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FSD Financial Services Division Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | Independent Wholesaler For Agents

Quality | Integrity | Expertise

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Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

April 01, 2020
Update

[MYGA Rates](#)

[FIA Rates](#)

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[SPIA Quotes](#)

[Annuity Blog](#)

New Business Update - Insurance Companies are seeing a large number of applications and transfers. The process would be slowed down in normal times.... combined with the reduction in staff we will likely see slower issuing of contracts and a possible delay in transfers.

Call or click if you have questions on E-App or how to use prepaid overnight service to easily get client signatures. Carriers are also allowing more Email, DocuSign and fax submissions.



We remain open with limited staff to receive application and process paperwork.
800-373-9697

Last Week - Rate Reducing 0.30% on 04/08/20

Last Week for these \$100,000+ rates from an (A-) rated carrier.

Rates reducing 0.30% on 04/08/20 applications must be received by 04/15/2020.

The higher premiums are looking for ratings as well as interest rates.

E-App or the FSD prepaid UPS option. Direct deposit of commissions too.

Agent licensing is quick, hurry so you can get that case in!

(A-) Rated Carrier | \$1.5 Billion Admitted Assets

2.50% for 3
3.00% for 5
3.05% for 7

\$100,000+ Premium & E-App Available

 FixedAnnuitiesAndLife.com

Minimum Deposit:

- \$100,000 (\$750,000 Maximum)

Issue Age:

- 15 days - 90 years old

States NOT approved in:

- DE, DC, MT, ND, NY, SD

Free Withdrawal:

- 10% Free Withdrawal after the 1st year

3 Years Surrender Recurring w/ MVA

- 9%, 8%, 7%, 30 day window

5 Years Surrender Recurring w/ MVA

- 9%, 8%, 7%, 6%, 5% 30 day window

7 Years Surrender Recurring w/ MVA

- 9%, 8%, 7%, 6%, 5%, 4%, 3%, 30 day window

Death Benefits:

- Full Death Benefit

California rates are 0.05% lower

Get an agent kit

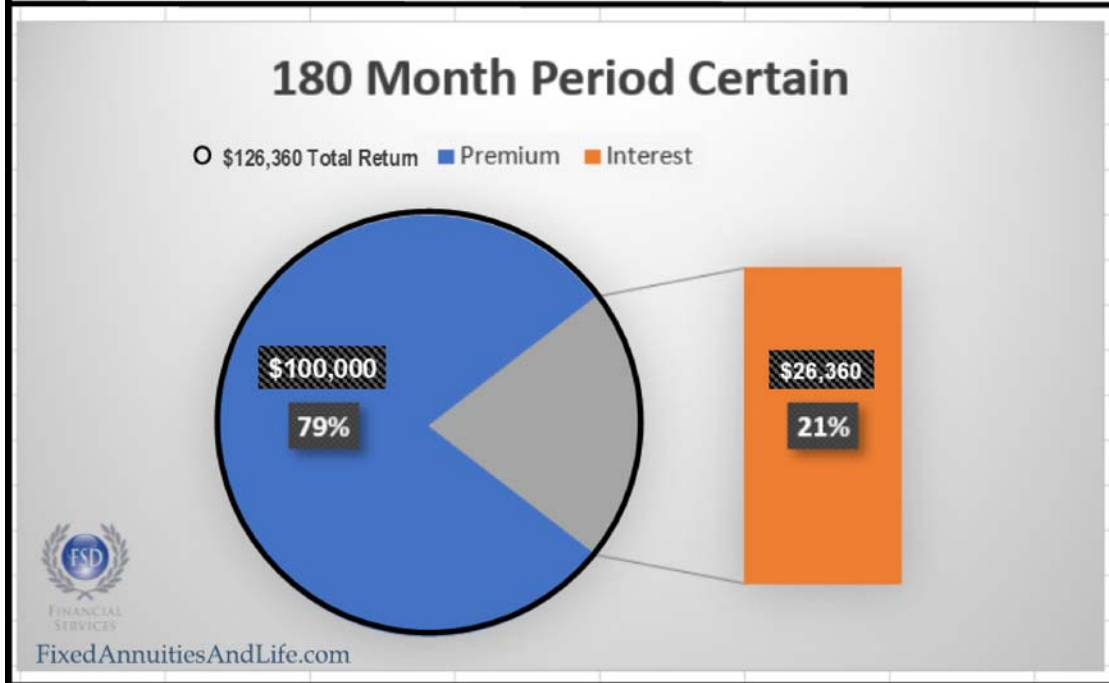
Immediate Annuity Period Certain

Period certain immediate annuities can help bridge an income gap for a set period of time, 2 - 30 years. Here is an example of a 15 year period certain immediate annuity principal and interest return.

\$100,000 OF PREMIUM CAN PRODUCE A 15 YEAR INCOME OF UP TO \$702.00 MONTHLY

A GUARANTEED TOTAL INCOME RETURN OF \$126,360

\$100,000 PREMIUM AND \$26,360 OF GUARANTEED INTEREST



[Get A SPIA Quote Here](#)

Immediate Annuity Life With Guaranteed Gain

Can you offer clients a GUARANTEED GAIN on their lifetime income?

The Lifetime With Period Certain Immediate Annuity is the product which can give a high percentage payout and guarantee a gain on top of premium deposited.

A 65 male with \$1,000,000 will return no less than \$1,125,600 of income!

If he lives to age 100 he will have received \$1,805,650.

This is the power of the period certain protected immediate annuity.

Offer clients with beneficiaries peace of mind as their premium is guaranteed.

Immediate Annuity

These Are Real Guarantees

CLIENTS LOOKING FOR LIFETIME INCOME?
HOW ABOUT ONE WITH:

- NO FEES
- GUARANTEE MORE THAN PREMIUM
- VERY HIGH PAYOUT PERCENTAGE
- NQ TAX-EXCLUSION RATIO

SPIAS

MALE AGE 65
LIFETIME WITHDRAW AT 5.63%
GUARANTEED TO RECEIVE NO
LESS THAN 112.56% OF PREMIUM

If 100% Cost Basis
Tax Exclusion = 72.90%

- Illustrated as a monthly income of \$4,690.00 for Life & 20 Year Certain.
- Starts 1 month after premium received.
- Based on \$1,000,000 premium.
- \$1,125,600 Minimum Guaranteed Return

WWW.FIXEDANNUITIESANDLIFE.COM

FSD Financial Services | California Insurance License Number 0B67385

Rates 03/25/2020 and Subject to Change | For Agent Use | Non premium tax states

[Get A SPIA Quote Here](#)

Immediate Annuity Life ONLY

The most risky fixed annuity is in the immediate annuity family. The Life Only immediate annuity is the annuity used to scare people away from immediate annuities. "If you die the company keeps all your money"! Yep, that's this one.

A SPIA must be reviewed for the longevity advantages. We are insuring the the risk of outliving the money while being able to use it at a living rate! In this case 7.02% annually.

In the image below the client uses \$1,000,000 of premium to guarantee \$70,200 of annual income.

If the client currently aged 67 dies...

- after 1 year this client would lose \$929,800
- at age 75 this client would lose \$438,400.00
- at age 80 this client would lose \$87,400.00
- at age 85 this client would have made \$263,600
- at age 90 this client would have made \$614,600
- at age 95 this client would have made \$965,600
- at age 97 this client would have made \$1,106,000

SPIA

Maximizing Income For Life

\$1,000,000 Premium

MALE AGE 67 CAN RECEIVE

7.02% For LIFE!

\$70,200 ANNUALLY FOR LIFE

Guaranteed

How much could your clients get?



Call or Click To Find Out
800-373-9697

www.FixedAnnuitiesAndLife.com

Assumes \$1,000,000 Premium | Non-Qualified Funds | Life ONLY Immediate Annuity | California Insurance License Number 0B67385
Monthly Income Starting In One Month | $\$5,850.00 \times 12 = \$70,200.00$ Annually | Rates As Of 03/24/2020 & Subject To Change | March 24 2020

[Get A SPIA Quote Here](#)

Carriers Respond To Virus

American National

- ANICO's COVID-19 FAQs - [Details](#)
- ExpertApp: - [Details](#)
- Expert Scan - [Details](#)
- Current rates - [Details](#)
- Webinars April 1st and 2nd - [Details](#)

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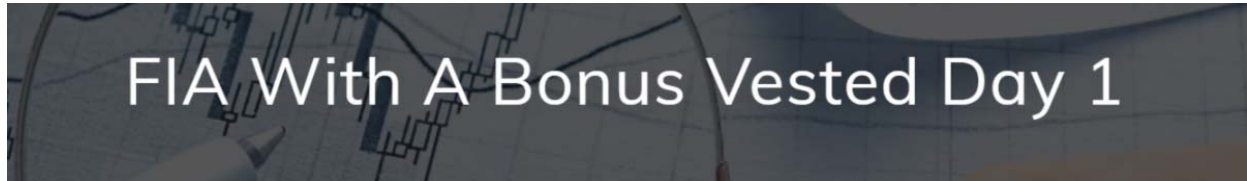
Sagicor

- E-App Video - [Details](#)
- Current rates - [Details](#)

Lafayette Life

- Lafayette Life Illustration System Training - [Details](#)
- Current rates - [Details](#)

Indexed Annuity With Bonus



4.00% Bonus & 2.00% Fixed Rate = 6.00% Year 1 Guarantee

"A-" Rated Carrier

The Death Benefit:

- May be paid out in a lump sum or an available settlement option may be chosen

Surrender charge period: 9 Years

- 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% Thereafter
- No Market Value Adjustment (MVA)

Availability:

- States NOT approved in: AK, CT, ME, NY, VT

Commission:

- 4.50% Paper Application (0-75)
- 6.00% E-Application (0-75)
- 2.50% Paper Application (76-85)
- 3.00% E-Application (76-85)

Get An Agent Kit For The Vested Bonus FIA

Single Premium Whole Life - 15% Commission

Tax-Efficient Wealth Transfer Create a LEGACY

Preferred and Standard Ratings Available

- Super simplified point-of-sale approval
- Telephone Interview.
- NO medicals. NO APS's. Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Income tax free death benefit
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000

- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days

Commission:

- 15.00% commission (14.00% + base bonus of 1.00% from FSD)
- Full carrier incentive trip credit

State Availability:

- Not Available In CA, DE, DC, MN, NH, NY, ND, SD

Request an agent kit

News and Incentives

Trips / Rewards

- Lafayette Life 2021
- American National Amazon Gift
- Liberty Bankers 2020
- Sentinel Security 2020
- Sentinel E-App \$\$ ends May 31
- Royal Neighbors Bahamas 2021
- Sagcor 15% bonus commission

WHAT'S HAPPENING NOW 2020

- 20/20 Vision on the SECURE ACT
- SECURE Act Text
- 2020 Tax Reference Guide Securian
- [QLAC: Get a QLAC quote](#)
- Fee Advisor QLAC
- Pension Fixed Annuities

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- U.S. Treasury Ruling QLAC and DIAs
- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
- Lafayette Agent Replacement Guide
- Oxford Withdrawal procedure changes

Integrity Life / W&S Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- SECURE Act FAQ
- 2020 Retirement Planning Guide
- 2020 Tax Reference Guide WS

Pre-Approved Ads From LBL

- MYGA Print Ads
- MYGA Electronic Ads
- Calculators and more

It's Easy To Offer Fixed Annuities With FSD's Assistance

Life Licensed Agent? Add Fixed Annuities Today!

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 23 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to reach out to my network distributors. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!

Jeff Affronti & FSD Financial

Remember When that need arises for a guaranteed insurance product call 800-373-9697.

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FSD offers a traditional approach to current fixed insurance products.



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We remain open with limed staff to receive applications, process business & transactions .

Office Hours 04/10/20 - 8:30 am - 1:30 pm

Have A Wonderful Holiday!



Income Option To Combat Ultra Low Rates

The IMMEDIATE ANNUITY Solution

Offer your clients immediate and guaranteed income.

Interest rates are far too low for a retiree to live off just the interest earned. These retirees are going to need to invade principal to offset the increasing costs of living. Some will run out of money before they die .

The solution may be an immediate annuity. The immediate annuity will allow clients to use substantially more of their savings now, without the fear of running out of money later.

I am asking you all to illustrate a Single Premium Immediate Annuity (SPIA) along with the other guaranteed income options you provide. ([get a quote](#))

Can your clients get this much income with these insurance guarantees?
Here are some sample SPIA numbers to compare:

Life ONLY: _

\$100,000 Premium | Monthly Income

Age 65 Male = \$549 (6.59% Annually)

Age 70 Male = \$648 (7.78% Annually)

Age 75 Male = \$785 (9.42% Annually)

Age 65 Female = \$498 (5.98% Annually)

Age 70 Female = \$582 (6.98% Annually)

Age 75 Female = \$704 (8.45% Annually)

Life With 20 Year Certain: _

\$100,000 Premium | Monthly Income

Age 65 Male = \$469 (5.62% Annually)

Age 70 Male = \$498 (5.98% Annually)

Age 75 Male = \$518 (6.22% Annually)

Age 65 Female = \$452 (5.42% Annually)

Age 70 Female = \$487 (5.84% Annually)

Age 75 Female = \$513 (5.16% Annually)

Life With 10 Year Certain: _

\$100,000 Premium | Monthly Income

Age 65 Male = \$529 (6.35% Annually)

Age 70 Male = \$605 (7.26% Annually)

Age 75 Male = \$691 (8.29% Annually)

Age 65 Female = \$488 (5.87% Annually)

Age 70 Female = \$559 (6.71% Annually)

Age 75 Female = \$649 (7.79% Annually)

Period Certain ONLY: _

\$100,000 Premium | Monthly Income

03 Years = \$2,875.00

05 Years = \$1,808.00

10 Years = \$977.00

15 Years = \$702.00

20 Years = \$567.00

Get A SPIA Quote

"Trust Me" Rate Deferred vs. MYG Annuity

A trust me rate with a great story, a very high minimum guarantee.

4.00% 1st Year Rate - reduces 0.50% 4/15/20

- Initial Rate Guarantee For 1 Year
- Non Guaranteed Renewal Rate Years 2-8 = 3.75%
- Minimum Contract Guarantee Interest Rate = 2.50%
- \$5,000 Minimum and \$1,000,000 Maximum
- Surrender Charges 8 Years: 7%, 6%, 5%, 5%, 4%, 3%, 2%, 1%, 0% (no mva)
- Additional Flexible Premium Deposits Allowed
- Full Death Benefit
- Withdrawals = Interest After 30 days & 10% After Year 1
- Issue Ages 0-95
- Commission = 2.50% (0-80) 1.50% (81-85) 1.00% (86-90) 0.50% (91-95) (0.50% For Additional Premiums Years 2-8)
- Fraternal Carrier Established In 1930

"Trust Me Rate" deferred annuities may pay more interest than current MYGA's.

The recent, quick and deep interest rate decreases have highlighted an opportunity in the "trust me rate" annuity. A "trust me rate" annuity is a fixed annuity with an initial interest rate guarantee which is shorter than the surrender charge period. These annuities can vary, the vast majority offer a 1st year guaranteed interest rate, then offer a renewal rate annually. The 1st year rate often offers a bonus or enhancement over the assumed 2nd year rate. The 2nd year rate or base rate is the interest rate the carrier is assuming it will be able to offer in year 2. This is the "trust me" part of the equation. We are trusting the insurance carrier not to drop rates to minimum or near minimum guarantees.

April 2020 offers a new look at these annuities. In the past, clients took on a large amount of risk in these "trust me" rate products. The reason being the biggest competitor of "trust me" rate annuities, the Multi Year Guarantee Annuity (MYGA), offered competitive rates that were guaranteed for the entire surrender period. So, when client looked at the spread between assume and guaranteed return, the MYGA would offer a guarantee closer to a "trust me" rates assumed values and far from the possible minimum values. Today these "trust me" rate products have a bunch of up-side with very little downside when compared to a MYGA. A few reasons for this are:

- **MYGA's are usually single premium products**
- **"Trust me" rate products are often flexible premium**

- **MYGA rates cannot go up**
- **"Trust me" products have the potential for rate increases**

- **Enhanced rate MYGA's may not offer a full death benefit or withdrawals**
- **"Trust me" products usually include beneficiary benefits and free withdrawals**

- **MYGA's are more often to have renewing and recurring surrender charges**
- **"Trust me" products have surrender charges which decrease and stay at 0%**

Here is a comparison of an 8 year MYGA and an 8 year "trust me" Flexible Premium Deferred Annuity (FPDA)

"Trust Me"

Minimum Guarantee

"Trust Me"

				Guaranteed			Current		
Year	Age	Deposit	Withdrawal	Cash Value	Accum. Value	Interest Rate	Cash Value	Accum. Value	Interest Rate
1	53	\$500,000	\$0	\$483,600	\$520,000	4.00%	\$483,600	\$520,000	4.00%
2	54	0	0	501,020	533,000	2.50%	507,130	539,500	3.75%
3	55	0	0	519,009	546,325	2.50%	531,745	559,731	3.75%
4	56	0	0	531,984	559,983	2.50%	551,685	580,721	3.75%
5	57	0	0	551,023	573,983	2.50%	578,398	602,498	3.75%
6	58	0	0	570,682	588,332	2.50%	606,339	625,092	3.75%
7	59	0	0	590,980	603,041	2.50%	635,562	648,533	3.75%
8	60	0	0	611,935	618,117	2.50%	666,124	672,853	3.75%
9	61	0	0	633,570	633,570	2.50%	698,085	698,085	3.75%
10	62	0	0	649,409	649,409	2.50%	724,263	724,263	3.75%
Yrs. 1 - 10		500,000							

No more surrender charges

MYGA

Year	At Age	Beginning Account Value	Interest Crediting Rate	Ending Account Value	Ending Surrender Value (Before MVA)	Ending Death Benefit
1	52	\$500,000	2.70%	\$513,500	\$467,285	\$513,500
2	53	\$513,500	2.70%	\$527,365	\$484,648	\$527,365
3	54	\$527,365	2.70%	\$541,603	\$502,608	\$541,603
4	55	\$541,603	2.70%	\$556,227	\$521,184	\$556,227
5	56	\$556,227	2.70%	\$571,245	\$540,398	\$571,245
6	57	\$571,245	2.70%	\$586,668	\$560,268	\$586,668
7	58	\$586,668	2.70%	\$602,508	\$580,818	\$602,508
8	59	\$602,508	2.70%	\$618,776	\$602,069	\$618,776
<i>After the policy year 8, there is a 30-day window of time in which you may withdraw all or part of your funds without any surrender/withdrawal charges. MVA does not apply in 30-day window.</i>				\$618,776	\$618,776	\$618,776
1	60	\$618,776	1.00%	\$624,964	\$568,717	\$624,964
2	61	\$624,964	1.00%	\$631,214	\$580,085	\$631,214

Recurring surrender charges

\$500,000 Premium Example

- The MYGA guarantees an accumulation value of \$618,776 in 8 years
- The "trust me" FPDA annuity guarantees no less than \$618,117 in 8 years
- The "trust me" FPDA annuity assumes \$672,853 in 8 years
- In this case the MYGA guarantee only offers a \$659 advantage in worst case
- In this case the FPDA base rate upside is \$54,077
- The FPDA has a minimum guarantee of 2.50%
- The MYGA has a minimum of 1.00%
- In the 10th year the FPDA has \$649,409 guaranteed
- In the 10th year the MYGA has \$624,964 guaranteed
- Spread in year 10 is \$24,445 on guarantees and \$144,178 on assumed values

Maybe it's time to "trust" a little and look at traditional fixed deferred annuities again. The long term guarantees and up-side potential may be a great fit for your risk averse clients in these uncertain time. Especially if clients need to combine premiums as they mature or add premium systematically.

[Click here](#) for a current "trust me" annuity details. From 2 - 8 year terms
[Click here](#) to get an illustration.

15% Bonus Commission - No Face To Face

Life Insurance sales made easy with no need for face-to-face interaction

Indexed UL and No Lapse UL

- eApplication and policy eDelivery
- No uncomfortable telephone interviews for your clients
- No Paramed — a completely fluid-free process
- The opportunity to have a decision in minutes
- Eligibility for Boomers
- Availability on a number of life insurance products

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Insurance Carrier Rate Sheets

April Rate Sheets

- [American National](#)
- [American General](#)
- [Great American](#)
- [Guggenheim](#)
- [Guarantee Income Life](#)
- [Liberty Bankers](#)
- [Sagicor](#)
- [Standard Insurance](#)
- [Sentinel Security](#)
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- Liberty Bankers 2020
- Sentinel Security 2020
- Sentinel E-App \$\$ ends May 31
- Royal Neighbors Bahamas 2021
- Sagicor 15% bonus commission

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- 20/20 Vision on the SECURE ACT
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It's Easy To Offer Fixed Annuities With FSD's Assistance

Life Licensed Agent? Add Fixed Annuities Today!

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 23 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to reach out to my network distributors. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!

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Deferred Annuity with Lifetime Income Rider

FIXED RATE ONLY ANNUITY WITH INCOME RIDER

**7.00% COMPOUNDED
10 YEAR ROLL-UP PERIOD**

**\$100,000 PREMIUM @ AGE 55
\$10,000 ANNUAL INCOME @ AGE 66**

"A" RATED CARRIER

GET AN AGENT KIT

This is NOT an Indexed Annuity (FIA)

This is an income rider on a traditional fixed rate only SPDA. This traditional fixed annuity offers the guaranteed income rider for a fee.

The income base roll-up rate is 7.0% for 10 years. It is best for clients who can use the full 10 years of deferral.

The income payout percentage factors increases by 0.10%, from 3.50% at age 50, to 7.50% if deferred to 90. So, that is a pretty cool feature over products which only increases every 5 years.

In this example, a 55 yr old defers income to age 66. Lifetime payout percentage is 5.10%

Rates as of 04/23/2020 and subject to change.

Single Premium: \$100,000.00

Contract Year	Age	Partial Withdrawal	LIR Income	LIR Remaining Base	Guaranteed Assumptions		Single life age when income begins:							
					6.60% first year rate	1.10% thereafter	Surrender Value	Annuity Value						
1	56	0	0	107,000	96,895	105,530	50	3.5%	61	4.6%	72	5.7%	83	6.8%
2	57	0	0	114,490	97,864	105,546	51	3.6%	62	4.7%	73	5.8%	84	6.9%
3	58	0	0	122,504	98,755	105,546	52	3.7%	63	4.8%	74	5.9%	85	7.0%
4	59	0	0	131,080	99,561	105,546	53	3.8%	64	4.9%	75	6.0%	86	7.1%
5	60	0	0	140,255	100,277	105,546	54	3.9%	65	5.0%	76	6.1%	87	7.2%
6	61	0	0	150,073	100,896	105,546	55	4.0%	66	5.1%	77	6.2%	88	7.3%
7	62	0	0	160,578	101,412	105,546	56	4.1%	67	5.2%	78	6.3%	89	7.4%
8	63	0	0	171,819	101,817	105,546	57	4.2%	68	5.3%	79	6.4%	90	7.5%
9	64	0	0	183,846	102,104	105,546	58	4.3%	69	5.4%	80	6.5%		
10	65	0	0	196,715	102,265	105,546	59	4.4%	70	5.5%	81	6.6%		
		0					60	4.5%	71	5.6%	82	6.7%		
11	66	0	0	196,715	101,459	105,546								
12	67	0	10,032	186,683	90,510	95,513								
13	68	0	10,032	176,650	80,781	85,481								
14	69	0	10,032	166,618	71,385	75,449								
15	70	0	10,032	156,585	61,905	65,416								
16	71	0	10,032	146,553	52,340	55,384								
17	72	0	10,032	136,520	42,688	45,351								
18	73	0	10,032	126,488	32,949	35,319								
19	74	0	10,032	116,455	23,123	25,286								
20	75	0	10,032	106,423	13,208	15,254								
		0												
21	76	0	10,032	96,390	3,204	5,221								
22	77	0	10,032	86,358	0	0								
23	78	0	10,032	76,325	0	0								
24	79	0	10,032	66,293	0	0								
25	80	0	10,032	56,261	0	0								

Simple design from a strong "A" rated insurance company.

See examples and more here . <https://fixedannuitiesandlife.com/annuity-blog-by-jeff/f/fixed-deferred-annuity-with-a-lifetime-income-rider>

Tax-Efficient Wealth Transfer - Create a LEGACY

Does your SPWL offer a Preferred Rating?

SINGLE PREMIUM WHOLE LIFE

\$150,000 EXAMPLE PREMIUM WEALTH TRANSFER MARKET

NO APSS OR EXAMS



FixedAnnuitiesAndLife.com

800-373-9697

Simplified Issue product with two ratings categories, Preferred & Standard

- Quick issue point-of-sale underwriting.
- NO medicals
- NO APS's
- phone interview

Check out these SPWL samples updated for April 2020:
 \$150,000 Premium | Commission @ 15% = \$22,500

Male Age 55- Death Benefit - \$317,124 Day 1				Male Age 65 - Death Benefit - \$248,344 Day 1			
<u>End of Year</u>	<u>Attained Age</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>	<u>End of Year</u>	<u>Attained Age</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>
1	56	\$ 100,131.90	\$ 317,124.00	1	66	\$ 111,744.86	\$ 248,344.00
2	57	\$ 103,839.08	\$ 317,124.00	2	67	\$ 115,544.52	\$ 248,344.00
3	58	\$ 107,676.28	\$ 317,124.00	3	68	\$ 119,426.14	\$ 248,344.00
4	59	\$ 111,649.84	\$ 317,124.00	4	69	\$ 123,389.71	\$ 248,344.00
5	60	\$ 115,753.43	\$ 317,124.00	5	70	\$ 127,427.78	\$ 248,344.00
6	61	\$ 119,980.69	\$ 317,124.00	6	71	\$ 131,525.46	\$ 248,344.00
7	62	\$ 124,322.12	\$ 317,124.00	7	72	\$ 135,670.32	\$ 248,344.00
8	63	\$ 128,765.02	\$ 317,124.00	8	73	\$ 139,844.98	\$ 248,344.00
9	64	\$ 133,306.24	\$ 317,124.00	9	74	\$ 144,037.03	\$ 248,344.00
10	65	\$ 137,948.94	\$ 317,124.00	10	75	\$ 148,234.05	\$ 248,344.00
11	66	\$ 142,693.11	\$ 317,124.00	11	76	\$ 152,433.54	\$ 248,344.00
12	67	\$ 147,545.11	\$ 317,124.00	12	77	\$ 156,635.52	\$ 248,344.00
13	68	\$ 152,501.76	\$ 317,124.00	13	78	\$ 160,835.02	\$ 248,344.00
14	69	\$ 157,563.05	\$ 317,124.00	14	79	\$ 165,024.58	\$ 248,344.00
15	70	\$ 162,719.49	\$ 317,124.00	15	80	\$ 169,191.80	\$ 248,344.00
16	71	\$ 167,952.04	\$ 317,124.00	16	81	\$ 173,316.79	\$ 248,344.00
17	72	\$ 173,244.84	\$ 317,124.00	17	82	\$ 177,382.18	\$ 248,344.00
18	73	\$ 178,575.69	\$ 317,124.00	18	83	\$ 181,373.07	\$ 248,344.00
19	74	\$ 183,928.74	\$ 317,124.00	19	84	\$ 185,267.10	\$ 248,344.00
20	75	\$ 189,288.14	\$ 317,124.00	20	85	\$ 189,032.00	\$ 248,344.00

Female Age 55- Death Benefit - \$362,318 Day 1				Female Age 65 - Death Benefit - \$280,898 Day 1			
<u>End of Year</u>	<u>Attained Age</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>	<u>End of Year</u>	<u>Attained Age</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>
1	56	\$ 102,249.76	\$ 362,318.00	1	66	\$ 114,328.29	\$ 280,898.00
2	57	\$ 106,159.17	\$ 362,318.00	2	67	\$ 118,420.97	\$ 280,898.00
3	58	\$ 110,202.64	\$ 362,318.00	3	68	\$ 122,628.83	\$ 280,898.00
4	59	\$ 114,376.54	\$ 362,318.00	4	69	\$ 126,951.85	\$ 280,898.00
5	60	\$ 118,691.75	\$ 362,318.00	5	70	\$ 131,387.23	\$ 280,898.00
6	61	\$ 123,148.26	\$ 362,318.00	6	71	\$ 135,926.54	\$ 280,898.00
7	62	\$ 127,742.45	\$ 362,318.00	7	72	\$ 140,561.35	\$ 280,898.00
8	63	\$ 132,467.08	\$ 362,318.00	8	73	\$ 145,280.44	\$ 280,898.00
9	64	\$ 137,329.39	\$ 362,318.00	9	74	\$ 150,075.37	\$ 280,898.00
10	65	\$ 142,329.37	\$ 362,318.00	10	75	\$ 154,932.10	\$ 280,898.00
11	66	\$ 147,467.04	\$ 362,318.00	11	76	\$ 159,839.38	\$ 280,898.00
12	67	\$ 152,746.02	\$ 362,318.00	12	77	\$ 164,786.00	\$ 280,898.00
13	68	\$ 158,173.54	\$ 362,318.00	13	78	\$ 169,760.70	\$ 280,898.00
14	69	\$ 163,749.62	\$ 362,318.00	14	79	\$ 174,732.60	\$ 280,898.00
15	70	\$ 169,470.62	\$ 362,318.00	15	80	\$ 179,673.59	\$ 280,898.00
16	71	\$ 175,325.68	\$ 362,318.00	16	81	\$ 184,547.17	\$ 280,898.00
17	72	\$ 181,303.92	\$ 362,318.00	17	82	\$ 189,364.57	\$ 280,898.00
18	73	\$ 187,390.86	\$ 362,318.00	18	83	\$ 194,156.69	\$ 280,898.00
19	74	\$ 193,575.63	\$ 362,318.00	19	84	\$ 198,903.87	\$ 280,898.00
20	75	\$ 199,840.11	\$ 362,318.00	20	85	\$ 203,488.12	\$ 280,898.00

Get An SPWL Quote For Your Client

Immediate Annuity With 5.00% Commission

LIFETIME WITH CASH REFUND

Offer your clients immediate and guaranteed income.

Interest rates are far too low for most retirees to live off just interest earned. These retirees are going to need to invade principal to offset the increasing costs of living. Some will run out of money before they die .

The solution may be an immediate annuity. The immediate annuity will allow clients to use substantially more of their savings now, without the fear of running out of money later. Illustrate a Single Premium Immediate Annuity (SPIA) along with the other guaranteed income options you provide.

Can your clients get this much income with these insurance guarantees?
Here are some sample SPIA numbers to compare:

Single Life Cash Refund:
\$500,000 Premium | Monthly Income

Age 65 Male = \$2,077.11
Age 70 Male = \$2,339.60
Age 75 Male = \$2,698.63
Age 65 Female = \$1,964.63
Age 70 Female = \$2,191.08
Age 75 Female = \$2,491.34

100% Joint & Survivor & Cash Refund:
\$500,000 Premium | Monthly Income

Male 65 & Female 65 = \$1,858.13
Male 70 & Female 70 = \$2,071.85
Male 75 & Female 75 = \$2,359.66
Male 80 & Female 80 = \$2,745.98
Male 85 & Female 85 = \$3,269.13

Example - Male Age 65

End of Policy Year	End of Year Annualized Total Income Payments	End of Year Return of Premium on Cancellation	End of Year Return of Premium on Death
1	24925	451321	475075
2	24925	432143	450149
3	24925	412467	425224
4	24925	392293	400299
5	24925	371620	375373
6	24925	350448	350448
7	24925	325523	325523
8	24925	300597	300597
9	24925	275672	275672
10	24925	250747	250747
11	24925	225821	225821
12	24925	200896	200896
13	24925	175971	175971
14	24925	151046	151046
15	24925	126120	126120
16	24925	101195	101195
17	24925	76270	76270
18	24925	51344	51344
19	24925	26419	26419
20	24925	1494	1494

Get A Quote
on this
unique SPIA

Not available in:
WA & NY

MYGA & Deferred Annuity Rates

No Surrender - Liquid Fixed Annuity

- **2.00% Interest Rate**- No Surrender Charge FPDA

2 Year Interest Rate Guarantees

- **2.25% Year 1 Interest Rate** - Limited availability - 1.75% Minimum Guarantee
- **2.00% Year 1 Interest Rate** - Limited availability - 1.75% Minimum Guarantee

3 Year Interest Rate Guarantees

- **2.50% Interest Rate** - "B+" Rated Carrier - Issues to 97 - Rate 2.40% under \$250K
- **2.25% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.15% under \$250K
- **2.20% Interest Rate** - "A-" Rated Carrier
- **2.10% Interest Rate** - "B+" Rated Carrier
- **2.00% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to age 99
- **2.00% Interest Rate** - "A-" Rated Carrier
- **1.95% Interest Rate** - "B++" Rated Carrier - 2.00% Commission (0-90)
- **1.80% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **1.80% Interest Rate** - "B++" Rated Carrier - Withdrawals full death benefit
- **1.75% Interest Rate** - "A-" Rated Carrier
- **1.25% Interest Rate** - "A+" Rated Carrier

4 Year Interest Rate Guarantees

- **2.50% Interest Rate** - "B++" Rated Carrier - Issues to age 100
- **2.35% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.25% under \$250K
- **2.25% Interest Rate** - "A" Rated Carrier - NY Approved
- **2.10% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+

5 Year Interest Rate Guarantees

- **3.10% Interest Rate** - "B++" Rated Carrier (3.00% in California)
- **3.10% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **3.10% Interest Rate** - "B+" Rated Carrier - Rate is 3.00% under \$250,000
- **3.00% Year 1 & Base** - 2.25% Contract Minimum - Flex - Issues to Age 95
- **2.70% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.80% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.75% Interest Rate** - "B++" Rated Carrier - 2.25% commission (0-90)
- **2.60% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.50% under \$250,000
- **2.65% Interest Rate** - "B+" Rated Carrier
- **2.55% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.50% Interest Rate** - "A-" Rated Carrier
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.30% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100K
- **3.35% Year 1 then 2.35% Years 2-5** - B++ Rated - Issues to Age 90
- **2.25% Interest Rate** - "B++" Rated Carrier Commission 3.25% - Full Death Benefit
- **2.15% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **1.25% Interest Rate** - "A+" Rated Carrier

6 Year Interest Rate Guarantees

- **3.17% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.10% Interest Rate** - "B+" Rated Carrier - Rate is 3.00% under \$250,000
- **2.75% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.65% under \$250K
- **2.70% Interest Rate** - "B+" Rated Carrier
- **2.70% Interest Rate** - "B++" Rated Carrier - 2.00% commission
- **2.60% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.60% Interest Rate** - "A-" Rated Carrier
- **2.55% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.35% Interest Rate** - "A" Rated Carrier - 0.10% less \$100,000 premium
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.

7 Year Interest Rate Guarantees

- **3.20% Interest Rate** - "B++" Rated Carrier - (3.25 in California)
- **3.19% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.15% Interest Rate** - "B+" Rated Carrier- Rate is 3.00% under \$250,000
- **2.90% Interest Rate** - "B++" Rated Carrier - 2.50% Commission - No Features
- **2.75% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.75% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.65% under \$250,000

- **2.75% Interest Rate** - "B+" Rated Carrier
- **2.65% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.55% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **2.45% Interest Rate** - "B++" Rated Carrier 4.00% Commission (0-80) - Benefits
- **2.40% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.34% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **1.35% Interest Rate** - "A+" Rated Carrier

8 Year Interest Rate Guarantees

- **3.50% Year 1 & Base** - 2.50% Contract Minimum - Flex - Issues to Age 95
- **2.80% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.70% under \$250,000
- **2.70% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.25% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium

9 Year Interest Rate Guarantees

- **3.05% Interest Rate** - "B++" Rated Carrier - 2.75% Commission - No Features
- **2.80% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.70% under \$250,000
- **2.55% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.32% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium
- **2.00% Interest Rate** - "A+" Rated Carrier

10 Year Interest Rate Guarantees

- **3.30% Interest Rate** - "B++" Rated Carrier - (3.20% in California)
- **3.30% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.20% Interest Rate** - "B+" Rated Carrier - Rate is 3.10% under \$250,000
- **3.00% Interest Rate** - "B++" Rated Carrier - Rate is 2.90% under \$250,000
- **2.60% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.35% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **1.50% Interest Rate** - "A" Rated Carrier
- **Income Rider SDPA** - 7.00% Roll-Up

Rates as of 04/23/2020 and subject to change.

News and Incentives

Trips / Rewards

- Lafayette Life 2021
- American National Amazon Gift
- Liberty Bankers 2020
- Sentinel Security 2020
- Sentinel E-App \$\$ ends May 31
- Royal Neighbors Bahamas 2021
- Sagicor 15% bonus commission

WHAT'S HAPPENING NOW 2020

- Limra COVID19 Advisor Pulse
- 20/20 Vision on the SECURE ACT
- SECURE Act Text
- 2020 Tax Reference Guide Securian
- [QLAC: Get a QLAC quote](#)
- Fee Advisor QLAC
- Pension Fixed Annuities

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- **U.S.** Treasury Ruling QLAC and DIAs
- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
- Lafayette Agent Replacement Guide
- Oxford Withdrawal procedure changes

Integrity Life / W&S Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- SECURE Act FAQ
- 2020 Retirement Planning Guide
- 2020 Tax Reference Guide WS

Pre-Approved Ads From LBL

- MYGA Print Ads
- MYGA Electronic Ads
- Calculators and more

It's Easy To Offer Fixed Annuities With FSD's Assistance

Life Licensed Agent? Add Fixed Annuities Today!

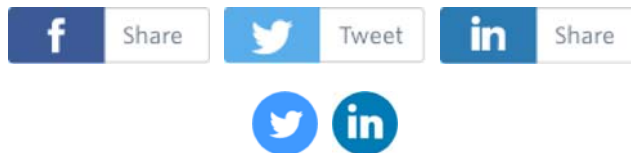
I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 23 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to reach out to my network distributors. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!
Jeff Affronti & FSD Financial

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[MYGA Rates](#)

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Quality | Integrity | Expertise

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www.FixedAnnuitiesAndLife.com | www.SPIAquote.com

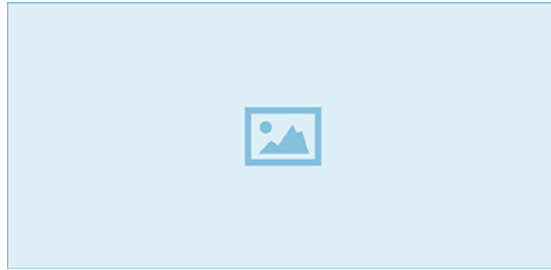
Enclosed information subject to change and human error.

CA Insurance License 0B67385

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Life Agent Use Only
Quick Discussion Guide

April 30, 2020
Update

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[Life Products](#)

[SPIA Quotes](#)

[Annuity Blog](#)

MYGA Rates Increase In May

Increase In May MYGA Rates!

2.15% FOR 3 YEARS
2.00% Commission (0-90) (0 - 75 in CA & FL)

3.00% FOR 4 YEARS
1.60% Commission (0-79) 0.80% (80-100)

Get appointed to sell these May rates!

FixedAnnuitiesAndLife.com

Toll Free 800-373-9697 | Life Agents Only | CA Insurance License 0B67385

1. GILICO - Hard to go wrong with a 4 year guarantee at 3.00% compounded interest rate. Especially when it issues to age 100 and comes with a full death benefit and free withdrawals of interest. Approved in CA too!

Check it out here... <https://lnkd.in/gQAQjt4>

2. Liberty Bankers rates have increased for May. The Elite MYGA 3 year interest rate will be 2.15% with a 2.00% commission to age 90.

Check it out here... <https://lnkd.in/eRBZTYi>

3. Equitrust has BIG rate increases.

- 3 year @ 2.25% - Commission 2.00% (0-80) 1.50% (81-90)
- 5 year @ 3.00% - Commission 3.00% (0-80) 2.25% (81-90)
- 6 year @ 3.10% - Commission 3.00% (0-80) 2.25% (81-90)
- 8 year @ 3.15% - Commission 3.00% (0-80) 2.25% (81-90)
- [More Info](#)
- [Get an agent kit](#)

This is NOT an Indexed Annuity (FIA)

This is an income rider on a traditional fixed rate only SPDA. This traditional fixed annuity offers the guaranteed income rider for a fee.

- The income base roll-up rate is 7.0% for 10 years. It is best for clients who can use the full 10 years of deferral.
- The income payout percentage factors increases by 0.10%, from 3.50% at age 50, to 7.50% if deferred to 90. So, that is a pretty cool feature over products which only increases every 5 years.

FIXED RATE ONLY ANNUITY WITH INCOME RIDER

7.00% COMPOUNDED
10 YEAR ROLL-UP PERIOD

\$100,000 PREMIUM @ AGE 55
\$10,000 ANNUAL INCOME @ AGE 66

"A" RATED CARRIER

GET AN AGENT KIT

- [In this example](#), a 55 yr old defers income to age 66. Lifetime payout percentage is 5.10%

Get your agent kit now

These FIA Rates Have Increased to 5.00% Cap

Choose a 5, 7 or 10 year term

S&P 500® Price Return Options

5 Year:

- 25.00% Annual Point-to-Point Par Rate
- **5.00% Annual Point-to-Point Cap**
- 1.00% Monthly Sum Cap
- 1.50% Fixed Rate

7 Year:

- 27.00% Annual Point-to-Point Par Rate
- **5.00% Annual Point-to-Point Cap**
- 1.00% Monthly Sum Cap
- 1.50% Fixed Rate

10 Year — NO BONUS

- 30.00% Annual Point-to-Point Par Rate
- **5.00% Annual Point-to-Point Cap**
- 1.25% Monthly Sum Cap
- 1.50% Fixed Rate

10 YEAR — 5.00% PREMIUM BONUS

- 20.00% Annual Point-to-Point Par Rate
- 4.00% Annual Point-to-Point Cap
- 1.00% Monthly Sum Cap

Issue Ages:

- 0-90 for 5 and 7 Year (max 75 if adding GLBR on 7 Year)
- 0-80 for 10 Year
- (max 75 if adding GLBR on 7 and 10 year)

Surrender charge period:

- 5 Year = 9%, 8%, 7%, 6%, 5%,
- 7 Year = 9%, 8%, 7%, 6%, 5%, 4%, 3%
- 10 Year = 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Not available in:

- AK, CA, DE, HI, ID, ME, MN, NJ, NY, SD

Return of Premium:

- After the 5th contract year, any full surrender will return at least the amount of premium paid into the contract reduced by previous withdrawals.

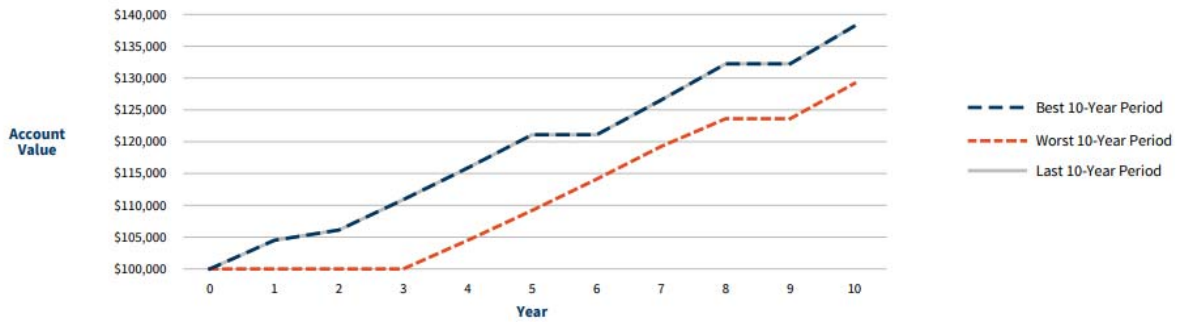
Features:

- RMD-friendly
- Free Partial Withdrawals
- Terminal Illness & Nursing Home Confinement Waiver of Surrender Charges & MVA
- Optional Guaranteed Living Benefit Rider (GLBR)
- Premium Bonus Rider on 10 year
- Full death benefit

- 1.50 Fixed Rate

Commission:

- 5 Year: 3.00% (0-74) 1.75% (75+)
- 7 Year: 4.50% (0-74) 2.25% (75+)
- 10 Year: 6.50% (0-74) 4.50% (75+)



Get Appointed To Sell This FIA

SPWL - Single Premium Whole Life Ins.

Permanent life insurance that guarantees a certain amount of money will be passed on to your chosen heirs at death. By funding a single premium policy, your clients will create an increased tax-free death benefit.

EXAMPLE:

Male age 57 turns **\$100,000 of premium** into **\$258,000 of initial death benefit**

Minimum Death Benefit:

- \$30,000

Simplified Issue:

- No medical exam, blood work, or medical records

Issue ages:

- 55-80

Accelerated Benefits:

- In the case of sickness, up to 75% of the policy's death benefit can be received before death when certain conditions are met.
- Chronic Illness Benefit & Nursing Home (not available in CA & FL)

Commission:

- 10.00% (55-75)
- 9.25% (76)
- 8.50% (77)
- 7.75% (78)
- 7.00% (79)
- 6.25% (80)
- Available in all states except AL, KY, MT, NY

Return of Premium:

- 100% Guaranteed Return of Premium

Face Amount: \$209,696.36

Single Premium: \$100,000.00

End Of Year	Age	Guaranteed* Cash Value	Guaranteed* Death Benefit
1	58	\$100,000.00	\$258,975.00
2	59	\$100,000.00	\$250,587.15
3	60	\$100,000.00	\$242,618.69
4	61	\$100,000.00	\$234,859.92
5	62	\$100,000.00	\$227,520.55
6	63	\$100,000.00	\$220,390.87
7	64	\$100,000.00	\$213,680.59
8	65	\$101,203.66	\$209,696.36
9	66	\$104,332.33	\$209,696.36
10	67	\$107,521.81	\$209,696.36
11	68	\$110,767.91	\$209,696.36
12	69	\$114,072.72	\$209,696.36
13	70	\$117,425.77	\$209,696.36
14	71	\$120,820.75	\$209,696.36
15	72	\$124,243.00	\$209,696.36
16	73	\$127,679.92	\$209,696.36
17	74	\$131,118.94	\$209,696.36

Request An Agent Kit

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Immediate Annuity With 4.00% Commission

"A+" RATED CARRIER Lifetime Income Options

rates as of 04/30/2020 :

Single Life ONLY:

\$500,000 Premium | Monthly Income

Age 65 Male = \$2,403.92
 Age 70 Male = \$2,787.96
 Age 75 Male = \$3,373.80 (see sample below)
 Age 80 Male = \$4,207.50

Age 65 Female = \$2,223.11
 Age 70 Female = \$2,542.32
 Age 75 Female = \$3,023.77
 Age 80 Female = \$3,702.47

Single Life With Installment Refund:

\$500,000 Premium | Monthly Income

Age 65 Male = \$2,186.58
 Age 70 Male = \$2,476.66
 Age 75 Male = \$2,876.16 (see sample below)
 Age 80 Male = \$3,430.20

Age 65 Female = \$2,068.17
 Age 70 Female = \$2,310.61
 Age 75 Female = \$2,640.62
 Age 80 Female = \$3,092.51

Annuitant: Valued Client
 Male Age: 75

State of Issue: AZ Non-Qualified

Date of Quote: 04/30/2020

Premium Tax: 0.00%

Quote Expiration Date: 05/07/2020 *

Purchase Date: 04/30/2020

COMPARISON OF BENEFIT PAYMENT OPTIONS Single Premium: \$ 500,000.00

Benefit Payment Option	Monthly Income	Guaranteed Payout	Exclusion Ratio
Life Only	\$ 3,373.80	\$ 0.00	98.80%
Life with Period Certain			
10 year guarantee	\$ 3,186.42	\$ 382,370.40	91.00%
15 year guarantee	\$ 2,837.37	\$ 510,726.60	84.60%
20 year guarantee	\$ 2,444.72	\$ 586,732.80	81.80%
Guarantee Period Only			
10 year guarantee	\$ 4,528.17	\$ 543,380.40	92.00%
15 year guarantee	\$ 3,165.20	\$ 569,736.00	87.80%
20 year guarantee	\$ 2,502.94	\$ 600,705.60	83.20%
Installment Refund	\$ 2,876.16	\$ 500,451.84	83.40%
14 year 6 month guarantee period			

Get A Quote on this SPIA

News and Incentives

Trips / Rewards

- Lafayette Life 2021
- Liberty Bankers 2020
- Sentinel Security 2020
- Sentinel E-App \$\$ ends May 31
- Royal Neighbors Bahamas 2021
- Sagicor 15% bonus commission

WHAT'S HAPPENING NOW 2020

- Limra COVID19 Advisor Pulse
- 20/20 Vision on the SECURE ACT
- SECURE Act Text
- 2020 Tax Reference Guide Securian
- **QLAC: [Get a QLAC quote](#)**
- Fee Advisor QLAC
- Pension Fixed Annuities

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- U.S. Treasury Ruling QLAC and DIAs
- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
- Lafayette Agent Replacement Guide
- Oxford Withdrawal procedure changes

Integrity Life / W&S Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- SECURE Act FAQ
- 2020 Retirement Planning Guide
- 2020 Tax Reference Guide WS

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