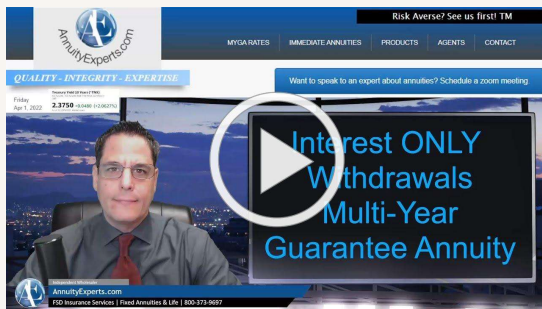


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**April 06, 2022**[Click here to view as Webpage](#)**Income From Annuities**

Let your money pay you!

This video explains how to get **GUARANTEED INCOME** through interest only withdrawals from a fixed annuity.

The premium deposited will earn interest, at 3.55% in this case, which will be distributed as income to the owner of the annuity.

[Watch on YouTube](#) | [Watch on Rumble](#)**A review of the top flyers for this week!**

Here is a walk through of some rate flyers I have released this month on the Multi-Year Guarantee Annuity MYG Annuities

Agents, would you like to offer these guaranteed products?

Call! You'll be glad you found us!
800-373-6997

[Watch on YouTube](#) | [Watch on Rumble](#)**FSD TOP PICKS**

Short Term Guarantee

4 Year Annuity

MYGA—Multi Year Guarantee Annuity

3.15%

guaranteed for 4 years

3.05% under \$250,000 premium

Client Friendly →

- Full death benefit
- Interest free withdrawals in year 1
- 10% free withdrawals after year 1
- RMD Friendly after year 1
- Issue ages 0-90

Short Term →

- MVA Surrender % 7, 6, 5, 4 (30 day window)
- \$10,000 minimum (\$5K Qual) | \$1,000,000 max
- Commission: 2.00% (0-80) 1.75% + 0.25% bonus

Safety →

- (A-) rated insurance carrier
- NOT available in NY
- Product details—[Click here](#)

Agent Kit → [Click Here](#)

800-373-9697 | FSD Financial | www.FixedAnnuitiesAndLife.com

California Insurance License #0867385 | Not available in all states | Rates as of 04/01/2022

Get an agent licensing kit

Large Rate | Low Premium Required

April 2022

INTEREST RATE INCREASE

3.00% for 3 Years

3 Year Interest Rate Guarantee

10% Free withdrawals

Full Death Benefit

Interest rate is 0.10% higher on premiums \$250,000+

3 Year Recurring MVA Surrender: 7%, 6%, 5% (30 day window with no charges)

Minimum premium \$10,000 (\$5,000 qualified)

Not available in New York

A.M. Best Company Rated A- | Weiss Rating B-

Issues to age 90

Commission is 1.00% 0-80 | 0.75% (81-85) & 0.50% (86-90)

BONUS COMMISSION 0.50% ages 0-80 and 0.25% 81+ (mention this AD)

Call or Click For More Information

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FSD Insurance Services | Fixed Annuities & Life | 800-373-9697

Rates as of 04/01/2022 and are subject to change. CA Insurance License #0867385

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Nice 5 Year Rate

April 2022

Multi-Year Guarantee Rate

3.25% For All 5 Years*

Earn A Total Of 17.34% After 5 Years**

Tax Deferred Compound Interest Rate

Rates as of 03/16/2022 and are subject to change.

Insurance Features

Minimum Premium To Start \$10,000 (*rate is 3.15% under \$100,000)

5 Year MVA surrender charge period - 9%, 8%, 7%, 6%, 5% (30 day exit window)

Free withdrawal of 5% annually. Monthly interest income allowed. RMD friendly.

Issue to ages 0-100 | Full Death Benefit | Not available in AK, HI, NY, ME

Commission: 2.75% (0-74) & 1.50% (75-100)

For Information Purposes Only. See Brochure or Sample Contract For Details

California Insurance License #0891910 #0867385

Withdrawals prior to age 59 1/2 may be subject to 10% tax. **Withdrawals will reduce interest earned.

Jeff Affonso
Your Independent Fixed Annuity & Life Wholesaler
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A+ Rated | Escalating Rate

A+ RATED — QUALITY INSURER

5 Year Annuity

MYGA—Multi Year Guarantee Annuity

3.05%

guaranteed after 5 years

Escalating Interest Rate Annuity

Year	Interest Rate	Accumulation Value	Average Rate
	2.80% + 0.25% 1st year bonus		
1	3.05%	\$103,050	3.05%
2	2.90%	\$106,038	2.97%
3	3.00%	\$109,222	2.98%
4	3.10%	\$112,605	3.01%
5	3.20%	\$116,209	3.05%

Term Year	1	2	3	4	5	6+
Early Withdrawal Charge	9%	8%	7%	6%	5%	0%

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Top Interest Rate MYGAs By Company Ratings

A.M. Best Rating	Term	Interest Rate	Commission
A	3 Years	2.60%	1.50%
A	4 Years	2.75%	1.75%
A	5 Years	3.15%	2.50%
A	8 Years	3.40%	1.45%
A-	3 Years	3.10%	1.50%
A-	4 Years	3.15%	2.00%
A-	5 Years	3.20%	3.00%
B++	5 Years	3.15%	2.25%
B++	7 Years	3.20%	2.25%
B++	10 Years	3.25%	2.75%

Fixed Indexed Annuities Caps Are UP!

Rating	Term	S&P Pt. 2 Pt. Cap	Commission
A+	3 Years	5.50%	2.50%
A+	5 Years	6.00%	4.00%
A+	7 Years	6.10%	4.75%
A	5 Years	4.10%	3.00%
A	7 Years	5.50%	4.00%
A	10 Years	5.50%	5.00%
A-	5 Years	4.40%	4.00%
A-	7 Years	4.50%	6.00%
A-	10 Years	4.50%	7.50%

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Carrier Webinars | Training

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

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April 18, 2022

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100% Principal Guarantee From ROP option!

Multi-Year Guarantee ...



[Watch on YouTube](#) | [Watch on Rumble](#)

PDF discussed in this video - **Click here**

This (MYGA) offers a Return Of Premium | Principal Guarantee on a rate of 3.15% for 5 yrs and 2.40% for 3 yrs!

Or choose the non liquidity option with a **3.35% interest rate for 5 Yr** (2.85% 3 yr.)

Call me 800-373-9697 to learn how to add Fixed Annuities to you insurance business.

FSD TOP FLYERS

Short Term Guarantee

Large Rate | Low Premium Required

Fixed Annuity Not List

Return Of Premium Option

April 2022 800-373-9697 AGENT USE ONLY

"A" Rated

"A" Rated Carrier Increased Rates 3 and 5 MYGAs

Rates effective April 12, 2022

Term	\$15K—\$99,999	\$100,000 +	Commission
3 Year—No Features	2.75%	2.85%	1.50% (0-80)
3 Year—Interest Withdrawals	2.70%	2.80%	0.50% (86-93)
3 Year—10%Withdrawals	2.65%	2.75%	
3 Year—10%Withdrawals & ROP	2.55%	2.65%	
5 Year—No Features	3.25%	3.35%	2.50% (0-80)
5 Year—Interest Withdrawals	3.20%	3.30%	1.25% (81-85)
5 Year—10%Withdrawals	3.15%	3.25%	1.00% (86-90)
5 Year—10%Withdrawals & ROP	3.05%	3.15%	0.90% (90-93)

[CLICK HERE FOR MORE PRODUCT INFORMATION](#)

AGENT KIT - CALL 800-373-9697 OR [CLICK HERE](#)

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
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April 2022
INTEREST RATE INCREASE

3.00% for 3 Years

3 Year Interest Rate Guarantee

10% Free withdrawals
Full Death Benefit

Interest rate is 0.10% higher on premiums \$250,000+

3 Year Recurring MVA Surrender: 7%, 6%, 5% (30 day window with no charges)
 Minimum premium \$10,000 (\$5,000 qualified)
 Not available in New York
 A.M. Best Company Rated A- | Weiss Rating B-
 Issues to age 90
 Commission is 1.00% 0-80 | 0.75% (81-85) & 0.50% (86-90)
BONUS COMMISSION 0.50% ages 0-80 and 0.25% 81+ (mention this AD)

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Rates as of 04/01/2022 and are subject to change. CA Insurance License #0B67385

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Big Withdrawal Provision

Multi-Year Guarantee Annuity
 'A' (Excellent) Rated Carrier

6 YEAR INITIAL TERM

3.35% Interest Rate

15% Free Withdrawals

Rates as of 04/18/2022 and are subject to change!
 6 Year Renewing Early Surrender Charges: 8%, 8%, 8%, 7%, 6%, 5% (30 day exit window) MVA

FEATURES:

- 15% Free Withdrawals Year 2+
- Not available in NY
- Full Death Benefit & Other Waivers
- \$100,000 Minimum for 3.35%
- \$10,000—\$99,999 rate is 3.05%
- Commission: 2.00% (0-75) & 1.00% (76-85)

AGENTS GET CONTRACTED NOW [CLICK HERE](#)

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A+ Rated | Escalating Rate

A+ RATED — QUALITY INSURER

5 Year Annuity
 MYGA—Multi Year Guarantee Annuity

3.40% effective yield after 5 years
 Escalating Interest Rate Annuity

Year	Interest Rate	Accumulation Value	Total Gain
1	3.15% + 0.25% 1st year bonus	\$103,400	3.40%
2	3.25%	\$106,760	6.76%
3	3.35%	\$110,337	10.34%
4	3.45%	\$114,143	14.14%
5	3.55%	\$118,196	18.19%

Term Year	1	2	3	4	5	6+
Early Withdrawal Charge	9%	8%	7%	6%	5%	0%

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Top Interest Rate MYGAs By Company Ratings

A.M. Best Rating	Term	Interest Rate	Commission
A-	2 Years	2.10%	1.20%
A+	3 Years	2.50%	1.00%
A	3 Years	2.85%	1.50%
A-	3 Years	3.10%	1.50%
B++	3 Years	2.75%	1.85%
A	4 Years	3.10%	1.50%
A-	4 Years	3.15%	1.75%
A+	5 Years	3.40%	2.50%
A	5 Years	3.35%	2.50%
A-	5 Years	3.20%	3.00%
B++	5 Years	3.50%	2.25%
Not Rated	5 Years	3.65%	2.25%
A	6 Years	3.35%	2.00%
Not Rated	10Years	4.00%	2.75%

Get A MYGA Quote

Fixed Indexed Annuities Caps Are UP!

Rating	Term	S&P Pt. 2 Pt. Cap	Commission
A+	3 Years	5.50%	2.50%
A+	5 Years	6.00%	4.00%
A+	7 Years	6.10%	4.75%
A	5 Years	5.75%	3.00%
A	7 Years	6.00%	4.00%

A-	5 Years	4.30%	4.00%
A-	7 Years	4.40%	6.00%

Get An FIA Quote

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April 22, 2022

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100% Principal Guarantee From ROP option!



My Reaction Video to "The Truth About Annuities" An insurance carrier created piece regarding Myth & Truth

Client Approve Flyer - [Click Here](#)

Call me 800-373-9697 to learn how to add Fixed Annuities to you insurance business.

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FSD TOP FLYERS

Earn 19.92% in 5 Years!

3.70% Interest Rate For 5 Years

[Click here for more product details here](#)

(A) Rated
by A.M. Best
Est. 1895

NEW MYGA PRODUCT!
MULTI-YEAR GUARANTEE ANNUITY

Excellent

Company Ratings & Interest Rates



5 YEAR GUARANTEED RATE

3.70% (\$100,000+)

3.60% (\$10K - \$99.9K)

Availability: Not in AK, AL, HI, LA, MA, NH, NY

Features: Automatic withdrawals of monthly interest available | Full death benefit

Company: \$1.1 billion Total Admitted Assets | 18.7% Total Surplus & AVR

Rates as of 05/01/2022 & subject to change. California rate are lower. [Click here for CA rates](#)

Click Here For Agent Kit



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Top Interest Rate MYGAs By Company Ratings

A.M. Best Rating	Term	Interest Rate	Commission
A-	2 Years	2.10%	1.20%
A+	3 Years	2.50%	1.00%
A	3 Years	3.10%	1.75%

A-	3 Years	3.15%	1.85%
A	4 Years	3.10%	1.50%
A-	4 Years	3.25%	1.15%
A+	5 Years	3.40%	2.50%
A	5 Years	3.70%	2.00%
A-	5 Years	3.50%	2.50%
B++	5 Years	3.50%	2.25%
Not Rated	5 Years	3.65%	2.25%
A	6 Years	3.50%	2.50%
Not Rated	10Years	4.00%	2.75%

Get A MYGA Quote

Fixed Indexed Annuities Caps Are UP!

Rating	Term	S&P Pt. 2 Pt. Cap	Commission
A+	3 Years	5.50%	2.50%
A+	5 Years	6.00%	4.00%
A+	7 Years	6.10%	4.75%
A	5 Years	6.00%	3.25%
A	7 Years	6.25%	5.00%
A-	5 Years	4.30%	4.00%
A-	7 Years	4.40%	6.00%

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MYGA Laddering

Annuity laddering usin...



Annuity laddering using insurance guarantees.

Can the MYG annuity be a replacement for bonds?

This video illustrates the current returns on laddering in annuities with fixed rate guarantees.

[Watch on YouTube](#) | [Watch on Rumble](#)

The MYG Annuities May 2022

2 Year Interest Rate Guarantees

- **2.20% Interest Rate** - GBU | "A-" Rated
- **2.60% Interest Rate** - SILAC | "B+" Rated
- **2.15% Interest Rate** - SILAC | "B+" Rated

3 Year Interest Rate Guarantees

- **3.25% Interest Rate** - Minnesota | "A+" Rated
- **3.25% Interest Rate** - GILICO | "B++" Rated
- **3.20% Interest Rate** - Standard | "A" Rated
- **3.15% Interest Rate** - Sagicor | "A-" Rated
- **3.10% Interest Rate** - RNA | "A" Rated
- **3.10% Interest Rate** - GBU | "A-" Rated
- **3.10% Interest Rate** - Guggenheim | "A-" Rated
- **3.00% Interest Rate** - Oxford | "A" Rated

4 Year Interest Rate Guarantees

- **3.45% Interest Rate** - Western & Southern | "A+" Rated
- **3.30% Interest Rate** - GILICO | "B++" Rated
- **3.30% Interest Rate** - Oxford | "A" Rated

- **3.25% Interest Rate** - GBU | "A-" Rated
- **3.25% Interest Rate** - Oceanview | "A-" Rated
- **3.15% Interest Rate** - Guggenheim | "A-" Rated
- **3.15% Interest Rate** - Sagicor | "A-" Rated
- **3.10% Interest Rate** - American General | "A" Rated

5 Year Interest Rate Guarantees

- **3.70% Interest Rate** - RNA | "A" Rated
- **3.70% Interest Rate** - Standard | "A" Rated
- **3.65% Interest Rate** - GILICO | "B++" Rated
- **3.60% Interest Rate** - RNA | "A" Rated - California only
- **3.50% Interest Rate** - Sagicor | "A-" Rated
- **3.50% Interest Rate** - Sentinel Security | "B++" Rated
- **3.50% Interest Rate** - GBU | "A-" Rated
- **3.45% Interest Rate** - Liberty bankers | "A-" Rated
- **3.40% Interest Rate** - Liberty Bankers | A- Rated
- **3.40% Interest Rate** - WU | "B+" Rated
- **3.40% Interest Rate** - Oxford | "A" Rated
- **3.35% Interest Rate** - AIG | "A" Rated
- **3.30% Interest Rate** - Oceanview | "A-" Rated
- **3.30% Interest Rate** - WU | "B+" Rated
- **3.20% Interest Rate** - Guggenheim | "A-" Rated
- **3.10% Interest Rate** - Liberty Bankers | "A-" Rated

6 Year Interest Rate Guarantees

- **3.65% Interest Rate** - GILICO | "B++" Rated
- **3.65% Interest Rate** - Oxford | "A" Rated
- **3.50% Interest Rate** - Sagicor | "A-" Rated
- **3.35% Interest Rate** - AIG | "A" Rated
- **3.35% Interest Rate** - Oceanview | "A-" Rated
- **3.25% Interest Rate** - Guggenheim | "A-" Rated
- **3.15% Interest Rate** - American National | "A" Rated

7 Year Interest Rate Guarantees

- **3.65% Interest Rate** - GILICO | "B++" Rated
- **3.55% Interest Rate** - Sentinel Security | "B++" Rated
- **3.55% Interest Rate** - Oxford | "A" Rated
- **3.50% Interest Rate** - Sagicor | "A-" Rated
- **3.50% Interest Rate** - Liberty Bankers | "A-" Rated
- **3.45% Interest Rate** - WU | "B+" Rated
- **3.40% Interest Rate** - Standard | "A" Rated
- **3.40% Interest Rate** - Oceanview | "A-" Rated
- **3.35% Interest Rate** - AIG | "A" Rated
- **3.30% Interest Rate** - Guggenheim | "A-" Rated
- **3.15% Interest Rate** - Liberty Bankers | "A-" Rated

8 Year Interest Rate Guarantees

- **3.80% Interest Rate** - Oxford | "A" Rated
- **3.65% Interest Rate** - GILICO | "B++" Rated
- **3.50% Interest Rate** - Guggenheim | "A-" Rated
- **3.25% Interest Rate** - American National | "A" Rated

9 Year Interest Rate Guarantees

- **3.65% Interest Rate** - Oxford | "A" Rated
- **3.65% Interest Rate** - GILICO | "B++" Rated
- **3.50% Interest Rate** - Liberty Bankers | "A-" Rated
- **3.50% Interest Rate** - Guggenheim | "A-" Rated
- **3.25% Interest Rate** - American National | "A" Rated

10 Year Interest Rate Guarantees

- **3.70% Interest Rate** - Oxford | "A" Rated
- **3.65% Interest Rate** - GILICO | "B++" Rated
- **3.60% Interest Rate** - RNA | "A" Rated
- **3.60% Interest Rate** - Sentinel Security | "B++" Rated
- **3.55% Interest Rate** - Guggenheim | "A-" Rated
- **3.45% Interest Rate** - Oceanview | "A-" Rated
- **3.35% Interest Rate** - AIG | "A" Rated
- **3.25% Interest Rate** - American National | "A" Rated

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