independence
- Provide your clients the highest income.
- Open to individuals of all ages.
- Knowing the SPIA marketplace offers and features
- Our experts are available to help selecting the immediate annuity option that most matches your clients needs.
- Review companies based on income pricing and financial strength

SPIA FEATURES

- Longevity Protection
- Lifetime Income Options
- Joint Lifetime Income Options
- Return Of Premium Guarantees
- Cost Of Living Increases
- 5 - 50 Years Of Payments
- Quality Insurance Carriers
- Monthly, Quarterly, Semi-Annual, Annual Payment Modes
- No Annual/Up Front Fees

SUBMIT

IMPORTANT INFORMATION

This material is for informational, educational & entertainment purposes. It is not a recommendation to buy, sell, hold or rollover any asset.

It does not take into account the specific financial situation, investment objectives, or need of an individual person.

Withdrawals may be subject to ordinary income taxes and, if made prior to age 59½, may be subject to a 10% IRS penalty.

Surrender charges may also apply for early or excess withdrawals.

All guarantees are backed by the claims-paying ability of the issuer.

Products are available only in all states where approved.

Rates are subject to change.



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30 min | Free

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In Person Meeting

1 hr | Free

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