

Get it before it's *Gone*.....

Financial Services Division - Fixed Annuities & Life
Insurance Guarantees
Quality | Integrity | Expertise



Jeff Affronti
Fixed Annuity & Life



	Fixed Annuity Rate	Other Insured Rate
Interest Rate:	2.30% APY	0.80% APY
Premium:	\$100,000.00	\$100,000.00
End of year:	Account Value	Account Value
1	\$102,300.00	\$100,800.00
2	\$104,652.92	\$101,606.40
3	\$107,059.93	\$102,419.26
\$ Gain:	+ \$7,059.93	+ \$2,419.26
Spread	+4,640.67	-4,640.67

FSD Financial Services Fixed Annuity and Life IMO

28720 Roadside Drive, #126 Agoura Hills, California 91301

(800) 373-9697



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Prepared for: **Valued Client**
 Sex & Age: Male 57
 Single Premium: **\$100,000.00**

Initial Guaranteed Interest Rate: 2.30 %
 Initial Guaranteed Interest Period: 3 Years
 Minimum Guaranteed Interest Rate Thereafter: 1.00 %

END OF CERTIFICATE YEAR	AGE	GUARANTEED				
		INTEREST RATE ¹	WITHDRAWAL	ACCOUNT VALUE	CASH SURRENDER VALUE BEFORE MVA ²	GUARANTEED MINIMUM VALUE ³
1	58	2.30 %	\$0	\$102,300	\$93,300	\$88,375
2	59	2.30 %	\$0	\$104,653	\$96,653	\$89,259
3	60	2.30 %	\$0	\$107,060	\$107,060 ⁴	\$90,151
4	61	1.00 %	\$0	\$108,131	\$99,131	\$91,053
5	62	1.00 %	\$0	\$109,212	\$101,212	\$91,963
6	63	1.00 %	\$0	\$110,304	\$103,304	\$92,883
7	64	1.00 %	\$0	\$111,407	\$111,407	\$93,812
8	65	1.00 %	\$0	\$112,521	\$112,521	\$94,750
9	66	1.00 %	\$0	\$113,646	\$113,646	\$95,697
			\$0			



→ 30 day exit window after 3 years!

Not Available in AK, AL, CA, DE, HI, LA, MA, MT, NH, NY

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	Fixed Annuity Rate	Other Insured Rate
Interest Rate:	2.30% APY	0.80% APY
Premium:	\$500,000.00	\$500,000.00
End of year:	Account Value	Account Value
1	\$511,500.00	\$504,000.00
2	\$523,264.50	\$508,031.99
3	\$535,299.58	\$512,096.25
4	\$547,611.47	\$516,193.02
5	\$560,206.53	\$520,322.57
Gain:	+ \$60,206.53	+ \$20,322.57

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Client Name: Valued Client
Issue Age: 57

Not Available in New York

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
		100% liquid after 5 years			
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	599,756.64	599,756.64	577,181.36	577,181.36
Age 90	0.00	1,058,926.70	1,058,926.70	740,195.85	740,195.85

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.

[Click here for more product information](#)

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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](#)



CA Insurance License #0B67385



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