

# 3 Year Annuity

**MYGA—Multi Year Guarantee Annuity**

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**2.00%** guaranteed for 3 years

1.00% contractual minimum guarantee

**Client Friendly**

- Full death benefit
- Accumulated interest free withdrawals
- RMD Friendly

**Short Term**

- Issue ages 0-90 (75 in CA & FL)
- Surrender 8%, 7%, 6%, 0% (MVA 1st 3 years)
- \$10,000 minimum | \$600,000 maximum

**Safety**

- Commission 2.00% (0-80) & 1.00% (81-90)
- (A-) rated insurance carrier
- NOT available in NY

**Contract with FSD**

**Click Here**



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# Sample Illustration FPDA 3

Annuitant: Sample Client	Initial Guaranteed Interest Rate:	2.00%
Age: 57, M	Guaranteed for:	3 Years
Anticipated Premium: \$100,000.00	Minimum Guaranteed Interest Rate:	1.00%
State of Residence: California		

**TABLE OF ILLUSTRATED VALUES**

Year	End of Year Age	Beginning of Year Premium	End of Year Guaranteed Values Excluding MVA		End of Year Projected Values Excluding MVA		Minimum Guaranteed Cash Surrender Value
			Accumulated Value	Cash Surrender Value	Accumulated Value	Cash Surrender Value	
1	58	100,000.00	102,000.00	93,840.00	102,000.00	93,840.00	90,643.82
2	59	0	104,040.00	96,757.20	104,040.00	96,757.20	93,363.13
3	60	0	106,120.80	99,753.55	106,120.80	99,753.55	96,164.03
4	61	0	107,182.01	107,182.01	108,243.22	108,243.22	98,087.31
5	62	0	108,253.83	108,253.83	110,408.08	110,408.08	100,049.05
6	63	0	109,336.37	109,336.37	112,616.24	112,616.24	102,050.03
7	64	0	110,429.73	110,429.73	114,868.56	114,868.56	104,091.03
8	65	0	111,534.03	111,534.03	117,165.93	117,165.93	106,172.85
9	66	0	112,649.37	112,649.37	119,509.25	119,509.25	108,296.30
10	67	0	113,775.86	113,775.86	121,899.44	121,899.44	110,462.23
20	77	0	125,679.34	125,679.34	148,594.73	148,594.73	105,654.68

Surrender Charges: Year 1: 8.00%, Year 2: 7.00%, Year 3: 6.00%, Year 4+: 0.00%

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FSD Financial Services



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