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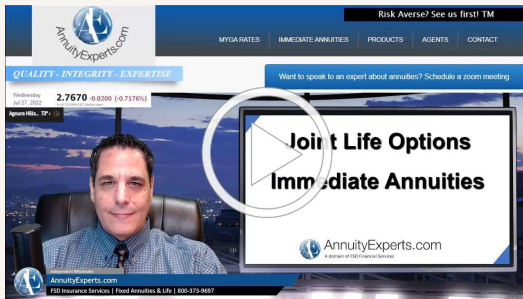
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Quality | Integrity | Expertise

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**August 1, 2022** | [Click here to view as Webpage](#) | **Agent Use**

[MYGA Quotes](#) [SPIA Quotes](#) [FIA Quotes](#) [Split Quotes](#) [Life Quotes](#)

## Watch: Joint & Survivor Lifetime Income Options



Available  
Joint & Survivor life  
contingent income options  
and sample pricing video:

## Hot MYG Rates | Multi-Year Guarantee

**(A-) Rated by A.M Best**

**JUST ANNOUNCED MYGA RATE INCREASE!**

A very nice increase for **August 2022!**

Rates as of 08/01/2022 & subject to change.

Premium Levels	3-Year	4-Year	5-Year
\$100,000+	3.90%	4.10%	4.25%
\$50,000+	3.65%	3.85%	4.00%
\$15,000+	2.90%	3.30%	3.55%

**5 Year 4.25% Interest Guaranteed\***  
**4 Year 4.10% Interest Guaranteed\***

\* Minimum premium \$100,000

Available in California at **0.05% lower rate.**  
Not available in CT, MT, NY  
10% Free Withdrawals | Full Death Benefit

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**4.25% for 5**  
**4.10% for 4**  
**3.90% for 3**  
\$100,000+ | (A-) Rated

[See PDF](#)

[More Details](#)

## Short term MYGA

**August 2022**

**Multi-Year Guarantee Rate**

**3.95%** For All 3 Years  
3.85% under \$100,000

**Tax Deferred Compound Interest Rate**

Rates as of 08/01/2022 and are subject to change.

**Insurance Features—See more [click here](#)**

Minimum Premium To Start \$10,000 (rate is 3.85% under \$10,000–\$99,999)  
3 Year MVA renewing surrender charge period - 9%, 8%, 7%, (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: 1.85% (0-74) & 0.93% (75-100)  
For Information Purposes Only. See Brochure or Sample Contract For Details  
California Insurance License #0B91910 #0B67385

Withdrawals prior to age 59 1/2 may be subject to 10% tax.

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Your Independent Fixed Annuity & Life Wholesaler  
800-373-9697 | AnnuityExperts.com

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**3.95% for 3 Years**  
1.85% Commission (0-74)  
Issues to age 100  
Under \$100,000 rate is 3.85%  
(B++) Rated Carrier

See PDF

More Details

**Good Commission MYG**

**MYGA RATES ARE UP!**

**4.20%**  
Interest Rate Guaranteed For 7 Years\*  
\*Rates are 0.10% lower under \$100,000


**A**  
by AM Best Co.

**3.50%**  
Commission (ages 0-80)  
(81-85) = 1.75% | (86-90) = 1.50%

**THIS INTEREST RATE INCLUDES:**

- RMD friendly withdrawals
- Full death benefit
- Terminal conditions & Nursing home wavers

NOT approved in New York | Rates effective 08/01/22 and are subject to change.

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CA Insurance License Number 0B67385 & 0B91910

**4.20% for 7 Years**  
3.50% Commission  
\$15,000 - \$1,000,000

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More Details

**Walk Away MYGA**

**(A-) Rated by A.M. Best**

**RMD FRIENDLY RATE SPECIAL!**  
**MYGA RATE INCREASE**

**A GREAT MYGA RATE FOR JULY.**  
**Walk Away**  
**Fully liquid after the 5 year term!**

**5 Year 4.25% Interest Guaranteed**  
23.13% total interest in 5 year\*\*  
\*\* Assumes no withdrawals | Commission is 2.25% (0-90)

Available in California & Florida to age 75!  
Not available in DE & NY  
RMD Free Withdrawals after year 1  
Rates as of 7/25/2022 & subject to change.

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**4.25% for 5 Years**  
RMD only withdrawals for 5 years  
Fully liquid thereafter.

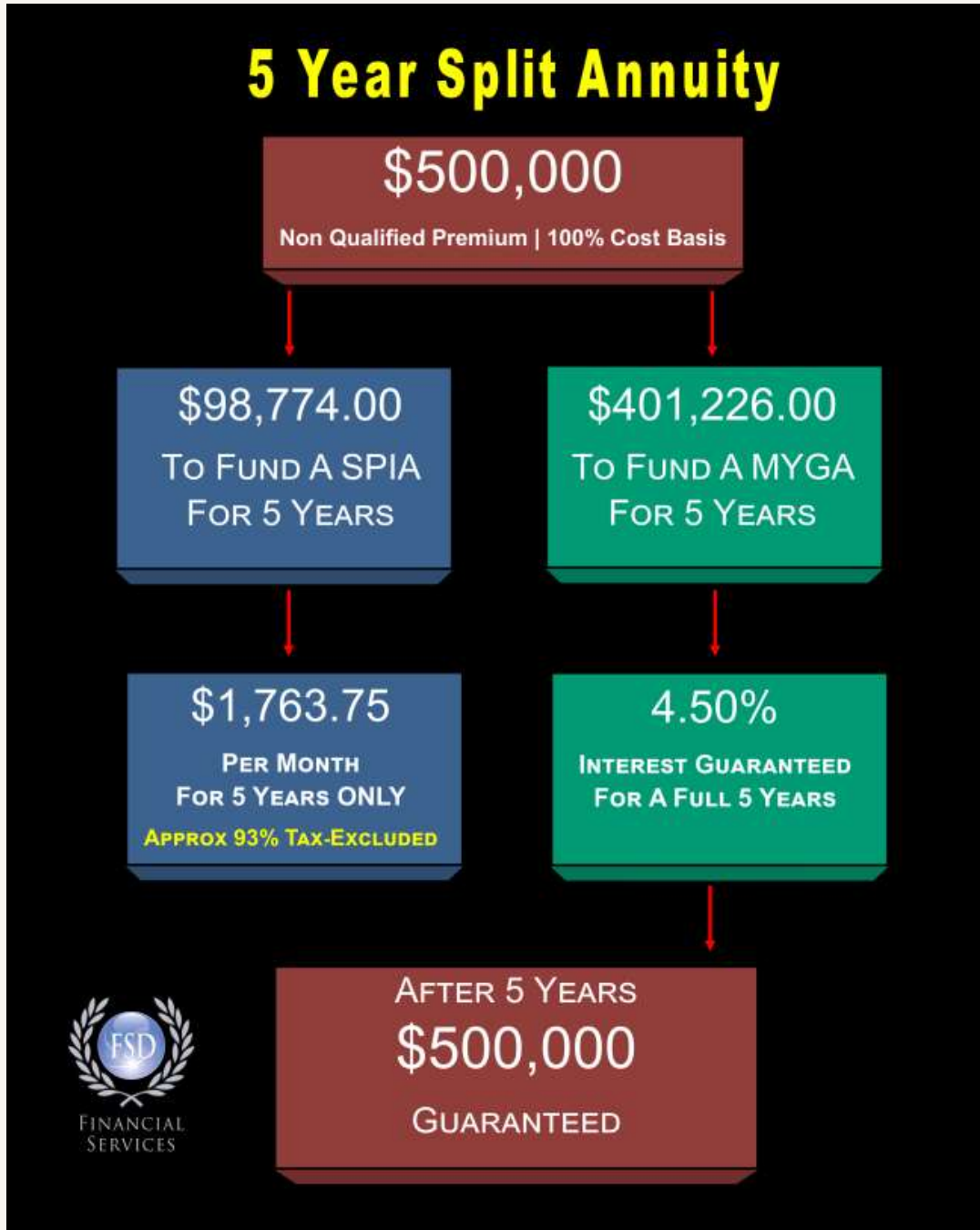
\$10,000 initial premium | (A-) Rated

See PDF

More Details

## Split Annuity Rates Holding For August 1

<b>\$401,226 to MYGA</b>	<b>\$98,774 to SPIA</b>
Interest rate 4.50% for 5 years	Term 60 months
<b>MYGA grows back to \$500,000</b>	<b>Income \$1,763 per month</b>
Commission 2.25% (0-80)	Commission 3.00% (0-80)



Get A Split Annuity Quote

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**Watch: Cost to fund \$40,000 annually for life.**



How much would it cost to fund a lifetime income for \$3,333.34 every month. \$40,000 per year with 100% of initial premium deposit guaranteed to be returned in the event of early death.

**Hot MYG Rates | Multi-Year Guarantee**

**(A-) Rated by A.M Best**

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\$15,000+	2.90%	3.30%	3.55%

**5 Year 4.25% Interest Guaranteed\***  
**4 Year 4.10% Interest Guaranteed\***

\* Minimum premium \$100,000

Available in California at 0.05% lower rate.  
 Not available in CT, MT, NY  
10% Free Withdrawals | Full Death Benefit

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**4.25% for 5**  
**4.10% for 4**  
**3.90% for 3**  
**\$100,000+ | (A-) Rated**

[See PDF](#)

[More Details](#)

# Short term MYGA

**August 2022**

**Multi-Year Guarantee Rate**

**3.95%** For All 3 Years  
3.85% under \$100,000

**Tax Deferred Compound Interest Rate**

Rates as of 08/01/2022 and are subject to change.

**Insurance Features—See more [click here](#)**

Minimum Premium To Start \$10,000 (rate is 3.85% under \$10,000–\$99,999)  
3 Year MVA renewing surrender charge period - 9%, 8%, 7%, (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: 1.85% (0-74) & 0.93% (75-100)  
For Information Purposes Only. See Brochure or Sample Contract For Details  
California Insurance License #0B91910 #0B67385  
Withdrawals prior to age 59 1/2 may be subject to 10% tax.

800-373-9697

800-373-9697

**3.95% for 3 Years**  
1.85% Commission (0-74)  
Issues to age 100  
Under \$100,000 rate is 3.85%  
(B++) Rated Carrier

See PDF

More Details

# Good Commission MYG

**MYGA RATES ARE UP!**

**4.20%**

Interest Rate Guaranteed For 7 Years\*

\*Rates are 0.10% lower under \$100,000

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by AM Best Co.

**3.50%**  
Commission (ages 0-80)  
(81-85) = 1.75% | (86-90) = 1.50%

**THIS INTEREST RATE INCLUDES:**

- RMD friendly withdrawals
- Full death benefit
- Terminal conditions & Nursing home waivers

NOT approved in New York | Rates effective 08/01/22 and are subject to change.

**FSD FINANCIAL** **800-373-9697**  
CA Insurance License Number 0B67385 & 0B91910

**4.20% for 7 Years**  
3.50% Commission  
\$15,000 - \$1,000,000

See PDF

More Details

# Walk Away MYGA

**(A-) Rated by A.M. Best**

**RMD FRIENDLY RATE SPECIAL!**  
**MYGA RATE INCREASE**

A GREAT MYGA RATE FOR JULY.

**Walk Away**  
**Fully liquid after the 5 year term!**

**5 Year 4.25% Interest Guaranteed**  
23.13% total interest in 5 year\*\*

\*\* Assumes no withdrawals | Commission is 2.25% (0-90)

Available in California & Florida to age 75!  
Not available in DE & NY  
RMD Free Withdrawals after year 1  
Rates as of 7/25/2022 & subject to change.

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**4.25% for 5 Years**  
RMD only withdrawals for 5 years  
Fully liquid thereafter.

\$10,000 initial premium | (A-) Rated

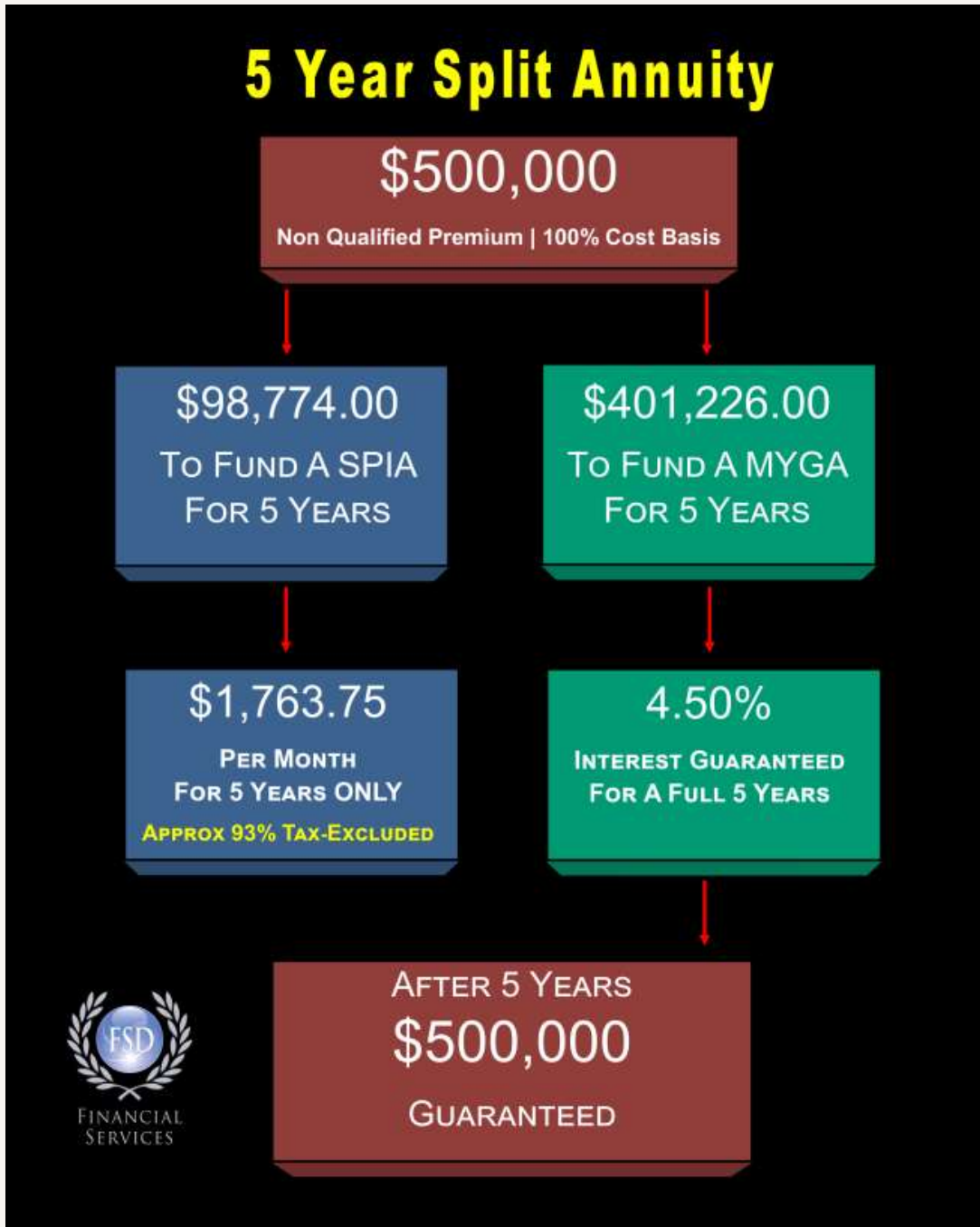
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More Details



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[SPIA Quotes](#)

[FIA Quotes](#)

[Split Quotes](#)

[Life Quotes](#)

**Watch: Rebranding - New name in the Fixed Annuity marketplace.**

Who is Clear Spring Life...



I reviews and react to the new brand name and logo design.

Look at the public facing web page and a sample client illustration on the Multi-Year Guarantee Annuity (MYGA)

**Hot MYG Rates | 4.55% for 5 Multi-Year Guarantee**

**Multi-Year Guarantee Annuity**

**4.55%** 5 Year Interest Rate Guarantee

- ◆ Full Accumulation Death Benefit
- ◆ Issues to age 85
- ◆ 5 Year Repeating Surrender 9%,8%,7%,6%,5%
- ◆ E-App ONLY Commission: 2.10% ages (0-80) | 1.10% ages (81-85)

Not Available in CA, MA, ME, NY | RMD Friendly

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California Insurance License #0B67385 | Not available in all states  
Rates as of 08/24/2022 and are subject to change!

**4.55% for 5**  
No Withdrawals  
**or**  
**4.35% for 5**  
10% Free Withdrawals

See PDF

More Details

Get an Agent Kit

**Hot MYG Rates | Multi-Year Guarantee**

**(A-) Rated by A.M Best**

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**4 Year 4.10% Interest Guaranteed\***

\* Minimum premium \$100,000

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**4.10% for 4**  
**3.90% for 3**  
\$100,000+ | (A-) Rated

See PDF

More Details

**Short term MYGA**

**August 2022**

**Multi-Year Guarantee Rate**

**3.95%** For All 3 Years  
**3.85%** under \$100,000

**Tax Deferred Compound Interest Rate**

Rates as of 08/01/2022 and are subject to change.

**Insurance Features—See more [click here](#)**

Minimum Premium To Start \$10,000 (rate is 3.85% under \$10,000—\$99,999)  
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Issue to ages 0-100 | Full Death Benefit | Not available in AK, HI, NY, ME  
Commission: 1.85% (0-74) & 0.93% (75-100)

For Information Purposes Only. See Brochure or Sample Contract For Details  
California Insurance License #0891910 #0B67385 [REQUEST AN AGENT KIT](#)

Withdrawals prior to age 59 1/2 may be subject to 10% tax.

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Your Independent Fixed Annuity & Life Wholesaler  
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See PDF

More Details

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- Terminal conditions & Nursing home waivers

NOT approved in New York | Rates effective 08/01/22 and are subject to change.

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CA Insurance License Number 0B67385 & 0B91910

**4.20% for 7 Years**

3.50% Commission

\$15,000 - \$1,000,000

[See PDF](#)

[More Details](#)

## Walk Away MYGA


**(A-) Rated by A.M. Best** **RMD FRIENDLY RATE SPECIAL!**  
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**Fully liquid after the 5 year term!**

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23.13% total interest in 5 year\*\*  
\*\* Assumes no withdrawals | Commission is 2.25% (0-90)

Available in California & Florida to age 75!  
Not available in DE & NY  
RMD Free-Withdrawals after year 1  
Rates as of 7/25/2022 & subject to change.

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**FSD FINANCIAL**  **800-373-9697**

**4.25% for 5 Years**

RMD only withdrawals for 5 years  
Fully liquid thereafter.

\$10,000 initial premium | (A-) Rated

[See PDF](#)

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## Split Annuity Rates Holding For August 1

<b>\$400,268 to MYGA</b>	<b>\$99,732 to SPIA</b>
Interest rate 4.55 for 5 years	Term 60 months
<b>MYGA grows back to \$500,000</b>	<b>Income \$1,772 per month</b>
Commission 2.10% (0-80)	Commission 3.00% (0-80)

# 5 Year Split Annuity

\$500,000

Non Qualified Premium | 100% Cost Basis

\$99,732.00

To FUND A SPIA  
FOR 5 YEARS

\$400,268.00

To FUND A MYGA  
FOR 5 YEARS

\$1,772.68

PER MONTH  
FOR 5 YEARS ONLY

APPROX 93.8% TAX-EXCLUDED

4.55%

INTEREST GUARANTEED  
FOR A FULL 5 YEARS

AFTER 5 YEARS

\$500,000

GUARANTEED



Not available in all states | Non-premium tax state quoted | 800-373-9697

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