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Traditional Fixed Annuities & Life with FSD Financial

Independent wholesaling since 1994 | *Quality | Integrity | Expertise*

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

August 16, 2021
Update

LOOKING FOR LIFE ONLY LICENSED AGENTS

Quality Fixed Annuity Carrier - Products approved in most states 'A-' (excellent) rated

Here is a company which as performed amazingly and with great results since we started marketing them in 2007. A "B-" rated carrier at the time, but after getting to know the carrier, the people and the business model they planned to follow, we became comfortable with the products. Fast forward to today and the carrier has been upgraded to "A-" Excellent. That is 4 times. Wow. They have a 14% surplus and consistently outstanding service and interest rates. **I know this carrier products inside and out.**
VERY CLIENT FRIENDLY. SAFE OPTION FOR CLIENTS & YOU!

One of the easiest sale to make is an internal rollover. This carriers policies to NOT automatically renew surrender charges and if clients want to re-up for a new term they get the current new money rates. The agent gets a new full commission and the carrier has the premium under surrender again. A true Win Win Win!

Products available:

Immediate Annuities

- Lifetime Income
- Joint Life Income
- Period Certain Income

Fixed Indexed Annuities

- 5, 7 & 10 year terms
- 6% bonus option

Multi Year Rates

No withdrawals

- 9 Year: 3.00%
- 7 Year: 2.90%
- 5 Year: 2.80%
- 3 Year: 2.15%

With features

- 7 Year: 2.75%
- 5 Year: 2.60%
- 3 Year: 2.00%

[Get an illustration](#)

Most products available in all states except DE & NY



(A-) Rated Excellent

Life ONLY Licensed AGENTS WANTED!



FIXED ANNUITY CARRIER

APPROVED INSURANCE PRODUCTS

IMMEDIATE ANNUITIES

- LIFETIME INCOME
- JOINT LIFE INCOME
- PERIOD CERTAIN INCOME

DEFERRED ANNUITIES

- MYGA 3, 5, 7 & 9 YEARS

FIXED INDEXED ANNUITIES

- FIA 5, 7 & 10 YEARS

CLICK HERE FOR:

- Agent licensing
- Product training
- Rate spreadsheets
- Monthly news updates
- Advertisement portfolio

Get an agent contract

800-373-9697 | FSD Financial Services | www.AnnuityExperts.com
 Agency California Insurance License #0867385 | Not available in New York | Carrier ratings by A.M. Best Company

Check out a couple of the products here.

HIT THE ACCUMULATION TARGET

A- Rated

GET LICENSED WITH FSD TO OFFER
2.80% INTEREST RATE - 5 YEAR GUARANTEE

PREMIUM \$500,000

End of Year 1—\$514,000	
End of Year 2—\$528,392	
End of Year 3—\$543,186	+ \$74,031
End of Year 4—\$558,396	In 5 years
End of Year 5—\$574,031	

No liquidity in the first 5 years fully liquid thereafter

Commission: 2.25% (0-90) (0-75 in CA & FL)
 Not Available in DE & NY | MVA Surrender: 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 0% thereafter

800-373-9697 | FSD Financial | www.FixedAnnuitiesAndLife.com
 California Insurance License #0867385 | Not available in all states | Rates as of 07/29/2021

3 Year Annuity
 MYGA—Multi Year Guarantee Annuity

2.00% guaranteed for 3 years
 1.00% contractual minimum guarantee

Client Friendly →

- Full death benefit
- Accumulated interest free withdrawals
- RMD Friendly

Short Term →

- Issue ages 0-90 (75 in CA & FL)
- Surrender 8%, 7%, 6%, 0% (MVA 1st 3 years)
- \$10,000 minimum | \$600,000 maximum
- Commission 2.00% (0-80) & 1.00% (81-90)

Safety →

- (A-) rated insurance carrier
- NOT available in NY

Contract with FSD → [Click Here](#)

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They have income annuities! SPIA rates.....

Monthly Income Per \$100,000 Premium
 Non-premium tax states

Life with 10 year certain:
 Male 65 = \$508.00 (6.10% annually)

Life with 10 year certain:
 Female 65 = \$467.00 (5.60% annually)

Male 67 = \$536.00 (6.43% annually)
 Male 70 = \$584.00 (7.01% annually)
 Male 72 = \$617.00 (6.42% annually)
 Male 75 = \$670.00 (7.40% annually)

Female 67 = \$493.00 (5.92% annually)
 Female 70 = \$538.00 (6.46% annually)
 Female 72 = \$572.00 (6.86% annually)
 Female 75 = \$629.00 (7.55% annually)

Period Certain ONLY:

5 Year = \$1,731.00 (96% exclusion)
 10 Year = \$915.00 (91% exclusion)
 15 Year = \$638.00 (87% exclusion)
 20 Year = \$500.00 (83% exclusion)
 25 Year = \$418.00 (79% exclusion)

100% Joint Life Income:

M/F 65 = \$414.00 (4.97% annually)
 M/F 67 = \$437.00 (5.24% annually)
 M/F 70 = \$476.00 (5.71% annually)
 M/F 72 = \$508.00 (6.10% annually)
 M/F 75 = \$564.00 (6.77% annually)

[Request a SPIA quote](#)

We offer full support for agents and agencies.

Follow FSD on LinkedIn  **Follow Us**



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.

Finding the safe product based on 25 years experience!

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

www.FixedAnnuitiesAndLife.com



FSD Financial Services Division

Fixed Products Only | We are here to help!

Quality | Integrity | Expertise

800-373-9697



AnnuityExperts.com

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California Insurance License 0B67385

Non Resident Licenses:

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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Quick Discussion Guide

August 24, 2021
Update

[MYGA Rates](#)[Income Quotes](#)[Index Rates](#)[Life Insurance](#)[Social Updates](#)

TAX EXCLUSION in immediate annuities!

Client using non-qualified premiums will have a portion of their payment excluded from tax. This exclusion will last until the excluded portion equals the cost basis.

For clients who want less taxable income early in retirement.

Monthly Income Per \$500,000 Premium

~*** (A-) Rated Insurance Company ***~

Payment start in 1 month | Non-Qualified Funds | Non-premium tax states
(Qualified premium income payments are the same amount but offer no tax exclusion ratio)

Life with 10 year certain:

Male 65 = \$2,540.00 (77% exclusion)
Male 67 = \$2,680.00 (78% exclusion)
Male 70 = \$2,920.00 (79% exclusion)
Male 72 = \$3,085.00 (81% exclusion)
Male 75 = \$3,350.00 (83% exclusion)
Male 77 = \$3,530.00 (84% exclusion)

Life with 10 year certain:

Female 65 = \$2,335.00 (84% exclusion)
Female 67 = \$2,465.00 (85% exclusion)
Female 70 = \$2,690.00 (86% exclusion)
Female 72 = \$2,860.00 (86% exclusion)
Female 75 = \$3,145.00 (88% exclusion)
Female 77 = \$3,345.00 (88% exclusion)

Period Certain ONLY:

05 Year = \$8,655.00 (96.3% exclusion)
10 Year = \$4,575.00 (91.1% exclusion)
15 Year = \$3,190.00 (87.1% exclusion)
20 Year = \$2,500.00 (83.3% exclusion)
25 Year = \$2,090.00 (79.7% exclusion)
30 Year = \$1,820.00 (76.3% exclusion)

100% Joint Life Income:

M/F 65 = \$2,070.00 (80.5% exclusion)
M/F 67 = \$2,185.00 (82.2% exclusion)
M/F 70 = \$2,380.00 (85.0% exclusion)
M/F 75 = \$2,820.00 (89.5% exclusion)
M/F 77 = \$3,040.00 (91.4% exclusion)
M/F 80 = \$3,440.00 (94.6% exclusion)

Exclusion example male age 72 with 81% exclusion:

- \$3,085.00 @ 81% excluded = \$2,498.85
- \$3,085.00 - \$2,498.85 = \$589.15
- \$589.15 is taxable portion
- This client would need to be 88 before payment become fully taxable.
- Assumes 100% cost basis

You can request an illustration for any type of SPIA here!

Guaranteed rates & agent friendly commission

These products include full value death benefit and free withdrawals.

7 Year Annuity

MYGA—Multi Year Guarantee Annuity

2.45%

guaranteed for 7 years

Safe & Client Friendly Accumulation

- Client Friendly** →
 - Full death benefit
 - All accumulated interest free withdrawals
 - RMD Friendly
 - Issue ages 0-85
- True Walk Away** →
 - Non-repeating 7 year surrender (MVA)
 - \$10,000 minimum | \$600,000 maximum
- Safety** →
 - (A-) rated insurance carrier
 - NOT available in DE, NY

Agent friendly commission:

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

Contract with FSD → [Click Here](#)

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 California Insurance License #0067385 | Not available in all states | Rates as of 06/30/2021

3 Year Annuity

MYGA—Multi Year Guarantee Annuity

2.00%

guaranteed for 3 years

1.00% contractual minimum guarantee

- Client Friendly** →
 - Full death benefit
 - Accumulated interest free withdrawals
 - RMD Friendly
 - Issue ages 0-90 (75 in CA & FL)
- Short Term** →
 - Surrender 8%, 7%, 6%, 0% (MVA 1st 3 years)
 - \$10,000 minimum | \$600,000 maximum
- Safety** →
 - Commission 2.00% (0-80) & 1.00% (81-90)
 - (A-) rated insurance carrier
 - NOT available in NY

Contract with FSD → [Click Here](#)

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4.00% Commission
7 Year MYGA

2.00% Commission
3 Year MYGA

Immediate Annuity Articles

The Word Is Getting Out
For Maximum
Lifetime Income
Get A SPIA Quote!
Immediate Annuities

Lifetime Income Insurance

Period Certain Immediate Annuity
No Guess Work
All Payments Are
GUARANTEED

Period Certain Only Income

Annuity Awareness
Joint Life Income
Starts In Just One Month!
With Insurance Guarantees

Lifetime Income For Couples

We offer full support for agents and agencies.

Follow FSD on LinkedIn



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Life Agent Use Only
Quick Discussion Guide

August 30, 2021
Update

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

Beat the banks with quality and yield!

Current CD rates are super low! At best they pay 1.10% for 5 year terms. Show them a quality MYGA and double their yield.

Issues to age 89!

**(A+) Rated
Superior**

Commission:
2.50% (0-80)
1.50% (81-89)

5 Year Increasing Guarantee Interest Rate

- Year 1: **2.25%** (2.00% base plus 0.25% bonus)
- Year 2: **2.10%**
- Year 3: **2.20%**
- Year 4: **2.30%**
- Year 5: **2.40%**
- Liquid after 5 Years

Based on \$100,000 (rate is 0.15% less under \$100,000)

[Click here](#) for an agent kit or
Call 800-373-9697 for details.

1st year bonus MYGA

**"A-" Rated
14% Surplus**

1st year enhancement & free withdrawals [Get contracted](#)

- 5 Year: 3.35% year 1 & 2.35% years 2-5

All features and higher commission - [Get contracted](#)

- 7 Year: 2.45% (4.00% commission)
- 5 Year: 2.25% (3.25% commission)
- 3 Year: 2.00% (2.00% commission)

FIA with guaranteed 4.05% cap rate!

Don't trust FIA renewal rates? You don't have to! Lock in a cap rate for a surrender matching 5 or 7 years now! Still credit & reset annually. A+ rated carrier with a cool 3 year trail commission option! Check out the 7 year option below! See the PDF for historical illustration, explanation of trail commission options and insurance carriers financial information.

[Get appointed](#) and be sure to ask us about the 0.25% commission BONUS!

Multi-Year FIA CAP

7 Year Guarantee Cap Rate Lock

4.05% cap guaranteed for 7 years (\$100,000+)

S&P 500® Annual Point 2 Point
Annual Reset | Annual Lock-In

Client Friendly

- Full value lump sum death benefit
- 10% penalty free withdrawals
- Terminal Illness & Extended Care Waivers
- Issue ages 0-85 (0-75 on inherited NQ & Q)
- Non-repeating 7 year surrender (MVA)
- \$10,000 minimum | \$1,000,000 maximum
- (A+) superior rated insurance carrier
- NOT in NY (rates lower in AK, CA, PA and UT)

True Walk Away

A+ Safety

Agent friendly commission options 0-75:

- No trail = 4.75%
- 3 year trail = 3.25% year 1
1.50% year 2
1.00% year 3

Contract with FSD

[Click Here](#)



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California Insurance License #0867385 | Not available in all states | Rates as of 08/18/2021

6.85% Income Roll-up - 7.00% Commission

Lifetime Income Rider
6.85% roll-up



NEW STRATEGY

S&P MARC 5% – Low Volatility

The S&P MARC 5% is a derivative of the more well-known S&P 500® Index that is rebalanced daily to manage market volatility. There is not a cap on the crediting rate in this strategy, and yet, the rate will never be less than 0%.

NEW STRATEGY

[Details](#) | [Get contracted](#)

S&P MARC 5% – Low Volatility

Immediate Annuities with 'A-' Rated Carrier

Monthly Income Per \$100,000 Premium non-premium tax states

Life with 10 year certain:

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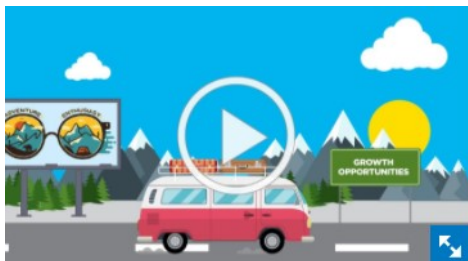
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[Request a SPIA quote](#)

Sagikor Client Video - COOL STUFF!

How to meet your changing needs in retirement



Send this MYGA video
to your clients.

<https://vimeo.com/469154165/8ca6ba9f3b>

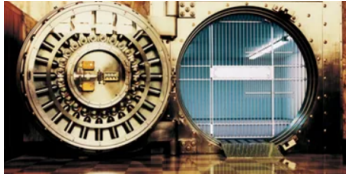
Life Insurance Commission

Commission
Experienced Life Agents
Can Earn More

[Sign Up Here](#)
LIFE INSURANCE COMMISSION**Top Life Insurance Contracts Available**

We have found that a number of our annuity agents do all of their own paperwork, quotes and follow-up on life insurance sales. We have rewarded these agents with top level life insurance contracts. It is simple, the street level plus a bonus! Paid direct from the life insurance company in most cases.

Full Support For Life Licensed Agents.



Accumulation Guaranteed

- MYGA Quotes / MYGA Rates
- Fixed Indexed Annuities (FIA)
- Interest Comparison Calculation
- Flex premium products



Annuity Income Guarantees

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



Life Insurance

- Single premium whole life SPWL
- All other life illustrations
- California Reprice Universal Life (AN)
- Life insurance commission

Webinars

Frequent Social Media Updates

Webinars | Training



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!**



Follow FSD on LinkedIn



Fixed Annuities With FSD

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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 Sagcor

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

- Guggenheim Bonus
- American Equity Rewards
- Life Bonus American National

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

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