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Life Agent Use Only
Quick Discussion Guide

August 6, 2020
Update

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August Hot List



Fixed Annuity Hot List



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August 2020

800-373-9697

AGENT USE ONLY

2.80%

Guaranteed 4 Year Interest Rate

"A-" Rated Carrier - \$2.3 Billion Admitted Assets

This MYGA has free withdrawal provision, full death benefit and waivers.

This MYGA has great features and clients can choose from eight guarantee periods.



Click For Details

2.90%

Guaranteed 5 Year Interest Rate

"A-" Rated Carrier - \$1.5 Billion Admitted Assets

This MYGA has a 10% free withdrawal provision and full death benefit.

This MYGA has great features and clients can choose from five guarantee periods.



Click For Details

Interest Guaranteed	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
\$10K-\$249K	2.40%	2.50%	2.60%	2.70%	2.75%	2.80%	3.90%	3.00%
\$250,000+	2.50%	2.60%	2.70%	2.80%	2.85%	2.90%	3.00%	3.10%
Commission	1.00%	2.00%	2.50%	2.50%	2.50%	2.50%	2.50%	3.00%



Click For Details

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

5 Year Surrender

5.00% CAP



Click For Details

CREDITING INDEX:

S&P 500® PRICE RETURN OPTIONS

FIA CREDITING METHODS:

25.00% Annual Point-to-Point Par Rate

5.00% Annual Point-to-Point Cap

1.00% Monthly Sum Cap

1.50% Fixed Rate

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 0320 | AGENT USE

\$500,000 Deferred Income Comparison

Deferred & Guaranteed Lifetime Income Insurance Products Offer Options



Insurance products offering deferred & guaranteed lifetime income have added to the standard annuitization options with the inclusion of income riders. Instead of relying on the low contractual guaranteed annuitization values illustrated with traditional deferred annuities, the income riders allow clients to realize higher guaranteed income. However, there are so many moving pieces and "guaranteed rates" these products can be misleading and should be looked at on a comparative basis. Focusing only on an income rider's roll up rate or the payout rate will not deliver the full story.

In the examples below, a 60 year old male is comparing lifetime income payments starting at age 66/67. Using a deferred immediate annuity (DIA), a single premium fixed rate deferred annuity (SPDA) with income rider and a fixed indexed annuity (FIA) with income rider we can compare income options. ([See article here](#))

Deferred Immediate Annuity (DIA)

- \$500,000 initial premium & income base
- 0.00% roll-up
- 6.46% income rate
- **\$32,277.84 annual lifetime income payment at age 66**
- Commission 4.00%
- Company rated "A+" by A.M. Best

Traditional Single Premium Deferred Annuity (SPDA) with income rider

- \$500,000 initial premium
- 7.20% compounded daily roll up
- \$758,819.91 income base
- 5.10% income rate of income base
- 7.74% income rate of initial premium
- **\$38,699.82 annual lifetime income payment at age 66**
- Commission 5.00%
- Company rated "A" by A.M. Best

Fixed Indexed Annuity (FIA) with income rider

- \$500,000 initial premium
- 8.00% simple interest roll up
- \$740,000.00 income base
- 5.35% income rate of income base
- 7.92% income rate of initial premium
- **\$39,590.00 annual lifetime income payment at age 66**
- Commission 4.00%
- Company rated "A+" by A.M. Best

So, what is better? An 8% roll-up? A 5.35% payout rate? Simple interest or compounded? Well, looking simply at the income, the FIA with 8% simple interest roll up and the higher payout of 5.35% will kick off the most lifetime income for this client.

See the full Illustrations:

Annuitant: Valued Client
 Male Age: 60
 State of Issue: AZ
 Contract Type: Nonqualified

Date of Quote: 08/04/2020
 Quote Expiration Date: 08/11/2020
 Purchase Payment: \$500,000.00

Single Lifetime Income with Installment Refund
 Purchase Payment: \$500,000.00

Income Start Date	Payment Frequency	Income Payment Amount	Guaranteed Period (Years)	Guaranteed Income (\$/Month)
09/04/2026	Monthly	\$2,609.82	15	\$590,206.52

DIA

Accumulation Value						Guaranteed Income Benefit Withdrawal				
Year / Age	Purchase Payments	Interest Earned	Rider Fee	Annual W/O	Contract Value	Surrender Value	Annual Roll-Up	Benefit Base	Annual W/O	Annual W/O Amount
00	0	0	0	0	500,000	468,000	0	500,000	4.85%	24,250
1/61	0	8,422	10,000	0	498,422	471,508	40,000	540,000	4.84%	24,930
2/62	0	4,838	10,000	0	493,260	473,362	40,000	580,000	4.83%	26,070
3/63	0	4,873	11,000	0	488,233	468,340	40,000	620,000	4.83%	26,970
4/64	0	4,822	12,400	0	483,265	463,319	40,000	660,000	4.83%	28,130
5/65	0	4,732	13,300	0	478,231	463,238	40,000	700,000	4.83%	28,730
6/66	0	4,633	14,000	0	473,200	464,415	40,000	740,000	4.83%	29,430

Age: 60 Male AZ
 Single Premium: \$500,000.00
 Policy Form SPDA17

Contract Year	Age	Partial Withdrawals	LTD Income	LTD Surrender Base	Guaranteed Assumptions @ 60th Birth Year Age
1	61	0	0	336,000	480,240
2	62	0	0	374,000	485,414
3	63	0	0	415,000	490,610
4	64	0	0	459,000	495,834
5	65	0	0	505,000	501,088
6	66	0	0	553,000	506,474
7	67	0	0	603,000	511,892
8	68	0	0	655,000	517,342
9	69	0	0	709,000	522,824
10	70	0	0	765,000	528,338

SPDA

[Request an illustration](#)

[Annuity Blog](#)

New 5 Year Fixed Rate With Upstream

3.45% RATE FOR 5 YEARS
18.48% YIELD AFTER 5 YEARS*

- Issue Ages @ this rate 0-80
- Commission: 2.55% (0-80)
- Free withdrawals of interest
- B++ Rated Carrier

Issue Age:	55	Initial Guaranteed Period:	5-Years
Death Benefit Rider:	No	Initial Guaranteed Interest Rate:	3.45%
10% Free Withdrawal Rider:	No	Subsequent Guaranteed Interest Rate:	3.45%

End of Contract Year	Age	Guaranteed Interest Rate	Interest Credited to Contract	Withdrawals	Contract Value	Cash Surrender Value	Surrender Charge Percentage
1	55	3.45%	17,250.00	0.00	517,250.00	462,852.28	10.00%
2	56	3.45%	17,845.13	0.00	535,095.13	486,756.10	9.00%
3	57	3.45%	18,460.78	0.00	553,555.91	511,302.67	8.00%
4	58	3.45%	19,097.68	0.00	572,653.59	536,513.32	7.00%
5	59	3.45%	19,756.55	0.00	592,410.13	562,410.13	6.00%

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Currently available in: AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT, ND, NE, NM, NV, OH, SD, TX, TN, UT, WV, WY
 *Assumes no withdrawals

Deferred Annuity Rates

2 Year Interest Rate Guarantees

- **2.30% Interest Rate** - "B+" Rated Carrier - (2.00% in Florida)
- **2.25% Interest Rate** - Limited availability - 1.75% Minimum Guarantee
- **2.00% Interest Rate** - Limited availability - 1.75% Minimum Guarantee
- **1.90% Interest Rate** - "B+" Rated Carrier - Issues to age 90

3 Year Interest Rate Guarantees

- **2.60% Interest Rate** - "B+" Rated Carrier - Issues to 97 - Rate 2.50% under \$250K
- **2.50% Interest Rate** - "B++" Rated Carrier - Commission 2.05%
- **2.50% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.40% under \$250K
- **2.40% Interest Rate** - "A-" Rated Carrier
- **2.15% Interest Rate** - "B++" Rated Carrier - 2.00% Commission (0-90)
- **2.00% Interest Rate** - "A-" Rated Carrier
- **2.20% Interest Rate** - "B+" Rated Carrier
- **2.10% Interest Rate** - "B+" Rated Carrier - Issues to age 99
- **2.00% Interest Rate** - "A-" Rated Carrier
- **2.00% Interest Rate** - "B++" Rated Carrier - Withdrawals full death benefit
- **1.70% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **1.50% Interest Rate** - "B++" Rated Carrier - 2.00% Commission
- **1.25% Interest Rate** - "A+" Rated Carrier

4 Year Interest Rate Guarantees

- **2.85% Interest Rate** - "B++" Rated Carrier - Issues to age 100
- **2.80% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.65% Interest Rate** - "A-" Rated Carrier - \$100,000+
- **2.60% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.50% under \$250K
- **2.25% Interest Rate** - "A" Rated Carrier - NY Approved

5 Year Interest Rate Guarantees

- **3.45% Interest Rate** - "B++" Rated Carrier - 2.55% commission
- **3.35% Interest Rate** - "B++" Rated Carrier (3.25% in California)
- **3.35% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **3.30% Interest Rate** - "B+" Rated Carrier - Rate is 3.10% under \$250,000
- **3.10% Interest Rate** - "B++" Rated Carrier (2.95% in Florida)
- **3.00% Interest Rate** - "B++" Rated Carrier - 2.25% commission (0-90)
- **2.90% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.75% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.00% Year 1 & Base** - 2.25% Contract Minimum - Flex - Issues to Age 95
- **2.85% Interest Rate** - "B+" Rated Carrier - Issues to age 90
- **2.75% (.3.55% Year 1 then 2.55% Years 2-5)** - B++ Rated - Issues to Age 90
- **2.85% Interest Rate** - "B+" Rated Carrier
- **2.75% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.70% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.60% under \$250K
- **2.50% Interest Rate** - "A-" Rated Carrier
- **2.45% Interest Rate** - "B++" Rated Carrier Commission 3.25% - Full Death Benefit
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.30% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100K
- **2.25% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.10% Interest Rate** - "B++" Rated Carrier - 3.00% commission (0-80)
- **1.35% Interest Rate** - "A+" Rated Carrier

6 Year Interest Rate Guarantees

- **3.42% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.30% Interest Rate** - "B+" Rated Carrier - Rate is 3.10% under \$250,00
- **2.90% Interest Rate** - "A-" Rated Carrier - \$100,000+
- **2.85% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.90% Interest Rate** - "B+" Rated Carrier
- **2.85% Interest Rate** - "A" Rated Carrier - 0.10% less \$100,000 premium
- **2.80% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.80% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.70% under \$250K
- **2.70% Interest Rate** - "B++" Rated Carrier - 2.00% commission
- **2.60% Interest Rate** - "A-" Rated Carrier
- **2.35% Interest Rate** - "A" Rated Carrier - 0.10% less \$100,000 premium
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.20% Interest Rate** - "B++" Rated Carrier - Issues to age 90

7 Year Interest Rate Guarantees

- **3.50% Interest Rate** - "B++" Rated Carrier - 2.70% Commission
- **3.45% Interest Rate** - "B++" Rated Carrier - (3.35 in California)
- **3.44% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.35% Interest Rate** - "B+" Rated Carrier - Rate is 3.15% under \$250,000
- **3.00% Interest Rate** - "B++" Rated Carrier - 2.50% Commission - No Features
- **2.85% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.95% Interest Rate** - "B+" Rated Carrier
- **2.95% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.85% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.75% under \$250K
- **2.85% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.55% Interest Rate** - "B++" Rated Carrier 4.00% Commission (0-80) - Benefits

- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.34% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium
- **2.25% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **1.50% Interest Rate** - "A+" Rated Carrier

8 Year Interest Rate Guarantees

- **2.85% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.50% Year 1 & Base** - 2.50% Contract Minimum - Flex - Issues to Age 95
- **2.90% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.80% under \$250K
- **2.40% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **2.20% 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
- **2.75% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.00% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.90% under \$250K
- **2.27% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium
- **1.65% Interest Rate** - "A+" Rated Carrier

10 Year Interest Rate Guarantees

- **3.60% Interest Rate** - "B++" Rated Carrier - 2.95% Commission
- **3.55% Interest Rate** - "B++" Rated Carrier - (3.45% in California)
- **3.55% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.40% Interest Rate** - "B+" Rated Carrier - Rate is 3.20% under \$250,000
- **2.80% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.10% Interest Rate** - "B++" Rated Carrier - Rate is 3.00% under \$250,000
- **2.60% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.30% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium
- **1.90% Interest Rate** - "A" Rated Carrier

[Deferred Annuity Quote Request Form](#)

Enhanced Rate MYGA

3.00%

Bankers Elite 5

- Surrender: 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 0.0% after
- Commission: 2.25%
- Issue Ages: 0-90 (75 in CA & FL)
- Not Available in DE, MN, NH, NY
- No free withdrawals in years 1-5, 100% liquid thereafter
- Limited death benefit years 1 - 5

[Agent Appointment](#)

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Immediate Annuity Pricing

Single Premium Immediate Annuities

Life ONLY:

\$100,000 Premium | Monthly Income
Age 65 Male = \$537 (6.59% Annually)
Age 70 Male = \$636 (7.78% Annually)
Age 75 Male = \$773 (9.42% Annually)
Age 65 Female = \$487 (5.98% Annually)
Age 70 Female = \$571 (6.98% Annually)
Age 75 Female = \$693 (8.45% Annually)

Life With 20 Year Certain:

\$100,000 Premium | Monthly Income
Age 65 Male = \$459 (5.62% Annually)
Age 70 Male = \$488 (5.98% Annually)
Age 75 Male = \$508 (6.22% Annually)
Age 65 Female = \$442 (5.42% Annually)
Age 70 Female = \$477 (5.84% Annually)
Age 75 Female = \$503 (5.16% Annually)

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Life With 10 Year Certain:

\$100,000 Premium | Monthly Income
Age 65 Male = \$518 (6.35% Annually)
Age 70 Male = \$594 (7.26% Annually)
Age 75 Male = \$681 (8.29% Annually)
Age 65 Female = \$477 (5.87% Annually)
Age 70 Female = \$549 (6.71% Annually)
Age 75 Female = \$639 (7.79% Annually)

Period Certain ONLY:

\$100,000 Premium | Monthly Income
02 Years = \$4,242.00
03 Years = \$2,874.00
04 Years = \$2,179.00
05 Years = \$1,763.00
10 Years = \$975.00
15 Years = \$700.00
20 Years = \$565.00
25 Years = \$485.00
30 Years = \$433.00
35 Years = \$396.00

News and Incentives

Trips / Rewards

- Liberty Bankers Banff Springs 2021
- Lafayette Life 2021
- American National 2021
- Sentinel Security 2021
- Royal Neighbors Bahamas 2021

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
- LTC Annuity

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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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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Quick Discussion Guide

August 18, 2020
Update

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Lifetime Income NOW - Top Income from SPIA's

Do you offer Immediate Annuities as an option for guaranteed income?

We have since 1995, and these insurance products are becoming more popular than ever before. The client satisfaction is outstanding. SPIA's offer many income options. They can have tax exclusions and beneficiary guarantees as well as the top income payments available.

Where else can a 67 year old use 6.56% of their money annually and be guaranteed not to run out?

Designed For Lifetime Income

Illustration: Valued Client Male age 67
Initial Premium: \$100,000 Non-Qual
Lifetime Income With 10 Year Certain

Immediate Annuity
\$6,564
Annual Lifetime Income

Single Premium:	\$ 100,000.00
Periodic Income:	\$ 547.00
Payment Duration	Guaranteed for 10 years and life thereafter
Payment Frequency:	Monthly
First Payment:	1 month after issue
Tax Status:	Non-Qualified
Cost Basis:	\$ 100,000.00
Excludable Portion*:	\$ 416.81 76.2%
State of Residence:	Arizona

Request A SPIA Quote



FixedAnnuitiesAndLife.com

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[Request A SPIA Quote Here](#)

[Call - \(800\) 373-9697](tel:8003739697)

Fixed Rates With Upstream

3.45%

5 Year Interest Rate

- Issue Ages @ this rate 0-80
- Commission: 2.55% (0-80)
- Free withdrawals of interest
- B++ Rated Carrier

[Details / Agent Kit](#)

-ONLY: available in: AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT, ND, NE, NM, NV, OH, SD, TX, TN, UT, WV, WY

3.35%

[Details / Agent Kit](#)

5 Year Interest Rate

-Issue Ages @ this rate 0-80

-Commission: 2.25% (0-80)

-B++ Rated Carrier

-NOT available in: AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV - Rates is 0.10% lower in CA and FL

2.60%

[Details / Agent Kit](#)

3 Year Interest Rate

-Issue Ages 0-97

-Commission: 2.55% (0-80)

-Free withdrawals of interest

- 3 Year surrender 9%, 8%, 7%, 0% thereafter

-ONLY: available in: AK, AL, AR, AZ, CO, CT, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

Enhanced Rate MYGA

[Register](#)

EquiTrust Annuity Portfolio

Thursday, August 20th at 10:00 AM Central

[Register](#)

Defined Benefit Pension Plans - American National

Wednesday, August 19, 2020 at 12 p.m. CDT

Carrier Rate Sheets

American National
Equitable
Guggenheim Life
Guarantee Income Life
Great American
Liberty Bankers Life
Oxford Life
Sagicor
Sentinel Security
Upstream

News and Incentives

Trips / Rewards

- Liberty Bankers Banff Springs 2021
- Lafayette Life 2021
- American National 2021
- Sentinel Security 2021
- Royal Neighbors Bahamas 2021

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
- LTC Annuity

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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AL, AZ, CO, CT, FL, HI, GA, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI

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August 2020

800-373-9697

AGENT USE ONLY

2.80%

Guaranteed 4 Year Interest Rate

"A-" Rated Carrier - \$2.3 Billion Admitted Assets

This MYGA has free withdrawal provision, full death benefit and waivers.

This MYGA has great features and clients can choose from eight guarantee periods.



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2.90%

Guaranteed 5 Year Interest Rate

"A-" Rated Carrier - \$1.5 Billion Admitted Assets

This MYGA has a 10% free withdrawal provision and full death benefit.

This MYGA has great features and clients can choose from five guarantee periods.



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Interest Guaranteed	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
\$10K-\$249K	2.40%	2.50%	2.60%	2.70%	2.75%	2.80%	3.90%	3.00%
\$250,000+	2.50%	2.60%	2.70%	2.80%	2.85%	2.90%	3.00%	3.10%
Commission	1.00%	2.00%	2.50%	2.50%	2.50%	2.50%	2.50%	3.00%



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

5 Year Surrender

5.00% CAP



Click For Details

CREDITING INDEX:

S&P 500® PRICE RETURN OPTIONS

FIA CREDITING METHODS:

25.00% Annual Point-to-Point Par Rate

5.00% Annual Point-to-Point Cap

1.00% Monthly Sum Cap

1.50% Fixed Rate

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 0320 | AGENT USE