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FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | For Agents

Quality | Integrity | Expertise

www.FixedAnnuitiesAandLife.com | www.SPIAquote.com

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

August 1, 2019
Update

[MYGA Rates](#) [FIA Products](#) [Life Products](#) [SPIA Quotes](#) [Annuity Blog](#)

LIQUIDITY - NOW APPROVED IN CALIFORNIA



Current Interest Rate:

- **1.65%**

Rate Guaranteed Period:

- 1 Year

Minimum Guarantee Rate:

- Determined Annually

Surrender Charges:

- **NONE** - 0% - NO MVA

Minimum Deposit:

- \$10,000 minimum - Add \$1,000 min

Issue Age:

- 0-100 (85 in OK)

States NOT approved in:

- MT, NY

Free Withdrawal:

- 100% Liquid
- Must maintain \$10,000 value

Death Benefits:

- Full Death Benefit

[Get an Agent Kit](#)



A Fully Liquid Fixed Rate Fixed Annuity - No Surrender...

Here is a fixed annuity that can assist in gathering premiums for use at the most opportune time. A Flexible Premium Deferred Annuity (FPDA) with NO surrender charges. This means a client can withdraw premium anytime wit...

[Read more](#)

fixedannuitiesandlife.com

Fixed Index Annuity - 4 Term Choices

Non-Security Licensed Agents ONLY

Call Us For More Info On These Great Pt to Pt S&P Cap Rates

S&P 500 index interest crediting options:

Annual point-to-point with cap rate:

- 3 Year: 4.55% Cap
- 5 Year: 5.50% Cap
- 7 Year: 5.75% Cap
- 10 Year: 6.30% Cap

Monthly average cap annual point-to-point

- 3 Year: 4.55% Cap
- 5 Year: 5.50% Cap
- 7 Year: 5.75% Cap
- 10 Year: 6.30% Cap

Fixed interest with one-year rate guarantee period:

- 3 Year Term: 2.25%
- 5 Year Term: 2.65%
- 7 Year Term: 2.70%
- 10 Year Term: 2.90%

Issue Age:

- 18-80

State Availability:

- Not in AL, MS, NY, VT, WV

Minimum / Maximum Premiums :

- \$20,000 Minimum
- \$350,000 Maximum

Surrender Charge Period - Choice of 3, 5 or 7 year term:

- 3 Year Term: 10%, 9%, 8%, 0.0% Thereafter
- 5 Year Term: 10%, 9%, 8%, 7%, 6%, 0.0% Thereafter
- 7 Year Term: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0.0% Thereafter
- 10 Year Term: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0.0% Thereafter MVA +/- during surrender terms

Free withdrawal:

- 10% of your Accumulation Value as of the end of the previous Policy Year.

Death Benefit:

- Full Accumulation Value

Commissions:

- 3 Year Term: 2.25% (18-75) and 1.35% (76-80)
- 5 Year Term: 3.50% (18-75) and 2.65% (76-80)
- 7 Year Term: 5.00% (18-75) and 4.10% (76-80)
- 10 Year Term: 6.50% (18-75) and 5.00% (76-80)

Company Ratings:

- "A-" Rated By A.M. Best

Request An Agent Kit

August Special On These Two MYGA's

5 Year MYGA

3.35%

Interest Rate*

*3.25% Rate Premiums Under \$250,000

3.00% Commission SPECIAL:

- 2.50% Commission + 0.50% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

Request An Agent Kit

4 Year MYGA

3.15%

Interest Rate*

*3.05% Rate Premiums Under \$250,000

2.00% Commission SPECIAL:

- 1.75% Commission + 0.25% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

Request An Agent Kit

August Hot List

All Inclusive MYGA - 10% Free Withdrawals - Full Death Benefit - RMD Friendly

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Q-\$5,000 NQ-\$10K-\$249K	3.00%	3.05%	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
\$250,000+	3.10%	3.15%	3.35%	3.40%	3.45%	3.50%	3.55%	3.60%
Available in all States Except NY								
Commission 0-80	1.00%	2.00% 1.75% plus 0.25% bonus	3.00% 2.50% plus 0.50% bonus	3.00% 2.50% plus 0.50% bonus	2.50%	2.50%	2.50%	3.25% 3.00% plus 0.25% bonus

3.20%

Interest Rate For 7 Years (\$10,000+)

4.00% Commission (0-80) & 2.00% (81-85)

Holding Strong - Select & Pay Only For Needed Options

4.00% For 5 Years

3.90% In CA and FL

CA & FL 0.10% Less as full death benefit is included.
A 0.35% value for only 0.10% - Great Deal For CA & FL!

72t Withdrawal Subtract 0.05%
Interest Withdraw Subtract 0.08%
10% Withdrawal Subtract 0.08%
Terminal Ill, Nursing Subtract 0.15%
RMD Withdrawal Subtract 0.16%
Full Death Benefit Subtract 0.35%

FULLY LIQUID NO SURRENDER FIXED ANNUITY RATE

0.00% SURRENDER CHARGE | ISSUES TO AGE 100* | NO MVA

1.65% Rate

Not Available in MT, NY
Walk Away Anytime

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE

Immediate Annuities - Highest Income NOW!

**WHERE ELSE CAN
A MALE TAKE THIS
MUCH INCOME FOR
A LIFETIME &
NEVER RUN OUT?**

Male – Monthly Life Income

Age 55 = \$421.95 (5.06% Annually)
Age 60 = \$457.16 (5.49% Annually)
Age 65 = \$503.63 (6.04% Annually)
Age 70 = \$563.70 (6.76% Annually)

**WHERE ELSE CAN
A FEMALE TAKE
THIS MUCH INCOME
FOR A LIFETIME &
NEVER RUN OUT?**

Female – Monthly Life Income

Age 55 = \$411.63 (4.94% Annually)
Age 60 = \$443.97 (4.87% Annually)
Age 65 = \$486.55 (5.84% Annually)
Age 70 = \$542.70 (6.51% Annually)

Above illustrations assume \$100,000 premium with monthly income starting one month after premiums received. Illustrated is a **Life With Installment Refund & guarantees 100% of premium to be returned at a minimum.**

The screenshot shows the SPIAQuote.com website interface. At the top, there is a navigation bar with links for 'GET A QUOTE', 'LIQUIDITY SPIA QUOTE', 'SPIA TYPES', and 'CONTACT'. Below this is a header with the SPIAQuote logo and the text 'SINGLE PREMIUM IMMEDIATE ANNUITIES'. A sub-header reads 'QUALITY | INTEGRITY | EXPERTISE'. The main content area is titled 'Immediate Annuities For Life Agents' and features a 'GET A QUOTE NOW' button. A small image shows a hand pointing at a screen with data. Text on the page states: 'WE COMPARE IMMEDIATE ANNUITY QUOTES AND COMMISSIONS FOR INSURANCE AGENTS. SPIAQuote.com works with independent life agents to provide single premium immediate annuities offering a guaranteed income stream that can last a lifetime. Our agent services are committed to providing the life agent with high-quality and client friendly fixed annuity products.'

Top Quality SPIAS

Lifetime Income Options

Request a SPIA Quote

Bookmark the pages you need!

Guaranteed Accumulation and Income Products For Risk Averse Clients

**A Website
Built for
Life Agents
By a**

Life Agent

Have Clients Who Are Risk Averse? See Us First!
Fixed Annuities & Life

Where life insurance agents design the guaranteed portions of their clients retirement, income & accumulation strategies

DEFERRED, IMMEDIATE & INDEXED ANNUITIES FOR LIFE AGENTS



(MYGA) Multi-Year Guarantee Annuities

Basic Features Of MYGA Deferred Annuities:

- Guarantees Going Every Year
- Annuity interest earned is tax deferred until withdrawn, in most cases
- Initial rate guarantee period 5 to 10 years
- No less than the contractual minimum interest rate after initial guarantee
- Know exactly how much will be



(SPIA) Single Premium Immediate Annuities

The insurance Product To Guarantee Lifetime Income NOW!

- Single or Joint Lifetime Income
- Beneficiary Guarantees With Installment or Cash Refunds
- Fixed Period Term Certain Only (5-30 Years)
- Non-Qualified | Qualified | QLAC | Roth Funds Accepted
- Liquidity and Commutations Features



(FIA) Fixed Indexed Annuities

The potential to earn higher than other fixed annuities rates!

- Unique Un-Capped Crediting Methods
- Lifetime Income Rider Options
- Liquidity Options
- Simple To Understand Pt. 2 Pt. Crediting Index Crediting Methods
- Annually Reset & Lock-In Interest Spins
- No Annual/Upfront Fees

www.FixedAnnuitiesAndLife.com

FSD Web Site Pages Direct Bookmark Links

1. [MYGA Top Rates 1-10 Years](#)
2. [FIA Fixed Indexed Annuity Products](#)
3. [LIFE Insurance Products](#)
4. [SPIA Immediate Annuity Quotes](#)
5. [MYGA, FIA and NY Rate Sheets](#)

News and Incentives

WHAT'S HAPPENING NOW

- [2019 Tax Reference Guide](#)
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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 21 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 get one through other wholesale channels. 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

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

For more than just our weekly updates, follow us on LinkedIn.

STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE

FSD offers a traditional approach to current fixed insurance products.



Quality | Integrity | Expertise

Fixed Insurance Products Only IMO | We are here to help!

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

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Carrier News - Ratings Reaffirmed

The **RATES** are **GREAT** and the **FINANCIALS** are very **STRONG**

A.M. Best reaffirmed Financial Strength!

"B++" Rating and improved Opinion Outlook from Stable to **Positive**.

Total assets over \$1.8 billion with Surplus of 14%, that is like \$264 million folks.
Strength in the numbers!

3 rating upgrades since 2012!

Enhanced rate MYGA's (No Features):

- **2.90% for 3 years**
- **3.55% for 5 years**
- **3.65% for 7 years**
- **3.75% for 9 years**

MYGA's rates (Full Features):

- **2.75% for 3 years** - 2.00% Commission
- **3.10% for 5 years** - 3.10% Commission
- **3.20% for 7 Years** - 4.00% Commission

Will Rates Stay Low For Decades?

If you have clients who are looking extremely long term, this carrier offers a 20 Year compounding MYGA rate guarantee!

Guarantee 234.27% in 20 Years
\$100,000 grows to \$234,274

Guarantee 221.16% in 20 Years
\$100,000 grows to \$221,164

These Rates Do NOT Include Features, **Surrender Charge** On Death and **On Any Withdrawals** :

These Rates Include **A Full Death Benefit & Accumulated Withdrawals** :

3.60% - Years 1-5
 4.10% - Years 6-10
 4.60% - Years 11-15
 5.10% - Years 16-20
 (4.35% over the 20 Years)

3.30% - Years 1-5
 3.80% - Years 6-10
 4.30% - Years 11-15
 4.80% - Years 16-20
 (4.05% over the 20 Years).

Year	Age	Contract Value	Cash Surrender Value ±
1	74	103,600.00	94,276.00
2	75	107,329.60	98,743.23
3	76	111,193.47	103,409.93
4	77	115,196.43	108,284.64
5	78	119,343.50	113,376.32
6	79	124,236.58	118,024.75
7	80	129,330.28	122,863.77
8	81	134,632.82	127,901.18
9	82	140,152.77	133,145.13
10	83	145,899.03	138,604.08
11	84	152,610.39	144,979.87
12	85	159,630.47	151,648.95
13	86	166,973.47	158,624.80
14	87	174,654.25	165,921.54
15	88	182,688.35	173,553.93
16	89	192,005.46	182,405.19
17	90	201,797.74	191,707.85
18	91	212,089.42	201,484.95
19	92	222,905.98	211,760.68
20 *	93	234,274.18	234,274.18

Year	Age	Contract Value	Cash Surrender Value ±
1	74	103,300.00	94,003.00
2	75	106,708.90	98,172.19
3	76	110,230.29	102,514.17
4	77	113,867.89	107,035.82
5	78	117,625.53	111,744.25
6	79	122,095.30	115,990.53
7	80	126,734.92	120,398.17
8	81	131,550.85	124,973.31
9	82	136,549.78	129,722.29
10	83	141,738.67	134,651.74
11	84	147,833.43	140,441.76
12	85	154,190.27	146,480.76
13	86	160,820.45	152,779.43
14	87	167,735.73	159,348.94
15	88	174,948.37	166,200.95
16	89	183,345.89	174,178.60
17	90	192,146.49	182,539.17
18	91	201,369.52	191,301.04
19	92	211,035.26	200,483.50
20 *	93	221,164.95	221,164.95

Visit The Web Page

30 Day Window Looming?

Current Interest Rate:

- **1.65%**

Rate Guaranteed Period:

- 1 Year

Minimum Guarantee Rate:

- Determined Annually

Surrender Charges:

- **NONE** - 0% - NO MVA

Capture | Combine | Distribute

It's Liquid!



Minimum Deposit:

- \$10,000 minimum - Add \$1,000 min

Issue Age:

- 0-100 (85 in OK)

States NOT approved in:

- MT, NY

Free Withdrawal:

- 100% Liquid
- Must maintain \$10,000 value

Death Benefits:

- Full Death Benefit

Get an Agent Kit

Fixed Index Annuities - FSD's Top FIA Picks

Life ONLY Licensed Agents

FIA products with varying terms and crediting methods.

- [3 Year FIA from "A" rated carrier](#)
- [7 Year With GOLD option](#)
- [5, 7 or 10 year options from "A" rated carrier](#)
- ["A+" Rated Carrier 5 year FIA](#)
- [Vested Bonus FIA](#)
- [3, 5, 7 or 10 year option FIA](#)
- [Request FIA Quotes](#)

FIA PAGE

August Special On These Two MYGA's

5 Year MYGA

3.35%

Interest Rate*

*3.25% Rate Premiums Under \$250,000

4 Year MYGA

3.15%

Interest Rate*

*3.05% Rate Premiums Under \$250,000

3.00% Commission SPECIAL:

2.00% Commission SPECIAL:

- 2.50% Commission + 0.50% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

- 1.75% Commission + 0.25% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

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Immediate Annuities - Highest Income NOW!

Below illustrations assume \$100,000 premium with monthly income starting one month after premiums received. Illustrated is a **Life With Installment Refund & guarantees 100% of premium to be returned at a minimum.**

Male – Monthly Life Income

Age 55 = \$421.95 (5.06% Annually)
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Top Quality SPIAS

Lifetime Income Options

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WHAT'S HAPPENING NOW

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LEAVING NEW YORK



**LARGE CARRIER
SUSPENDING SALES
LIFE AND ANNUITY
IN NEW YORK STATE**

**Get Your SPIA's In Before 08/30/2019
One of the Best Payouts is Going Away**

Penn Mutual is suspending all annuity and life sales in the state of New York -
A mention of the "best interest of clients" in the announcement.....

It is hard enough to get decent fixed insurance products in New York, as we all know. This is a major fatality for clients seeking immediate annuity income in New York? This will not help the risk averse clients and offers one less choice for guaranteed income and life insurance products. We have been marketing and selling Penn Mutual SPIA's in NY for well over 20 years, great contract!

Final Days:

08/30/2019 for annuities and 12/31/2019 for life insurance.

We still have the follow quality NY Carriers:

- AIG American General
- American National
- Lincoln Financial
- National Integrity
- New York Life
- Principal
- Plus a couple less known and fraternal carriers

MYGA RATES AUGUST

GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR

MYGA Rates or Yields as of 8/15/2019 - From various insurance carriers:

No Surrender - Liquid Fixed Annuity

- 1.65% Interest Rate - Fully Liquid FPDA - No Surrender

3 Year Interest Rate Guarantees

- 3.10% Interest Rate - 10% Withdrawals - Rate is 3.00% under \$250,000
- 2.90% Interest Rate - 2.00% Commission (0-90)
- 2.85% Interest Rate - Issues to age 97 - Rate is 2.75% under \$250,000
- 2.75% Interest Rate - Withdrawals full death benefit 2% Commission (0-80)
- 2.60% Interest Rate - "A+" Rated Carrier - \$100,000 premium minimum
- 2.35% Interest Rate - "A-" Rated Carrier - \$100,000 premium minimum
- 2.35% Interest Rate - "A" Rated Carrier - Issues to age 93
- 2.45% Interest Rate - New York Rate 0.10% Lower - Issues to age 99

4 Year Interest Rate Guarantees

- 3.15% Interest Rate - 10% Withdrawals - Rate is 3.05% under \$250,000
- 3.05% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+

5 Year Interest Rate Guarantees

- 4.00% Interest Rate - (3.90% in California) - 2.25% commission (0-80)
- 4.00% Interest Rate - Issues to age 90 - only pay for need rider
- 3.55% Interest Rate - 2.25% commission (0-90) - \$10,000 Premium minimum
- 3.45% Interest Rate - Walk Away MYGA - Rate is 3.35% under \$250,000
- 3.35% Interest Rate - 10% Withdrawals - Rate is 3.25% under \$250,000
- 2.80% Interest Rate - "A-" Rated Carrier - \$100,000 premium minimum
- 3.10% Interest Rate - Commission 3.25% - Fully Death Benefit
- 3.10% Interest Rate - New York Rate 0.10% Lower - Issues to age 84
- 2.70% Interest Rate - "A" Rated Carrier - Issues to age 93
- 2.90% Interest Rate - "A" Rated Carrier - NY Options - 2.60% under \$100,000
- 2.55% Interest Rate - New York 0.15% Lower - 10% Free Withdrawal
- 2.65% Interest Rate - "A+" Rated Carrier - \$100,000 premium minimum

6 Year Interest Rate Guarantees

- 4.12% Interest Rate - Issues to age 90 - only pay for need rider
- 3.50% Interest Rate (Available in California) - 2.00% commission (0-79)
- 3.45% Interest Rate - Walk Away MYGA - Rate is 3.35% under \$250,000
- 3.40% Interest Rate - 10% Withdrawals - Rate is 3.30% under \$250,000
- 3.15% Interest Rate - New York Rate 0.10% Lower - Issues to age 84
- 2.90% Interest Rate - "A" Rated Carrier - NY rates are lower
- 2.65% Interest Rate - "A" Rated Carrier - \$100,000 premium

7 Year Interest Rate Guarantees

- 4.10% Interest Rate (4.00% in California) - 2.25% commission (0-80)

- **4.19% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.65% Interest Rate** - 2.50% Commission - No Features
- **3.50% Interest Rate** - Walk Away MYGA - Rate is 3.40% under \$250,000
- **3.20% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **3.45% Interest Rate** - 10% Withdrawals - Rate is 3.35% under \$250,000
- **3.20% Interest Rate** - 4.00% Commission (0-80) - Full Death Benefit
- **2.75% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **2.89% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **2.90% Interest Rate** - "A" Rated Carrier - NY rates lower
- **2.75% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum

8 Year Interest Rate Guarantees

- **3.50% Interest Rate** - 10% Withdrawals - Rate is 3.40% under \$250,000

9 Year Interest Rate Guarantees

- **3.75% Interest Rate** - 2.75% Commission - No Features
- **3.55% Interest Rate** - 10% Withdrawals - Rate is 3.45% under \$250,000
- **2.80% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum

10 Year Interest Rate Guarantees

- **4.20% Interest Rate** (4.10% in California) - 2.75% commission (0-80)
- **4.30% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.55% Interest Rate** - Walk Away MYGA - Rate is 3.45% under \$250,000
- **3.60% Interest Rate** - 10% Withdrawals - Rate is 3.50% under \$250,000
- **2.75% Interest Rate** - "A" Rated Carrier
- **2.90% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.

20 Year Interest Rate Guarantees

- **4.35% Interest Rate** - Issues to age 75 - only pay for need rider

Call 800-373-9697 for more MYGA rates!

Request illustrations:

- **Deferred Annuity MYGA Quotes**
- **Split Annuity Design Quotes**

Negative Interest Rates?

How much would the 10 year treasury yield need to increase to match the high on 11/08/2018 of 3.24%?

ANSWER = 103.8%

More than double!

Opinions vary on when and if rates will ever recover? Talk of negative interest rates is still very active. Volatility is obvious with swings in rates and markets changes multiple percentage points per day. Nothing stable about that!

20 Year Fixed Rate Guarantee
Lock-In A Long Term Rate Today

Escalating Interest Rates
The Rate Increases
Every 5 Years

How Long Will Rates Be Low?
How Low Will Rates Go?

Product Review 20 Year MYGA

This is simply a product review of the longest term MYGA currently available, to my knowledge. The recent, quick and large rate decrease have reignited talk of negative interest rates. The 10 year treasury is down over 4...

[Read more](#)
fixedannuitiesandlife.com

[Visit The Web Page](#)

30 Day Window Looming? 1.65% RATE LIQUID

Advantages And Uses
Of A Fully Liquid
Fixed Rate Annuity

A Fully Liquid Fixed Rate Fixed Annuity - No Surrender...

Here is a fixed annuity that can assist in gathering premiums for use at the most opportune time. A Flexible Premium Deferred Annuity (FPDA) with NO surrender charges. This means a client can withdraw premium anytime wit...

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fixedannuitiesandlife.com

Get an Agent Kit

Fixed Index Annuities - FSD's Top FIA Picks

YES!
Life Only Licensed Agents Can Sell
Fixed Indexed Annuities

FIA products with varying terms and crediting methods.

- [3 Year FIA from "A" rated carrier](#)
- [7 Year With GOLD option](#)
- [5, 7 or 10 year options from "A" rated carrier](#)
- ["A+" Rated Carrier 5 year FIA](#)
- [Vested Bonus FIA](#)
- [3, 5,7 or 10 year option FIA](#)
- [Request FIA Quotes](#)

FIA PAGE

August Special On These Two MYGA's

5 Year MYGA

3.35%

Interest Rate*

*3.25% Rate Premiums Under \$250,000

4 Year MYGA

3.15%

Interest Rate*

*3.05% Rate Premiums Under \$250,000

3.00% Commission SPECIAL:

- 2.50% Commission + 0.50% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

2.00% Commission SPECIAL:

- 1.75% Commission + 0.25% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

Immediate Annuities - Highest Income NOW!

Annuity Awareness

Joint Life Income

MALE 60
FEMALE 58

5.14% ANNUALLY FOR LIFE

102.8% PREMIUM GUARANTEE FROM DAY ONE

Starts In Just One Month!

With Insurance Guarantees

Based on \$500,000 Initial Premium | 100% Joint Lifetime Income With 20 Year Certain | Minimum Guaranteed Income Total \$514,276.80
Joint Lifetime Income \$2,142.82 Monthly | Male age 60 and 0 months | Female Age 58 and 0 Months | No Fees | 800-373-9697 FSD

The Immediate Lifetime Annuity For Couples

I have been working with agents on SPIA's everyday since 1996. After speaking with the agents, we still find that a large portion of their client population has no idea how the immediate annuity really works and what it

...

[Read more](#)
fixedannuitiesandlife.com

SPIAQUOTE.COM GET A QUOTE LIQUIDITY SPIA QUOTE SPIA TYPES CONTACT

SINGLE PREMIUM IMMEDIATE ANNUITIES

QUALITY | INTEGRITY | EXPERTISE

Immediate Annuities For Life Agents

WE COMPARE IMMEDIATE ANNUITY QUOTES AND COMMISSIONS FOR INSURANCE AGENTS.

SPIAQuote.com works with independent life agents to provide single premium immediate annuities offering a guaranteed income stream that can last a lifetime. Our agent services are committed to providing the life agent with high-quality and client friendly fixed annuity products.

GET A QUOTE NOW

Top Quality SPIAS

Below illustrations assume \$100,000 premium with monthly income starting one month after premiums received. Illustrated is a **Life With Installment Refund & guarantees 100% of premium to be returned at a minimum.**

Male – Monthly Life Income

Age 55 = \$421.95 (5.06% Annually)

Age 60 = \$457.16 (5.49% Annually)

Female – Monthly Life Income

Age 55 = \$411.63 (4.94% Annually)

Age 60 = \$443.97 (4.87% Annually)

Age 65 = \$503.63 (6.04% Annually)
Age 70 = \$563.70 (6.76% Annually)

Age 65 = \$486.55 (5.84% Annually)
Age 70 = \$542.70 (6.51% Annually)

Request a SPIA Quote

Life Insurance Commisison For Sept. 2019

LIFE INSURANCE EXPERT?

CONTRACTING | COMMISSIONS | ILLUSTRATIONS | SALES | SERVICE | 800-373-9697

Bonus For Your Expertise

Selling *LIFE* Insurance for a long time?
Do all your own work?

Well, we feel you should be **compensated** for your expertise.

Before you place that next *LIFE* case call us for your special *LIFE* commission bonus!

FSD Financial Service | 5530 Corbin Ave #101 | CA Insurance License #0B67385 | Rates subject to change | FSD062001001

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- [2018 Tax Reference Guide](#)
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- [Fee Advisor DIA & QLAC](#)
- [Pension Fixed Annuities](#)

Integrity Life Reference Guides

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- [Sentinel Security 2020](#)

Keep Aware

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- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)

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 21 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 get one through other wholesale

channels. 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

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

For more than just our weekly updates, follow us on LinkedIn.

STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE

FSD offers a traditional approach to current fixed insurance products.



Quality | Integrity | Expertise

Fixed Insurance Products Only IMO | We are here to help!

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

800-373-9697

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Enclosed information subject to change and human error.

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FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | For Agents

Quality | Integrity | Expertise

www.FixedAnnuitiesAandLife.com | www.SPIAquote.com

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

August 27, 2019
Update

[MYGA Rates](#) [FIA Products](#) [Life Products](#) [SPIA Quotes](#) [Annuity Blog](#)

MYGA RATES AUGUST

GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR

MYGA Rates from various insurance carriers:

No Surrender - Liquid Fixed Annuity

- **1.65% Interest Rate** - Fully Liquid FPDA - No Surrender

3 Year Interest Rate Guarantees

- **3.10% Interest Rate** - 10% Withdrawals - Rate is 3.00% under \$250,000
- **2.90% Interest Rate** - 2.00% Commission (0-90)
- **2.85% Interest Rate** - Issues to age 97 - Rate is 2.75% under \$250,000
- **2.75% Interest Rate** - Withdrawals full death benefit 2% Commission (0-80)
- **2.60% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **2.35% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.35% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.45% Interest Rate** - New York Rate 0.10% Lower - Issues to age 99

4 Year Interest Rate Guarantees

- **3.15% Interest Rate** - 10% Withdrawals - Rate is 3.05% under \$250,000
- **3.05% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+

5 Year Interest Rate Guarantees

- **4.00% Interest Rate** - (3.90% in California) - 2.25% commission (0-80)
- **4.00% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.55% Interest Rate** - 2.25% commission (0-90) - \$10,000 Premium minimum
- **3.45% Interest Rate** - Walk Away MYGA - Rate is 3.35% under \$250,000
- **3.35% Interest Rate** - 10% Withdrawals - Rate is 3.25% under \$250,000
- **2.80% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **3.10% Interest Rate** - Commission 3.25% - Fully Death Benefit
- **3.10% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84

- **2.70% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.90% Interest Rate** - "A" Rated Carrier - NY Options - 2.60% under \$100,000
- **2.55% Interest Rate** - New York 0.15% Lower - 10% Free Withdrawal
- **2.65% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum

6 Year Interest Rate Guarantees

- **4.12% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.50% Interest Rate** (Available in California) - 2.00% commission (0-79)
- **3.45% Interest Rate** - Walk Away MYGA - Rate is 3.35% under \$250,000
- **3.40% Interest Rate** - 10% Withdrawals - Rate is 3.30% under \$250,000
- **3.15% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **2.90% Interest Rate** - "A" Rated Carrier - NY rates are lower
- **2.65% Interest Rate** - "A" Rated Carrier - \$100,000 premium

7 Year Interest Rate Guarantees

- **4.10% Interest Rate** (4.00% in California) - 2.25% commission (0-80)
- **4.19% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.65% Interest Rate** - 2.50% Commission - No Features
- **3.50% Interest Rate** - Walk Away MYGA - Rate is 3.40% under \$250,000
- **3.20% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **3.45% Interest Rate** - 10% Withdrawals - Rate is 3.35% under \$250,000
- **3.20% Interest Rate** - 4.00% Commission (0-80) - Full Death Benefit
- **2.75% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **2.89% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **2.90% Interest Rate** - "A" Rated Carrier - NY rates lower
- **2.75% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum

8 Year Interest Rate Guarantees

- **3.50% Interest Rate** - 10% Withdrawals - Rate is 3.40% under \$250,000

9 Year Interest Rate Guarantees

- **3.75% Interest Rate** - 2.75% Commission - No Features
- **3.55% Interest Rate** - 10% Withdrawals - Rate is 3.45% under \$250,000
- **2.80% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum

10 Year Interest Rate Guarantees

- **4.20% Interest Rate** (4.10% in California) - 2.75% commission (0-80)
- **4.30% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.55% Interest Rate** - Walk Away MYGA - Rate is 3.45% under \$250,000
- **3.60% Interest Rate** - 10% Withdrawals - Rate is 3.50% under \$250,000
- **2.75% Interest Rate** - "A" Rated Carrier
- **2.90% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.

Call 800-373-9697 for more MYGA rates!

Request illustrations:

- **Deferred Annuity MYGA Quotes**
- **Split Annuity Design Quotes**

30 Day Window Looming? 1.65% RATE LIQUID

Capture | Combine | Distribute

It's Liquid!



Get an Agent Kit

Fixed Index Annuities - LAST DAYS FOR RATES

YES!
Life Only Licensed Agents Can Sell
Fixed Indexed Annuities

4 FIA Terms To Choose From With This Product

S&P 500 index interest crediting options:

Annual point-to-point with cap rate:

- 3 Year: 4.55% Cap
- 5 Year: 5.50% Cap
- 7 Year: 5.75% Cap
- 10 Year: 6.30% Cap

Monthly average cap annual point-to-point

- 3 Year: 4.55% Cap
- 5 Year: 5.50% Cap
- 7 Year: 5.75% Cap
- 10 Year: 6.30% Cap

Fixed interest with one-year rate guarantee period:

- 3 Year Term: 2.25%
- 5 Year Term: 2.65%
- 7 Year Term: 2.70%
- 10 Year Term: 2.90%

Issue Age:

- 18-80

State Availability

- Not in AL, MS, NY, VT, WV

Minimum / Maximum Premiums:

- \$20,000 Minimum
- \$350,000 Maximum

Surrender Charge Period - Choice of 3, 5 or 7 year term:

- 3 Year Term: 10%, 9%, 8%, 0.0% Thereafter
- 5 Year Term: 10%, 9%, 8%, 7%, 6%, 0.0% Thereafter
- 7 Year Term: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0.0% Thereafter
- 10 Year Term: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2% , 1%, 0.0% Thereafter MVA +/- during surrender terms

Free withdrawal:

- 10% of your Accumulation Value as of the end of the previous Policy Year.

Death Benefit

- Full Accumulation Value

Commissions:

3 Year Term:

- 2.25% (18-75)
- 1.35% (76-80)

5 Year Term:

- 3.50% (18-75)
- 2.65% (76-80)

7 Year Term:

- 5.00% (18-75)
- 4.10% (76-80)

10 Year Term:

- 6.50% (18-75)
- 5.00% (76-80)

Company Ratings:

- "A-" Rated By A.M. Best

[Request FIA Quotes](#)

Agent Kit

August Special On These Two MYGA's Ends 9/1/19

5 Year MYGA

3.35%

Interest Rate*

*3.25% Rate Premiums Under \$250,000

4 Year MYGA

3.15%

Interest Rate*

*3.05% Rate Premiums Under \$250,000

3.00% Commission SPECIAL:

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- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

2.00% Commission SPECIAL:

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Request An Agent Kit

Request An Agent Kit

Immediate Annuities - Highest Income NOW!

SPIA Rates Reducing In September



Top Quality SPIAS

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Male - Monthly Life Income

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- Age 70 = \$542.70 (6.51% Annually)

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WHAT'S HAPPENING NOW

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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 21 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 get one through other wholesale channels. 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

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

For more than just our weekly updates, follow us on LinkedIn.

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FSD offers a traditional approach to current fixed insurance products.



Quality | Integrity | Expertise

Fixed Insurance Products Only IMO | We are here to help!

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

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Confirm that you like this.

Click the "Like" button.



Fixed Annuity Hot List



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August 1, 2019

800-373-9697

AGENT USE ONLY

All Inclusive MYGA - 10% Free Withdrawals - Full Death Benefit - RMD Friendly

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Q-\$5,000 NQ-\$10K-\$249K	3.00%	3.05%	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
\$250,000+	3.10%	3.15%	3.35%	3.40%	3.45%	3.50%	3.55%	3.60%
Available in all States Except NY								
Commission 0-80	1.00%	2.00% 1.75% plus 0.25% bonus	3.00% 2.50% plus 0.50% bonus	3.00% 2.50% plus 0.50% bonus	2.50%	2.50%	2.50%	3.25% 3.00% plus 0.25% bonus

3.20%

Interest Rate For 7 Years (\$10,000+)
4.00% Commission (0-80) & 2.00% (81-85)

Holding Strong - Select & Pay Only For Needed Options

4.00% For 5 Years

3.90% In CA and FL

CA & FL 0.10% Less as full death benefit is included.
A 0.35% value for only 0.10% - Great Deal For CA & FL!

- 72t Withdrawal Subtract 0.05%
- Interest Withdraw Subtract 0.08%
- 10% Withdrawal Subtract 0.08%
- Terminal Ill, Nursing Subtract 0.15%
- RMD Withdrawal Subtract 0.16%
- Full Death Benefit Subtract 0.35%

FULLY LIQUID NO SURRENDER FIXED ANNUITY RATE

0.00% SURRENDER CHARGE | ISSUES TO AGE 100* | NO MVA

1.65% Rate

Not Available in MT, NY
Walk Away Anytime

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.