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[Join Our Email List](#)[View as Webpage Click Here](#)**FSD Financial Services | Fixed Annuities & Life Insurance News & Reviews**Independent wholesaling since 1994 | *Quality | Integrity | Expertise*Let's Talk Guarantees  
800-373-9697**Life Agent Use Only**  
**Quick Discussion Guide**April 15, 2021  
Update[MYGA Rates](#)[SPIA Quotes](#)[Life Quotes](#)[FIA Riders](#)[Annuity Blog](#)**Guaranteed Accumulation MYGA's**Have you looked at client friendly traditional fixed annuities?  
Check out these MYGA Rates**No ROLLING SURRENDER CHARGE**  
**3 YEAR WALK-AWAY MYGA****A FIXED INTEREST RATE OF**  
**2.25% FOR 3 YEARS****3 YEAR MVA SURRENDER:**

- 7.9%, 7.0%, 6.2%, **0% Thereafter**

**Commission:**

- 2.00% ages 0-90 (75 in CA & FL)\*

\*Not available in DE &amp; NY

**SINGLE PREMIUM DEFERRED ANNUITY**  
**MULTI-YEAR GUARANTEE**

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSION

[www.FSDfinancial.com](http://www.FSDfinancial.com)

800-373-9697 | California Insurance License #OB67385 | Rates as of 03/30/21

**TOP PICK - 3 Year Walk-Away**

- 2.25% interest rate for 3 year
- 2.00% Commission to max issue age
- Not available in DE and MY
- Surrender: 7.9%, 7.0%, 6.2%, 0% after

**NO ROLLING SURRENDER**  
**Fully Liquid After 3 Years****Insurance Company Size**

\$2 Billion Total Admitted Assets

13.9% Total Surplus

\$500,000 grows to **\$534,515** in 3 yrs[More Product Information](#)**MULTI**  
**YEAR**  
**GUARANTEE**  
**ANNUITY****ASK US ABOUT THESE MYGA RATES:****3 YEAR = 2.25%****5 YEAR = 3.00%****7 YEAR = 3.05%****NOT AVAILABLE IN:** CA, DE, FL, NY, SD**SURRENDER CHARGES:**

- 3 YEAR: 9%, 8%, 7%, 0%
- 5 YEAR: 9%, 8%, 7%, 6%, 5%, 0%
- 7 YEAR: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%

**COMMISSION:**

- 3 YEAR: 1.48% (0-75)
- 5 YEAR: 2.00% (0-75)
- 7 YEAR: 2.40% (0-75)

**CARRIER RATINGS:**

- "B+" A.M. Best Company
- "B-" Weiss
- \$1.2 Billion In Admitted Assets

**Hot Rates - 3, 5 & 7****Interest Rate Options:**

- 3 Year: **2.25%**
- 5 Year: **3.00%**
- 7 Year: **3.05%**

**Commission:**

- 3 Year: 1.48% (0-75)
- 5 Year: 2.00% (0-75)
- 7 Year: 2.40% (0-75)

Not available in CA, DE, FL, MN, ND, NJ, NY, PR, SD

[More Info On The Product](#)[Get an agent kit](#)[Request a MYGA quote here](#)**GET CONTRACTED NOW!**

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSION

[AnnuityExperts.com](http://AnnuityExperts.com)

FSD Financial Services | 800-373-9697 | Rates as of 04/07/21

**FIA Caps vs MYGA Rates****FIA with 5.00% Annual Pt 2 Pt Cap**  
**vs.**  
**MYGA Rate of 2.95%**

**FIA with 5.00% Annual Pt 2 Pt Cap**  
vs.  
**MYGA Rate of 2.95%**

The higher cap makes the FIA more attractive.  
FIA Best + \$5,905 | FIA Low - \$2,087

Contract Year	Index Change	Credited Rate	Account Values
1	13.41%	5.00%	\$105,000
2	29.60%	5.00%	\$110,250
3	11.39%	5.00%	\$115,763
4	-6.24%	0.00%	\$115,763
5	16.26%	5.00%	\$121,551

**Highest 5 Year Period**  
\$100,000 Grows to \$121,551  
3.98% Average

Contract Year	Index Change	Credited Rate	Account Values
1	-13.04%	0.00%	\$100,000
2	-23.37%	0.00%	\$100,000
3	26.38%	5.00%	\$105,000
4	8.99%	5.00%	\$110,250
5	3.00%	3.00%	\$113,559

**Lowest 5 Year Period**  
\$100,000 Grows to \$113,559  
2.58% Average

Contract	Credited Rate	Account Values
1	2.95%	\$102,950
2	2.95%	\$105,987
3	2.95%	\$109,114
4	2.95%	\$112,332
5	2.95%	\$115,646

**Guaranteed 5 Year MYGA**  
\$100,000 Grows to \$115,646  
2.95% Average

A higher cap makes the FIA more attractive.  
FIA Best + \$5,905 | FIA Low - \$2,087

A lower cap makes the MYGA more attractive.  
FIA Best + \$1,340 | FIA Low - \$4,241

**Read More Here**

## 5.00% CAPS Are Back On FIAs!



CAP RATES ARE UP — NOW **5.00% CAP**

100% PARTICIPATION | 1-YEAR POINT-TO-POINT



**7 YEAR MVA SURRENDER:**

- 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

**Commission:**

- 5.00% ages 0-75 (4.00% 76-80)

**Carrier ratings:**

- "A" A.M. Best Company
- "A" Standard & Poor's
- \$21 Billion Total Admitted Assets
- 20% Surplus

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSION



www.FSDfinancial.com

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### 5.00% Cap on 7 year FIA's

**Crediting:**

- 100% participation
- 5.00% Annual Pt 2 Pt
- Annual Reset/Annual Lock-In

**7 Year MVA Surrender:**

- 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

**Commission:**

- 5.00% ages 0-75
- 4.00% ages 76-80

**Carrier ratings:**

- "A" A.M. Best Company
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- \$21 Billion Total Admitted Assets
- 20% Surplus

**Get An FIA Illustration**

**Get An Agent Kit**

## Two New Options For FPDA - OK For IRA

Short term options for risk averse clients.

**NEW**

**FLEXIBLE 3**  
**2.50% YEAR 1**  
Non-Guaranteed Interest Rate  
Years 2 & 3 is 2.25%  
1.50% contract minimum

**1/2% Surrender Charge**

**LIQUID 2**  
**2.00% YEAR 1**  
Non-Guaranteed Interest Rate  
Year 2 is 1.50%  
1.00% contract minimum

**Product features**

- Interest W/D After 30 Days
- Additional deposits do not reset penalty
- 10% withdrawals after year 1
- RMD withdrawals for qualified plans
- Full death benefit
- Surrender: 5%,4%,2%,0% - No MVA

**Product features**

- Interest W/D After 30 Days
- Additional deposits do not reset penalty
- 10% withdrawals after year 1
- RMD withdrawals for qualified plans
- Full death benefit
- Surrender: 0.5%,0.5%,0% - No MVA

**Get a licensing and an agent kit**

## Single and Joint Life Rates Are Up

### JOINT LIFETIME INCOME ANNUITIES

**TOP RATED CARRIERS**

The payments are guaranteed for life and no less than 15 years.

## LIFETIME INCOME NOW

### “A+” RATED CARRIER

### \$500,000 PREMIUM

#### INCOME FOR SINGLE & JOINT LIFE WITH 15 YEAR CERTAIN

Male Age	Monthly Income	Annual P&I	Exclusion Ratio	Female Age	Monthly Income	Annual P&I	Exclusion Ratio
65	\$2,298.00	5.52%	81.7%	65	\$2,197.63	5.27%	85.8%
67	\$2,354.75	5.65%	84.8%	67	\$2,266.28	5.44%	88.5%
70	\$2,486.86	5.97%	86.9%	70	\$2,355.86	5.65%	92.7%
72	\$2,591.35	6.22%	87.5%	72	\$2,458.86	5.90%	93.5%
75	\$2,742.07	6.58%	88.0%	75	\$2,623.61	6.30%	93.5%
77	\$2,860.48	6.87%	87.1%	77	\$2,737.65	6.57%	91.7%

Joint   Male Age   Female Age	Monthly Income	Annual P&I	Exclusion Ratio
67   65	\$2,039.83	4.90%	82.5%
70   68	\$2,135.72	5.13%	87.3%
72   70	\$2,204.89	5.29%	90.1%
75   73	\$2,370.08	5.69%	92.1%
77   75	\$2,502.89	6.01%	91.1%
80   78	\$2,714.61	6.52%	89.3%

### IMMEDIATE ANNUITIES

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | 3% COMMISSION

www.SPIAquote.com

800-373-9697 | California Insurance License #OB67385 | Rates as of 03/28/21

Get A SPIA Quote Here

## Need Support?

### DEFERRED ANNUITY QUOTES

Guaranteed fixed rates  
Indexed accumulation  
Flexible premiums  
Lock-in terms 2-15 years

### Accumulation

- MYGA Quotes
- Fixed Indexed Annuities (FIA)
- Interest Comparison Calculation
- IRA Deadline approaching - \$2K minimums

### INCOME ANNUITY QUOTES

Lifetime income now  
Lifetime income later  
Joint lifetime options  
Fixed period certain

### Income

- Immediate Annuities
- Income rider on deferred annuity
- Income rider on indexed annuity
- Split Annuity

### LIFE INSURANCE QUOTES

Term Life  
IUL  
Whole Life  
Final Expense

### Life Insurance

- Single premium whole life SPWL
- All other life illustrations
- Life insurance commission

## Webinars

## Frequent Social Media Updates

### Upcoming Webinars

### Daily updates and industry news!



On-line webinars/trainings have increased in frequency so I built a dedicated page to list them all.

[Check it out here.](#)

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## Fixed Annuities With FSD

**ARE YOU A LIFE, HEALTH OR P&C AGENT?**  
We help you find the **Fixed Annuities** for your most risk averse clients.

**FROM START TO FINISH**

- LICENSING
- CASE DESIGN
- ILLUSTRATIONS
- POLICY ISSUANCE
- COMMISSION PAYMENTS

[fsdfinancial.com](http://fsdfinancial.com)

FSD Financial Services | Quality ♦ Integrity ♦ Expertise  
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### Life Licensed Agent? Add Fixed Annuities Today!

Work with the **Annuity Experts** so you can cut through all the sizzle and get matched quickly to the right product for your risk averse client.

When that need arises for a guaranteed insurance product call **800-373-9697** your full service fixed annuity desk.

## News and Incentives

### What's Happening Now 2021

- MDL-275 Annuity Suitability and Best Interest Standards
- 2021 Tax Reference Guide Lafayette
- Importance of a Beneficiary Review by the Standard Ins.
- Deadlines for IRA Sagikor

### 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
- Oxford Withdrawal procedure changes
- Bankers Life Rehabilitation Update

### Secure Act Info

- 20/20 Vision on the SECURE ACT
- SECURE Act Text / SECURE Act FAQ

### Trips / Rewards

- Liberty Bankers Banff Springs 2021
- Sentinel Security 2021
- Guggenheim Bonus
- American National Cash Is King Annuity
- American National Cash Is King Life Ins.
- American Equity Rewards
- Liberty Bankers \$100 per application

### The Other Annuities

- QLAC: [Get a QLAC quote](#)
- Fee Advisor QLAC
- Pension Fixed Annuities
- LTC Annuity

### Integrity Life / W&S Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- 2021 Tax Reference Guide Lafayette
- 2020 Tax Reference Guide WS

[www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com)



### FSD Financial Services Division

Fixed Products Only | We are here to help!

*Quality | Integrity | Expertise*

800-373-9697



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Enclosed information subject to change and human error.

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Let's Talk Guarantees  
800-373-9697

**Life Agent Use Only**  
**Quick Discussion Guide**

April 27, 2021  
Update

[MYGA Rates](#)

[SPIA Quotes](#)

[Life Quotes](#)

[FIA Riders](#)

[Annuity Blog](#)



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**"A+" Rated Immediate Annuities**

**Joint Life - Single Life - Fixed Periods from 24 months to 360 months**

Immediate income monthly, quarterly, semi-annually or annually.

Check out the sample quotes and the CalBroker article from April 2001.

**CLICK HERE—REQUEST AN IMMEDIATE ANNUITY ILLUSTRATION**

Age 70 at Contract Issue Single Life: Male		
Purchase Payment: \$100,000 Contract Type: Nonqualified	Monthly Income Payment	Annual Payout Rate
Life Only	\$562.59	6.8%
Life with Period Certain (10 Years)	\$540.90	6.5%
Life with Period Certain (20 Years)	\$477.83	5.7%
Life with Cash Refund	\$489.47	5.9%
Life with Installment Refund	\$499.23	6.0%

Age 70 at Contract Issue Single Life: Female		
Purchase Payment: \$100,000 Contract Type: Nonqualified	Monthly Income Payment	Annual Payout Rate
Life Only	\$517.59	6.2%
Life with Period Certain (10 Years)	\$503.84	6.0%
Life with Period Certain (20 Years)	\$459.77	5.5%
Life with Cash Refund	\$463.35	5.6%
Life with Installment Refund	\$470.81	5.6%

Age 70 at Contract Issue Joint Life: Male/Female		
Purchase Payment: \$100,000 Contract Type: Nonqualified	Monthly Income Payment	Annual Payout Rate
Life Only	\$450.23	5.4%
Life with Period Certain (10 Years)	\$449.17	5.4%
Life with Period Certain (20 Years)	\$438.14	5.3%
Life with Cash Refund	\$436.55	5.2%
Life with Installment Refund	\$437.98	5.3%
Life with Installment Refund	\$437.98	5.3%

Age 75 at Contract Issue Joint Life: Male/Female		
Purchase Payment: \$100,000 Contract Type: Nonqualified	Monthly Income Payment	Annual Payout Rate
Life Only	\$522.06	6.3%
Life with Period Certain (10 Years)	\$518.27	6.2%
Life with Period Certain (20 Years)	\$484.00	5.8%
Life with Cash Refund	\$492.77	5.9%
Life with Installment Refund	\$497.94	6.0%
Life with Installment Refund	\$497.94	6.0%

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSIONS

[Get A SPIA Quote Here](#)

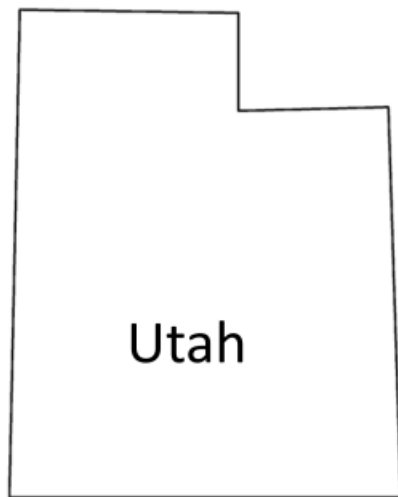
**Arizona and Utah - SPECIAL MYGA**

**Life Agents in Arizona and Utah**  
**Check out this MYGA only available in your states!**

## MYGA APPROVED IN 2 STATES ONLY

**2.75% FOR 3 YEARS | 1.00% COMMISSION**

**2.85% FOR 5 YEARS | 1.00% COMMISSION**



**Non-MVA Surrender charge: 6%, 5%, 4%, 0% thereafter**

**10% Withdrawals per policy year | Monthly interest withdrawals OK**

**Premium \$10,000 Minimum — \$100,000 Maximum**

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[www.FSDfinancial.com](http://www.FSDfinancial.com)

800-373-9697 | California Insurance License #OB67385 | Rates as of 04/20/21

[Request a MYGA quote here](#)

## Gender Neutral Lifetime Income Riders

Gender neutral lifetime income is an advantage to females. This guaranteed lifetime income rider offers the same income to males and females. Here is a sample of what a 60 year old female with \$500,000 premium can receive for a lifetime income.

# FEMALE AGE 60 — INCOME AT AGE 70

## \$500,000 PREMIUM

### SPDA WITH LIFETIME INCOME RIDER



GUARANTEED INCOME AT AGE 70

# \$55,116

## ANNUAL

## LIFETIME INCOME

**7.20% Compounded Income Rider Roll-Up Rate**

**Minimum Cash Surrender After Term is \$529,467 after rider fees!**

**Commission 5.00% (0-75) | "A" Rated By A.M. Best**

[REQUEST A LIFETIME INCOME RIDER ILLUSTRATION](#)

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800-373-9697 | California Insurance License #OB67385 | Rates as of 04/22/21

## 5.10% Cap | 7.00% Commission | "A" Rated

**FIXED  
INDEXED  
ANNUITY**

**CAP RATES ARE UP — NOW 5.10% CAP**

**100% PARTICIPATION | 1-YEAR POINT-TO-POINT**



**10 YEAR MVA SURRENDER:**

10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0.0% Thereafter

**Commission:**

• 7.00% ages 0-75 (5.50% 76-80)

**Carrier ratings:**

- "A" A.M. Best Company
- "A" Standard & Poor's
- \$21 Billion Total Admitted Assets

### 5.10% Cap on 10 year FIA's

**Crediting:**

- 100% participation
- 5.10% Annual Pt 2 Pt
- Annual Reset/Annual Lock-In

**10 Year MVA Surrender:**

10%,9%,8%,7%,6%,5%,4%,3%,2%,1%,0%

**Commission:**

- 7.00% ages 0-75
- 5.50% ages 76-80

**Carrier ratings:**

- "A" A.M. Best Company
- "A" Standard & Poor's
- \$21 Billion Total Admitted Assets
- 20% Surplus

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800-373-9697 | California Insurance License #OB67385 | Rates as of 04/06/21

[See a Sample Quote](#)

[Get An Agent Kit](#)

## Flex Premium Deferred Annuities

**Additional deposits do not add to surrender term.  
Rates reset annually | Strong minimum guarantees**

<p><b>FLEXIBLE - 2</b></p> <p><b>2.25% Year 1</b></p> <p>Non-Guaranteed Interest Rate</p> <p>Years 2 is <b>2.00%</b></p> <p><b>1.25% contract minimum</b></p>	<p><b>FLEXIBLE - 5</b></p> <p><b>3.75% Year 1</b></p> <p>Non-Guaranteed Interest Rate</p> <p>Years 2-5 is <b>3.00%</b></p> <p><b>1.75% contract minimum</b></p>	<p><b>FLEXIBLE - 8</b></p> <p><b>3.50% Year 1</b></p> <p>Non-Guaranteed Interest Rate</p> <p>Years 2-8 is <b>3.50%</b></p> <p><b>2.00% contract minimum</b></p>
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**Product features**

- Interest W/D after 30 days
- 10% withdrawals after year 1
- RMD withdrawals for qualified plans
- Full death benefit
- Surrender: 4%,4%,0% No MVA

**Product features**

- Interest W/D After 30 Days
- Additional deposits do not reset penalty
- 10% withdrawals after year 1
- RMD withdrawals for qualified plans
- Full death benefit
- Surrender: 5%,4%,2%,2%,1%,0% - No MVA

**Product features**

- Interest W/D After 30 Days
- Additional deposits do not reset penalty
- 10% withdrawals after year 1
- RMD withdrawals for qualified plans
- Full death benefit
- Surrender: 8%,7%,6%,5%,4%,2%,2%,1%,0% - No MVA

Get a licensing and an agent kit

**Guaranteed Accumulation Rates**

**MYGA** Multi Year Guarantee Annuities

**MYGA**  
**Growth**  
**Is Guaranteed!**  
Request An Illustration

Request illustrations:  
 Type Of Quote Requests:  
[Deferred Annuity MYGA Quotes](#)  
[Split Annuity Design Quotes](#)

**7 Year MYGA**

---

**2.45%**

Rate Guarantee

---

**4.00%**

Commission

---

Issue Ages 0 - 85  
Commission 4.00 (0-80)

- 2 Year Interest Rate Guarantees**
  - **2.15% Interest Rate** - "B+" Rated Carrier
  - **1.75% Interest Rate** - "B+" Rated Carrier
- 3 Year Interest Rate Guarantees**
  - **2.25% Interest Rate** - "B+" Rated Carrier
  - **2.20% Interest Rate** - "B+" Rated Carrier
  - **2.15% Interest Rate** - "B++" Rated Carrier
  - **2.15% Interest Rate** - "B++" Rated Carrier
  - **2.10% Interest Rate** - "A" Rated Carrier
  - **2.05% Interest Rate** - "B+" Rated Carrier
  - **2.00% Interest Rate** - "A" Rated Carrier
- 4 Year Interest Rate Guarantees**
  - **2.25% Interest Rate** - "A-" Rated Carrier
  - **2.05% Interest Rate** - "B++" Rated Carrier -
  - **2.00% Interest Rate** - "A-" Rated Carrier
  - **2.10% Interest Rate** - "A" Rated Carrier
- 5 Year Interest Rate Guarantees**
  - **2.95% Interest Rate** - "B+" Rated Carrier
  - **2.90% Interest Rate** - "B+" Rated Carrier
  - **2.80% Interest Rate** - "B++" Rated Carrier
  - **2.80% Interest Rate** - "B++" Rated Carrier
  - **2.80% Interest Rate** - "B++" Rated Carrier
- 6 Year Interest Rate Guarantees**
  - **2.75% Interest Rate** - "A-" Rated Carrier
  - **2.60% Interest Rate** - "A" Rated Carrier
  - **2.50% Interest Rate** - "B+" Rated Carrier
  - **2.45% Interest Rate** - "A" Rated Carrier
- 7 Year Interest Rate Guarantees**
  - **2.95% Interest Rate** - "B+" Rated Carrier
  - **2.90% Interest Rate** - "B++" Rated Carrier
  - **2.90% Interest Rate** - "B++" Rated Carrier
  - **2.90% Interest Rate** - "B+" Rated Carrier
- 8 Year Interest Rate Guarantees**
  - **2.75% Interest Rate** - "B++" Rated Carrier -
  - **2.80% Interest Rate** - "A-" Rated Carrier
- 9 Year Interest Rate Guarantees**
  - **3.00% Interest Rate** - "B++" Rated Carrier
  - **3.00% Interest Rate** - "B++" Rated Carrier -
- 10 Year Interest Rate Guarantees**
  - **3.10% Interest Rate** - "B++" Rated Carrier
  - **3.00% Interest Rate** - "B++" Rated Carrier -
  - **3.00% Interest Rate** - "B++" Rated Carrier
  - **2.90% Interest Rate** - "B++" Rated Carrier

**Company Rate Sheets**



- American National
- AIG
- Guarantee Income Life
- Great American
- Guggenheim
- Lafayette Life
- Life of the Southwest
- Liberty Bankers
- Nassau
- Oxford Life
- Royal Neighbors
- Sagicor
- The Standard Insurance
- Upstream



## Full Support For Life Licensed Agents.

### DEFERRED ANNUITY QUOTES

Guaranteed fixed rates  
Indexed accumulation  
Flexible premiums  
Lock-in terms 2-15 years

### Accumulation

- MYGA Quotes
- Fixed Indexed Annuities (FIA)
- Interest Comparison Calculation
- IRA Deadline approaching - \$2K minimums

### INCOME ANNUITY QUOTES

Lifetime income now  
Lifetime income later  
Joint lifetime options  
Fixed period certain

### Income

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- Income rider on deferred annuity
- Income rider on indexed annuity
- Split Annuity

### LIFE INSURANCE QUOTES

Term Life  
IUL  
Whole Life  
Final Expense

### Life Insurance

- Single premium whole life SPWL
- All other life illustrations
- Life insurance commission

## Webinars

## Frequent Social Media Updates

### Upcoming Webinars



On-line webinars/trainings have increased in frequency so I built a dedicated page to list them all.

[Check it out here.](#)

### Daily updates and industry news!



Email is limited to a weekly cycle, we do not want to overload your inbox. Follow on FSD on [LinkedIn](#) or [Twitter](#) for the freshest original content and updates on a more frequent basis. **Let's be social!**



## Fixed Annuities With FSD



### Life Licensed Agent?

#### Add Fixed Annuities Today!

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- Oxford Life Fraud Prevention
- Oxford Withdrawal procedure changes
- Bankers Life Rehabilitation Update

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- SECURE Act Text / SECURE Act FAQ

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- Sentinel Security 2021
- Guggenheim Bonus
- American National Cash Is King Annuity
- American National Cash Is King Life Ins.
- American Equity Rewards
- Liberty Bankers \$100 per application

### The Other Annuities

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- Fee Advisor QLAC
- Pension Fixed Annuities
- LTC Annuity

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- Annuitant Driven Contracts
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- 2020 Tax Reference Guide WS

[www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com)

FSD Financial Services Division



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