

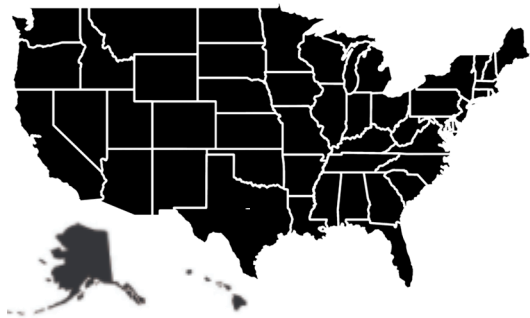
# True Walk-Away Deferred Annuity

No rolling surrender charges / No 30 day exit window

AVAILABLE NOW IN:



NOT AVAILABLE IN NY



**2.30%** Interest Rate  
Guaranteed 5 Years

Full death benefit for beneficiaries

Free withdrawals of all earned interest

5 Year ONLY Surrender Charges:

8.0% year 1

7.0% year 2

6.0% year 3

5.0% year 4

4.0% year 5

0.0% Thereafter

Liquid after 5 years with minimum guarantee 1.00%

**3.25% Commission (0-80)**

**1.50% Commission (81-90)**



FINANCIAL  
SERVICES

FSD Financial Services Fixed Annuity and Life IMO

28720 Roadside Drive, #126 Agoura Hills, California 91301, United States

(800) 373-9697 - (818) 881-6970

# Quick Facts

Suitability:	Q or NQ (not available as 403(b) or SIMPLE IRA)
Maximum Issue Age (Annuitant ALB):	90
Minimum Premium:	\$10,000
Maximum Premium:	\$500,000 without prior approval
Penalty Free Withdrawals:	Monthly interest if at least \$100 or Accumulated Interest Twice Yearly
Market Value Adjustments:	During first five policy years. Does not apply to Annuitant's Death Benefit or Penalty Free Withdrawals (no MVA MO or PA)
Nursing Home, Disability and Terminal Illness Waivers:	Yes
Maximum Withdrawal Charges:	5 Years 8, 7, 6, 5, 4% +/- MVA first 5 years (no MVA - PA)
Death Benefit (Annuitant):	Accumulated Value if annuitant is owner
State Availability:	AK AR AZ CA CO CT DC DE FL GA HI IA ID IL IN KS KY LA MA MD ME MI MN MO MS MT NC ND NE NH NJ NM NV OH OK OR PA RI SC SD TN TX UT VA VT WA WI WV WY
<b>Ratings</b>	
A.M. Best Company(Best's Rating, 15 ratings)	B++ (5)
<b>Assets &amp; Liabilities</b>	
Total Admitted Assets	2,044,924
Total Liabilities	1,787,899
Separate Accounts	0
Total Surplus & AVR	298,530
As % of General Account Assets	14.6%



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# Sample Illustration

## \$500,000 can grow to \$560,206

Client Name: Owner Client  
Issue Age: 55

END OF YEAR	PREMIUM	CURRENT RATE ILLUSTRATIONS		GUARANTEED RATE ILLUSTRATIONS	
		ACCUMULATED VALUE	CASH VALUE	ACCUMULATED VALUE	CASH VALUE
1	500,000.00	511,500.00	470,580.00	511,500.00	470,580.00
2	0.00	523,264.50	486,635.99	523,264.50	486,635.99
3	0.00	535,299.58	503,181.61	535,299.58	503,181.61
4	0.00	547,611.47	520,230.90	547,611.47	520,230.90
5	0.00	560,206.53	537,798.27	560,206.53	537,798.27
6	0.00	573,091.28	573,091.28	565,808.60	565,808.60
7	0.00	586,272.38	586,272.38	571,466.69	571,466.69
8	0.00	599,756.64	599,756.64	577,181.36	577,181.36
9	0.00	613,551.04	613,551.04	582,953.17	582,953.17
10	0.00	627,662.71	627,662.71	588,782.70	588,782.70
15	0.00	703,241.51	703,241.51	618,816.54	618,816.54
20	0.00	787,920.97	787,920.97	650,382.41	650,382.41
Age 65	0.00	627,662.71	627,662.71	588,782.70	588,782.70
Age 90	0.00	1,108,197.50	1,108,197.50	755,073.79	755,073.79

This summary assumes that premiums shown above are paid on the issue date and at the beginning of each applicable year and that no partial withdrawals are made. Current values are based on our projected rate of 2.30%. Current rates are not guaranteed beyond the first 5 years.

Guaranteed values are based on our guaranteed rate of 2.30% for the first 5 years and 1.00% thereafter. This annuity may result in a loss if surrendered for its Cash Value during the period when Surrender Charges apply.

Surrender charges: Year 1: 8.00%, Year 2: 7.00%, Year 3: 6.00%, Year 4: 5.00%, Year 5: 4.00%, Year 6+: 0.00%

CA Insurance License #0B67385 & #0B91910  
Rates as of 07/15/2021 & subject to change.



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# Click for an agent kit!

WOULD YOU LIKE MORE INFORMATION ON THIS MYGA?

**Get started here!**

Name\*

Email\*

Phone

State\*

Message



— SEND —



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# Requests an illustration!

Request A Quote

Annuitant Name: *	<input type="text" value="Enter text here"/>
Annuitant Age: *	<input type="text" value="Enter text here"/>
Gender: *	<input type="radio"/> Male <input type="radio"/> Female
State: *	<input type="text" value="Choose State"/> ▼
Premium Deposit: *	<input type="text" value="Enter \$ amount here"/>
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"/>
Phone:	<input type="text" value="Enter phone number"/>
Comments or Requests	<input type="text" value="Enter text here"/>



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# Comparing interest rates over 5 years

## 2.30% vs. 0.80%

	2.30% APY	0.80% APY
<b>Premium:</b>	\$500,000.00	\$500,000.00
<b>End of year:</b>	Account Value	Account Value
<b>1</b>	\$511,500.00	\$504,000.00
<b>2</b>	\$523,264.50	\$508,031.99
<b>3</b>	\$535,299.58	\$512,096.25
<b>4</b>	\$547,611.47	\$516,193.02
<b>5</b>	\$560,206.53	\$520,322.57
<b>Results:</b>	+ \$60,206.53	+ \$20,322.57

REQUEST A SAVINGS COMPARISON



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# Contact Information

## Schedule Appointment

Virtual | On-line | Phone Meetings

30 min | Free

[GET ON THE CALENDAR](#)

In Person Meeting

1 hr | Free

[GET ON THE CALENDAR](#)



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CA Insurance License #0B67385



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