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## FSD Financial Services Division Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | Independent Wholesaler For Agents

Quality | Integrity | Expertise

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Let's Talk Guarantees  
800-373-9697

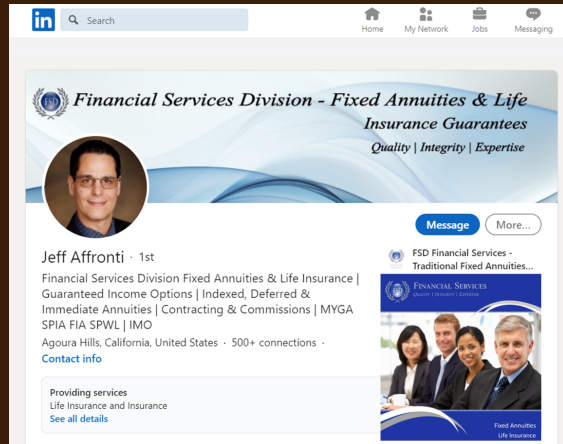
Life Agent Use Only  
Quick Discussion Guide

December 8, 2020  
Update

## Daily updates and industry news!



Email is limited to a weekly cycle so we do not overload you inbox. Follow me on LinkedIn for fresh content and updates on a much more regular basis. **Let's be social!**



## Lifetime Income Rider With Care Enhancement

### EXAMPLE - Age 55 - \$500,000 Income after 10th year

Based on the guaranteed values this client can begin withdrawing an annual income of \$51,296. This represents 10.26% of the initial premium.

#### Home Healthcare Increase Benefit

At time of issue, owner(s) must be able to do all 6 Activities of Daily Living (ADLs), which are:

- Bathing • Transferring • Contenance

### Calculator Input Summary

Initial Purchase Payment:	\$500,000
Withdrawal Frequency:	Annually
Coverage Type:	Single
Issue Age of Owner:	55
Income End of Year:	10
State of Application:	California

• Dressing • Toileting • Eating

GLWB Available	Home Healthcare Increase Benefit
\$51,296.06	\$102,592.12

### Results Summary

Purchase Premium Payment:	\$500,000.00
Initial Bonus:	+ \$40,000.00
Day 1 Income Account Benefit Base (age 55)	\$540,000.00
Annually Guaranteed Lifetime Withdrawal Benefit	\$51,296.06

### Pay out illustrated by year.

		Guaranteed			
End Of Year	Age	Income Account Value 8.00% Rollup	GLWB Payout Factor	GLWB Available	Home Healthcare Increase Benefit
0	55	\$540,000.00	2.80%	\$15,120.00	\$0.00
1	56	\$583,200.00	2.90%	\$16,912.80	\$0.00
2	57	\$629,856.00	3.00%	\$18,895.68	\$37,791.36
3	58	\$680,244.48	3.10%	\$21,087.58	\$42,175.16
4	59	\$734,664.04	3.20%	\$23,509.25	\$47,018.50
5	60	\$793,437.16	3.30%	\$26,183.43	\$52,366.86
6	61	\$856,912.13	3.50%	\$29,991.92	\$59,983.84
7	62	\$925,465.10	3.70%	\$34,242.21	\$68,484.42
8	63	\$999,502.31	3.90%	\$38,980.59	\$77,961.18
9	64	\$1,079,462.49	4.10%	\$44,257.96	\$88,515.92
10	65	\$1,165,819.49	4.40%	\$51,296.06	\$102,592.12

To qualify for the benefit, must have a doctor's statement that any owner is unable to perform 2 out of 6 ADLs. There is a waiting period of 2 years after issue before the benefit can be requested. Benefit can only be applied once. Increase is available for up to 5 years. Account value must be greater than zero. See the Accumulation Benefit Rider & Guaranteed Lifetime Withdrawal Benefit Rider Inserts for more information. There is an **annual fee on each contract anniversary of 1.25% for years 1-5 and 1.60% for years 6-10** multiplied by the Income Account Value and reduced from your account value

*This product is for clients who definitely want to use the guaranteed income option in the future.*

**Earn a 7.50% base commission ages 0-75 and 5.50% 76-85!**

[Request A Quote](#)

**A few top MYGA rates.**

**AVAILABLE IN MOST STATES**



**Available NOW in California & Florida**



**3.00%**  
Guaranteed For 5 Years




**2.15%**  
Guaranteed For 3 Years



**Not Available In DE, NY**

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Toll Free 800-373-9697 | CA Insurance License Number 0B67385 & 0B91910

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**Surrender**

**3 Year Rate Term:**

7.9%, 7.0%, 6.2%, 0.0%

Thereafter

**5 Year Rate Term:**

7.9%, 7.0%, 6.2%, 5.3%,

4.4%, 0.0% Thereafter

**Commission**

**3 Year Term:**

2.00% All Issue Ages

**5 Year Term:**

2.25% All Issue Ages

**Minimum**

**\$10,000**

**ENHANCED RATE LIMITED FEATURES**

**Non Repeating Surrender**

2.45% For 3 | 3.10% For 5 | 3.20% For 7

**ASK US ABOUT THESE MYGA RATES**

**SURRENDER CHARGES :**

- 3 YEAR: 9%, 8%, 0%
- 5 YEAR: 9%, 8%, 7%, 6%, 0%
- 7 YEAR: 9%, 8%, 7%, 6%, 5%, 4%, 0%

**NOT AVAILABLE IN:**

- CA, DE, FL, MN, ND, NJ, NY, SD
- \$10,000 MINIMUM

**GET CONTRACTED NOW!**

**3 YEAR = 2.45%**

**5 YEAR = 3.10%**

**7 YEAR = 3.20%**

<b>2.45%</b>	N/A	3 Years		0 - 75	9, 8, 7, 0%
<b>3.10%</b>	N/A	5 Years	\$10,000	0 - 75	9, 8, 7, 6, 5, 0%
<b>3.20%</b>	N/A	7 Years		0 - 75	9, 8, 7, 6, 5, 4, 3, 0%

[Get licensed to sell](#)

[More Details](#)

## WITHDRAWAL FEATURES & WAIVERS INCULDED

Huge commission up to age 80

**3.25% Agent level commission**

**December 2020**  
**5 Year Interest Rate Guarantee & Fully Liquid After**

**2.45%** Interest Rate Guarantee

**3.25%** Commission (0-80) & 1.50% (81-90)

Not available in NY | 5 year surrender charge 8%, 7%, 6%, 5%, 4%, 0% Thereafter  
 Full death benefit | Free withdrawal of accumulated interest | Nursing home waiver

**www.FixedAnnuitiesAndLife.com**  
 Toll Free 800-373-9697 | CA Insurance License Number 0B67385 & 0B91910

Now available in all states except New York, this 5 year MYGA offers a 12.87% return after 5 years.

- The interest rate of 2.45% is guaranteed for all 5 years.
- The surrender charge is a matching 5 years and the funds are 100% liquid after the 5th year.
- The interest rate will never drop below 1.00% after the initial 5 year guarantee period.
- This product offers a full death benefit and clients can withdraw ALL earned interest at anytime.

Here is a quick breakdown on how the accumulation value grows @ 2.45%.

**\$500,000 Premium:**

- End of Year 1 - \$512,250
- End of Year 2 - \$524,800
- End of Year 3 - \$537,657
- End of Year 4 - \$550,830 - (Example \$50,830 is interest and could be withdrawn)
- End of Year 5 - \$564,325

After 5 years, a client with \$500,000 will have earned \$64,325, assuming no withdrawals are made.

That is 12.87% of initial premium!

[More Details](#)

[Get an agent kit](#)

## Fixed Indexed Annuities

### 7 Year -

S&P 500® Price Return Options:

- 22% Annual Pt-to-Pt Par Rate
- 4.50% Annual Point-to-Point Cap
- 1.00% Monthly Sum Cap



## Fixed Indexed Annuities

**We like working with these carriers for FIA's  
Join us for great service, training & commission!**

AMERICAN NATIONAL	OXFORD LIFE
GREAT AMERICAN LIFE	GUGGENHEIM
GUARANTEE INCOME LIFE	EQUITRUST LIFE
SAGICOR LIFE	THE STANDARD

www.FixedAnnuitiesAndLife.com

Toll Free 800-373-9697 | CA Insurance License Number 0B67385 & 0B91910

- 1.00% Fixed Rate
- Surrender charge period:**
- 5 Year = 9%, 8%, 7%, 6%, 5%,
  - 7 Year = 9%, 8%, 7%, 6%, 5%, 4%, 3%
- Commission:**
- 4.50% (0-74) & 2.25% (75-90)

[More details](#)

## Immediate Annuities

### *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. SPIA's can have tax exclusions and beneficiary guarantees and often the top income payments available.



[Sample SPIA Quotes](#)

[Get A SPIA Quote](#)

## News and Incentives

### Trips / Rewards

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

### 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
- Bankers Life Rehabilitation Update

### 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

### Integrity Life / W&S Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- SECURE Act FAQ
- 2020 Retirement Planning Guide
- 2020 Tax Reference Guide WS

## It's Easy To 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 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

Remember When that need arises for a guaranteed insurance product call 800-373-9697.

## Change of address



**28720 Roadside Drive  
Suite # 126  
Agoura Hills, CA 91301**

[MYGA Rates](#)

[SPIA Quotes](#)

[Life Quotes](#)

[FIA Rates](#)

[Annuity Blog](#)

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**FSD offers a traditional approach to current fixed insurance products.**



*Quality | Integrity | Expertise*

**FSD Financial Services Division**

**Fixed Products Only | We are here to help!**

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

**800-373-9697**

28720 Roadside Drive, STE 126, Agoura Hills, CA 91301

**CA 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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## FSD Financial Services Division Insurance News & Reviews

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Let's Talk Guarantees  
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Life Agent Use Only  
Quick Discussion Guide

December 17, 2020  
Update

[MYGA Rates](#)   [SPIA Quotes](#)   [Life Quotes](#)   [Income Rider](#)   [Annuity Blog](#)

### URGENT \$5,000 to start & 2.50% minimum forever!

*LAST CHANCE for these ultra HIGH minimums!*

The minimum guarantee is the strongest guarantee!



## December 2020

### 3.50% Year 1

### 3.50% Base years 2+

- HIGH 2.50% minimum guarantee
- EIGHT year NO MVA surrender
  - HIGH 3.50% base interest
  - FLEX premiums allowed



*Quality Integrity Expertise*

A \$5,000 premium will get your clients the ability to add funds later and never earn less than 2.50%. Remember the 3.00% minimum, well they are gone and so



will this 2.50% on **01/01/2021**. So, secure this contract for your clients now by getting appointed with FSD.

**Example:** \$5,000 in year 1 and \$100,000 in year 7. The deposit in year 7 does **not** add to or extend surrender charges. Commission is 2.50% for premiums in year 1 and 0.50% on the premium in year 2+.

**Minimum premium** is \$5,000 and maximum is \$1,000,000. The product is **only available in** AZ, CO, CT, FL, IL, IN, MD, NJ, NV, MI, OH, PA, RI, VA, TX, WI, WV

Get appointment papers - [click here](#) | More details - [click here](#)

Year	Age	Deposit	Withdrawal	Guaranteed			Current		
				Cash Value	Accum. Value	Interest Rate	Cash Value	Accum. Value	Interest Rate
1	53	\$5,000	\$0	\$4,813	\$5,175	3.50%	\$4,813	\$5,175	3.50%
2	54	0	0	4,986	5,304	2.50%	5,035	5,356	3.50%
3	55	0	0	5,165	5,437	2.50%	5,266	5,544	3.50%
4	56	0	0	5,294	5,573	2.50%	5,451	5,738	3.50%
5	57	0	0	5,484	5,712	2.50%	5,701	5,938	3.50%
6	58	0	0	5,679	5,855	2.50%	5,962	6,146	3.50%
7	59	100,000	0	106,331	108,501	2.50%	107,664	109,861	3.50%
8	60	0	0	110,102	111,214	2.50%	112,569	113,707	3.50%
9	61	0	0	113,994	113,994	2.50%	117,686	117,686	3.50%
10	62	0	0	116,844	116,844	2.50%	121,805	121,805	3.50%
<b>Yrs. 1 - 10</b>		<b>105,000</b>							

**Also available in a 2 year:**

2.25% year 1  
2.25% base years 2+  
1.75% Minimum

[Details on 2 year](#)

**Also available in a 5 year:**

3.00% year 1  
3.25% base years 2+  
2.25% Minimum

[Details on 5 year](#)

**December MYGA rates.**

**AVAILABLE IN MOST STATES**

**Surrender**

**3 Year Rate Term:**

7.9%, 7.0%, 6.2%, 0.0% Thereafter

**5 Year Rate Term:**

7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 0.0%  
Thereafter

**Commission**

**3 Year Term:**

2.00% All Issue Ages

**5 Year Term:**

**Available NOW in California & Florida**

**3.00%**  
Guaranteed For 5 Years

**2.15%**  
Guaranteed For 3 Years

**Not Available In DE, NY**

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Toll Free 800-373-9697 | CA Insurance License Number 0B67385 & 0B91910

2.25% All Issue Ages

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[Get A MYGA Quote](#)

### ENHANCED RATE LIMITED FEATURES

#### Non Repeating Surrender

2.45% For 3 years | 3.10% For 5 years | 3.20% For 7 years

2.45%	N/A	3 Years		0 - 75	9, 8, 7, 0%
3.10%	N/A	5 Years	\$10,000	0 - 75	9, 8, 7, 6, 5, 0%
3.20%	N/A	7 Years		0 - 75	9, 8, 7, 6, 5, 4, 3, 0%

[Get licensed to sell](#)

[More Details](#)

**2.55%**  
Rate Guarantee

**4.00%**  
Commission

**Guaranteed Interest in all states except DE & NY**  
**WITHDRAWAL FEATURES & WAIVERS INCULDED**

**2.55% Interest rate guaranteed for 7 years**  
**4.00% Agent level commission (0-80) 2.00% (81-85)**

#### Surrender:

Ages 0-55: 12%, 11%, 10%, 8%, 6%, 5%, 4%, 0% Thereafter  
Ages 56+: 8%, 7%, 6%, 5%, 4.5%, 3.5%, 2.5%, 0% Thereafter

[More Details](#)

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**2.25% Minimum**

#### Surrender

**5 Year Term:**

5%, 4%, 2%, 2%, 1%, 0% Thereafter

#### Commission

Hurry! \$5,000 premium locks strong 2.50% contract minimum, ends 01/01/21. This is one we will reminisce about!

<b>DECEMBER 2020</b>			
Flex Premium with HIGH minimum guarantees and base rate			
Minimum Guaranteed Values		Non-Guaranteed Values	
\$103,000	3.00%	\$103,000	3.00%
105,318	2.25%	106,348	3.25%
107,687	2.25%	109,804	3.25%
110,110	2.25%	113,372	3.25%
112,588	2.25%	117,057	3.25%
Yield = 2.40%		Yield = 3.20%	
Surrender Charges = 5%, 4%, 2%, 2%, 1%, 0% Thereafter			
Commission:			
Year 1:			
2.50% (0 - 80)   1.50% (81 - 85)   1.00% (86 - 90) 0.50% 91 - 95			
Flex premiums years 2 - 8:			
0.50% all ages			
Additional premiums do NOT add to or reset surrender charges			

2.50% 0-80

**Minimum**  
**\$5,000**

[Get An Agent Kit](#)

[Get A MYGA Quote](#)

## Fixed Indexed Annuities

### Income For Life - Deferred 10 Years

"A+" Rated  
FIA Carrier  
Contracting  
Commission

Issue ages 50 - 59 | Lifetime Income After 10th **Contract Year**

- **Age 50:** \$45,095 Annual Income (9.02% of premium)
- **Age 51:** \$46,097 Annual Income (9.22% of premium)
- **Age 52:** \$47,099 Annual Income (9.42% of premium)
- **Age 53:** \$48,102 Annual Income (9.62% of premium)
- **Age 54:** \$49,104 Annual Income (9.82% of premium)
- **Age 55:** \$50,106 Annual Income (10.02% of premium)
- **Age 56:** \$51,108 Annual Income (10.22% of premium)
- **Age 57:** \$52,110 Annual Income (10.42% of premium)
- **Age 58:** \$53,112 Annual Income (10.62% of premium)
- **Age 59:** \$54,114 Annual Income (10.82% of premium)

[Request An Illustration](#)

## Immediate Annuities

The screenshot shows the SPIAQUOTE.COM website. At the top, there are navigation links: HOME, GET A QUOTE, AGENTS, SPIA TYPES, CONTACT. Below that, it says 'SINGLE PREMIUM IMMEDIATE ANNUITIES' and 'QUALITY | INTEGRITY | EXPERTISE'. The main headline is 'GUARANTEES INCOME FOR LIFE'. Below that, it says 'SINGLE PREMIUM IMMEDIATE ANNUITY' and 'The Insurance Product Built To Guarantee Lifetime Income'. There is a 'GET A QUOTE NOW' button and a 'REQUEST QUOTE' button. A small image of a couple is also visible.

### *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. SPIA's can have tax exclusions and beneficiary guarantees and often the top income payments available.

[Sample SPIA Quotes](#)

[Get A SPIA Quote](#)

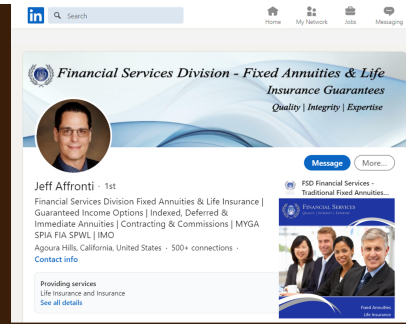
## Frequent Social Updates

Daily updates and industry news!



Email is limited to a weekly cycle so we do not overload your inbox. Follow me on LinkedIn for fresh content on a regular basis.

**Let's be social!**



## It's Easy To Offer Fixed Annuities With FSD's Assistance

### Life Licensed Agent? Add Fixed Annuities Today!

Work with the **AnnuityExperts** so you can cut through all the sizzle and get matched quickly to the right product for your risk averse client.

Remember when that need arises for a guaranteed insurance product call 800-373-9697.

## Change of address

## New Webinars Page

**We've Moved**

New Address:  
28720 Roadside Dr.  
STE 126  
Agoura Hills, CA 91301



At new location: 10/01/2020 | All other contact info remains the same.

 Phone: 818-881-6970  
Toll Free: 800-373-9697  
www.FixedAnnuitiesAndLife.com

**28720 Roadside Drive  
Suite # 126  
Agoura Hills, CA 91301**

### Webinars - Training

- WEBINARS
- Lafayette Life - Tuesday, December 15, 2020 at 9 a.m. PST  
Charitable Giving 101 - The Basic Techniques for Structuring a Charitable Gift  
[REGISTER](#)
  - American National - Wednesday, December 16, 2020 at 12 p.m. CST  
Building a Strong 2021 with Business Owner Ideas  
[REGISTER](#)
  - EquiTrust Life - Thursday, Dec. 17th at 10:00 AM Central  
Advantages of WealthMax Bonus  
[REGISTER](#)
  - Western & Southern - Thursday, December 17, 2020, 9:00 a.m. EST  
Position Your Clients to Pursue Legacy Goals - SECURE Act Silver Linings  
[REGISTER](#)
  - EquiTrust Life - Friday, Dec. 18th at 10:00 AM Central  
EquiTrust University  
[REGISTER](#)
  - Western & Southern - Wednesday, January 20, 2021, 9:30 a.m. EST  
NQ Stretch Options & Opportunities  
[REGISTER](#)

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

## 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 2021

- NAIC recently revised DOL fiduciary model

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- [QLAC: \*\*Get a QLAC quote\*\*](#)
- [Fee Advisor QLAC](#)
- [Pension Fixed Annuities](#)
- [LTC Annuity](#)

### Integrity Life / W&S Reference Guides

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- [Annuitant Driven Contracts](#)
- [SECURE Act FAQ](#)
- [2020 Retirement Planning Guide](#)
- [2020 Tax Reference Guide WS](#)

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**FSD Financial Services Division**

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December 31, 2020  
Update

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# Happy New Year 2021



## Fee Based Rider Focused On Accumulation

# Examining A High Potential Fixed Indexed Annuity



**200% Participation**

**Uncapped Potential**

**Premium Bonus**

[Click Here For The Scoop](#)

[www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com)

I often get inquiries regarding products that seem to good to be true. Such as a recent request for information on an uncapped 200% participation rate S&P 500 annual reset product. This crediting strategy does not currently exist. Basically, the agent was looking at a marking piece highlighting the sizzle without detailing the product terms.

## Here is a look at the terms and sizzle together.

Based on rates as of 12/28/2020

### 1. Participation Rates Guaranteed & Locked In For 10 Years - 200% With NO CAP!

- This is true, however, not on the S&P 500 and not an annual reset.
- The crediting method to get this 200% with no cap is based on a 2 year reset using the Credit Suisse Momentum Index and has a rider fee of 0.95%.
- \*The 200% rate is only guaranteed if the carrier has continued access to the Credit Suisse Momentum Index.
- The product does offer an uncapped S&P 500 annual reset option and that participation rate is much lower at 38.00% (see #6 below).

### 2. A 10% Premium Bonus - This is true, however the bonus has a long vesting period.

- 5.00% base bonus and 5.00% additional bonus as rider is selected
- 10% of the bonus is vested per year in force
- 0%, 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100% in year 11

### 3. 110% Return of Premium Guarantee

- After 10 years the total accumulation can not be less than 110% of initial premium.
- This is like a 1.00% simple interest floor after 10 years. (Effective Rate = 0.958%)
- This is one of the strongest aspects in this FIA.
- The ability to offer huge upside potential with a competitive and guaranteed minimum gain is beautiful.

End of Year	Age	Annual Withdrawal	Cumulative Annual Withdrawals	Total Accumulation Value <sup>1</sup>	Vested Value <sup>2</sup>	Cash Surrender Value <sup>3</sup>	Credit Suisse 2 Year Point-to-Point with Participation Rate <sup>4</sup>	
							Index Int Rate	Index Account Value
At issue	60	\$0	\$0	\$105,000	\$100,000	\$100,000	0.00%	\$105,000
1	61	\$0	\$0	\$104,003	\$99,545	\$95,088	0.00%	\$104,003
2	62	\$0	\$0	\$103,014	\$99,486	\$95,958	0.00%	\$103,014
3	63	\$0	\$0	\$102,036	\$98,978	\$95,920	0.00%	\$102,036
4	64	\$0	\$0	\$101,067	\$98,470	\$95,874	0.00%	\$101,067
5	65	\$0	\$0	\$100,106	\$97,964	\$95,821	0.00%	\$100,106
6	66	\$0	\$0	\$99,155	\$97,457	\$95,759	0.00%	\$99,155
7	67	\$0	\$0	\$98,213	\$96,952	\$95,691	0.00%	\$98,213
8	68	\$0	\$0	\$97,280	\$96,447	\$95,614	0.00%	\$97,280
9	69	\$0	\$0	\$96,356	\$95,944	\$95,697	0.00%	\$96,356
10	70	\$0	\$0	\$110,000	\$110,000	\$110,000	0.00%	\$110,000

### 4. Hypothetical Past Performance | 2 year reset | No CAP | 200% Participation

- 10.12% Most Recent 10 Year Effective Rate - 04/18/2005 - 04/15/2015
- 12.09% Most Favorable 10 Year Effective Rate - 12/31/2009 - 12/31/2019
- 8.29% Least Favorable 10 Year Effective Rate - 03/16/2001 - 03/16/2011
- 0.96% Minimum Guaranteed Equivalent Rate (110% of initial premium)

Contract Year	Most Recent Geometric Mean Annual Effective Rate: 10.11%		Most Favorable Geometric Mean Annual Effective Rate: 12.09%		Least Favorable Geometric Mean Annual Effective Rate: 8.29%	
	Credited Interest Rate	Account Value	Credited Interest Rate	Account Value	Credited Interest Rate	Account Value
0	0.00%	\$105,000	0.00%	\$105,000	0.00%	\$105,000
1	0.00%	\$105,000	0.00%	\$105,000	0.00%	\$105,000
2	27.17%	\$132,260	29.29%	\$134,465	13.95%	\$118,511
3	0.00%	\$131,004	0.00%	\$133,187	0.00%	\$117,385
4	20.77%	\$156,710	10.36%	\$145,589	20.44%	\$140,035
5	0.00%	\$155,221	0.00%	\$144,206	0.00%	\$138,705
6	29.84%	\$199,625	21.30%	\$173,260	22.15%	\$167,819
7	0.00%	\$197,728	0.00%	\$171,614	0.00%	\$166,224
8	19.61%	\$234,256	29.23%	\$219,670	15.44%	\$190,066
9	0.00%	\$232,030	0.00%	\$217,583	0.00%	\$188,261
10	9.86%	\$252,487	40.03%	\$301,788	14.62%	\$213,735

**Hypothetical Most Recent Illustrated Values**

Initial Premium: \$100,000  
State of Issue: AZ  
Issue Age: 60

End of Year	Age	Annual Withdrawal	Cumulative Annual Withdrawals	Total Accumulation Value <sup>1</sup>	Vested Value <sup>2</sup>	Cash Surrender Value <sup>3</sup>	Credit Suisse 2 Year Point-to-Point with Participation Rate <sup>4</sup>	
							Index Int Rate	Index Account Value
At issue	60	\$0	\$0	\$105,000	\$100,000	\$100,000	0.00%	\$105,000
1	61	\$0	\$0	\$104,003	\$99,545	\$95,088	0.00%	\$104,003
2	62	\$0	\$0	\$131,004	\$126,409	\$121,815	27.17%	\$131,004
3	63	\$0	\$0	\$129,759	\$125,870	\$121,982	0.00%	\$129,759
4	64	\$0	\$0	\$155,221	\$151,157	\$147,093	20.77%	\$155,221
5	65	\$0	\$0	\$153,747	\$150,456	\$147,164	0.00%	\$153,747
6	66	\$0	\$0	\$197,728	\$194,255	\$190,781	29.84%	\$197,728
7	67	\$0	\$0	\$195,850	\$193,334	\$190,819	0.00%	\$195,850
8	68	\$0	\$0	\$232,030	\$230,007	\$227,984	19.61%	\$232,030
9	69	\$0	\$0	\$229,826	\$228,842	\$227,858	0.00%	\$229,826
10	70	\$0	\$0	\$250,088	\$250,088	\$250,088	9.86%	\$250,088
11	71	\$0	\$0	\$247,713	\$247,713	\$247,713	0.00%	\$247,713
12	72	\$0	\$0	\$312,023	\$312,023	\$312,023	27.17%	\$312,023
13	73	\$0	\$0	\$309,059	\$309,059	\$309,059	0.00%	\$309,059
14	74	\$0	\$0	\$369,705	\$369,705	\$369,705	20.77%	\$369,705
15	75	\$0	\$0	\$366,193	\$366,193	\$366,193	0.00%	\$366,193
16	76	\$0	\$0	\$470,948	\$470,948	\$470,948	29.84%	\$470,948
17	77	\$0	\$0	\$466,474	\$466,474	\$466,474	0.00%	\$466,474
18	78	\$0	\$0	\$552,649	\$552,649	\$552,649	19.61%	\$552,649
19	79	\$0	\$0	\$547,398	\$547,398	\$547,398	0.00%	\$547,398
20	80	\$0	\$0	\$595,659	\$595,659	\$595,659	9.86%	\$595,659

**5. Annual Fee Based On Accumulation Value**

- 0.95% in the current annual fee charged to the clients accumulation value.

**6. Other Crediting Option Available Include**

- Fixed Account - = 3.20%
- S&P 500 - 1 year Point to Point with Cap = 6.00%
- S&P 500 - 1 year Point to Point with NO CAP & Participation Rate = 38.00%
- S&P 500 - 2 year Point to Point with NO CAP & Participation Rate = 55.00%
- Credit Suisse - 1 year Point to Point with NO CAP & Participation Rate = 140.00%
- Credit Suisse - 2 year Point to Point with NO CAP & Participation Rate = 200.00%
- Credit Suisse - 3 year Point to Point with NO CAP & Participation Rate = 250.00%
- Credit Suisse - 1 year Point to Point with Trigger Rate = 5.50%

**7. Minimum Requirements**

- Issue Ages: 0-85
- Contract Term: 10 years
- Surrender: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%
- Minimum Single Premium: \$5,000
- Maximum Single Premium: \$1,000,000 (without approval)
- Not Approved in: AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WI, WV

**8. Base Commission**

- 7.25% Commission (0 - 75)
- 6.00% Commission (76 - 80)
- 5.00% Commission (81+)
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**Quote Requests and Contracting**

- [Request an FIA illustration](#)



- [Agency level contract requests](#)

## Non Repeating Surrender & 3.00% Interest

AVAILABLE IN MOST STATES

### Compounding Available Now @ 3.00%

Year	End of Year Age	Beginning of Year Premium	Accumulated Value
1	51	100,000.00	103,000.00
2	52	0	106,090.00
3	53	0	109,272.70
4	54	0	112,550.88
5	55	0	115,927.41

Tax-Deferred  
**ACCUMULATION**

[CLICK HERE](#)



#### 3.00% Guaranteed Interest For 5 Years

- Carrier "B++" rated
- \$2 Billion admitted assets
- 2.25% commission (0-90)
- Non repeating surrender
- 100% liquid after year 5
- Not available in DE & NY

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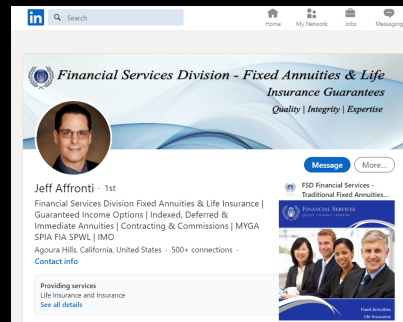
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## Compliance 2021 - New Rules - Training

Arizona, Iowa, Ohio and Rhode Island have updated existing annuity suitability to best interest standards.

# 2021 SUITABILITY UPDATES

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## Change of address

## New Webinars Page

*We've Moved*

New Address:  
28720 Roadside Dr.  
STE 126  
Agoura Hills, CA 91301



At new location: 10/01/2020 | All other contact info remains the same.



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Toll Free: 800-373-9697  
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Agoura Hills, CA 91301**

Webinars - Training

WEBINARS

LifePoint Life - Tuesday, December 16, 2020 at 9 a.m. PST  
Charitable Giving 101: The Basic Techniques for Structuring a Charitable Gift  
[REGISTER](#)

American National - Wednesday, December 16, 2020 at 12 p.m. CST  
Building a Strong 529 with Business Owner Plans  
[REGISTER](#)

EquiTrust Life - Thursday, Dec 17th at 10:00 AM Central  
Advantages of Investment Assets  
[REGISTER](#)

Western & Southern - Thursday, December 16, 2020, 9:00 a.m. EST  
Position Your Clients to Protect Legacy Goals - SECURE Act Silver Linings  
[REGISTER](#)

EquiTrust Life - Friday, Dec 18th at 10:00 AM Central  
EquiTrust University  
[REGISTER](#)

Western & Southern - Wednesday, January 20, 2021, 10:30 a.m. EST  
RMD Stretch Options & Opportunities  
[REGISTER](#)

On-line webinars/trainings have increased in frequency so I built a dedicated page to list them all. [Check it out here.](#)

## News and Incentives

### Trips / Rewards

- Liberty Bankers Banff Springs 2021
- Lafayette Life 2021
- American National 2021

### Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- U.S. Treasury Ruling QLAC and DIAs

- Sentinel Security 2021
- Royal Neighbors Bahamas 2021

### WHAT'S HAPPENING NOW 2021

- NAIC recently revised DOL fiduciary model
- 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

- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
- Lafayette Agent Replacement Guide
- Oxford Withdrawal procedure changes
- Bankers Life Rehabilitation Update

### 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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