



Fixed Annuity Hot List



www.FSDFinancial.com | www.SPIAquote.com

December 2021

800-373-9697

AGENT USE ONLY

'A-' Rated Carrier 10% Withdrawals Full Death Benefit

3.00% For 5 Years

2.95% In California
\$100,000 Premium+

E-APP: 2.50% = 0-80 | 1.75% 81 -85 | 1.25% 86+
Paper: 2.00% = 0-80 | 1.25% 81 -85 | 0.75% 86 -90

States NOT approved in: DE, DC, MT, ND, NY, SD

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'B++' Rated Carrier NO features included

3.15% For 5 Years

3.05% In CA and FL

*CA & FL 0.10% Less as full death benefit is included.
Interest Withdraw Subtract 0.08%
10% Withdrawal Subtract 0.08%
Full Death Benefit Subtract 0.35%*

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SPIA Income

'A-' Rated Carrier

\$100K—NQ	Life ONLY	Life & 10	Life & 20	Exclusion
Male 60	\$491.03	\$484.40	\$464.74	70% - 66%
Female 60	\$466.41	\$462.70	\$450.11	73% - 68%



Rumble - <https://rumble.com/c/c-1096761>

YouTube - <https://www.youtube.com/channel/UCJA1PmQht51tZ6VBx-XYyOw/videos>



 3:02	 11:11	 8:55	 6:23	 4:55
LIFE LICENSED AGENTS: A quick review of High Low ...	NEW LIFE AGENTS - Protect yourself with a few simple...	Interest Rate Update 5 Year MYGA for 10/18/2021	Delivering an annuity contract. More Than Just A...	LIFE AGENT ONLY - Quick Update - A how-to guide to...

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

FSD FINANCIAL SERVICES | 28720 ROADSIDE DR. #126, 91301 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | AGENT USE

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Traditional Fixed Annuities & Life with FSD Financial

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Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

December 2, 2021
Update

- MYGA Rates
- SPIA Quotes
- Life Quotes
- FIA Riders
- Annuity Blog

Earn up to 37.68% in 10 years!

Sweet rates for Dec.

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(16.77% gain after 5)

3.20% for 7
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Assumes no withdrawals

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[Get an agent kit](#)

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California & Florida

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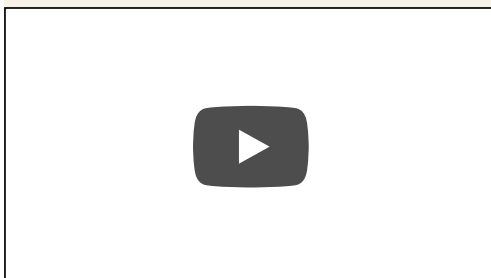


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Watch: Info on Fixed Annuity and Life

Watch: Annuity HotList

A review of the hotlist



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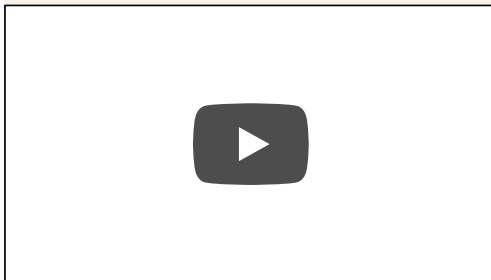
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Watch: Age 52 now with income @ 62



[Get an Income Rider Illustration](#)

Guaranteed Lifetime Income - Look at this example of a female age 52 with income starting at age 62!

The guaranteed income benefit rider can be added to Fixed Indexed and Deferred Annuities and guarantee a set future income from day 1.

In this case a 52 year old female with \$50,000 can guarantee a life income of \$4,558 annually at age 62. All this can be set and guaranteed on day 1.

Building a personal pension will add security in retirement and can be accomplished using these types of income rider.

IMMEDIATE Joint Life Income @ Age 65



JOINT LIFE Income Per \$100,000 Premium

Both clients age 65 at immediate annuity contract issue.
 Rates can vary in some states.

Life ONLY

5.58% JOINT payout in 1 month
 = Income of **\$5,580 Annually**
 (\$465.05 monthly - 72% tax exclusion))
 Guaranteed minimum return = **\$0.00**

Life With 10 Year Certain

5.57% JOINT payout in 1 month
 = Income of **\$5,575 Annually**
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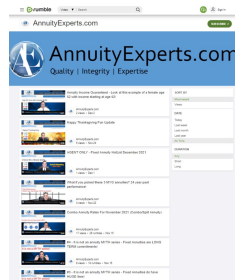
[Request an Immediate Annuity quote](#)

Full Support For Life Licensed Agents.



Videos & Frequent Social Media Updates

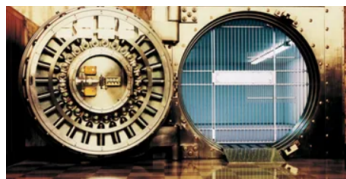
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 LinkedIn - <https://www.linkedin.com/in/jeff-affronti-a1551834/>
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Carrier Webinars | Training

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[Check it out here.](#)



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
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- Split Annuity



Life Insurance

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

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Life Agent Use Only
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December 21, 2021
Update

[MYGA Rates](#)

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[Annuity Blog](#)

SEASON'S GREETINGS



From Jeff & Darren in sunny Southern California

Ho! Ho! Ho!

We hope you and all your family and friends have a safe and Merry Christmas.

Warmest thoughts and best wishes for a wonderful holiday and a very happy New Year.

Office hours: We will be closed Friday the 24th and Friday the 31st!

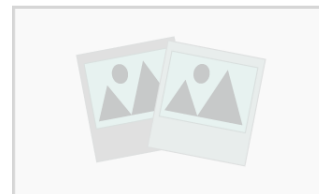
3 Year Annuity (A-) Rated Carrier

3 Year Interest Rate Guarantee:

- **2.30% (\$100,000+)**
- 1.75% (\$50,000 - \$99,999)
- 1.35% (\$15,000 - \$49,999)
- (Under \$100,000 we have other products - [Click here](#) for \$10,000 premium @ 2.00% rate)

California and Florida rates 0.05% lower

- Surrender Charges With MVA: 3 Years Recurring @ 9%, 8%, 7%, 30 day window
- Maximum Premium \$750,000
- States NOT approved in: DE, DC, MT, ND, NY, SD
- Free Withdrawal: 10% Withdrawal Provision after 1st contract yr. (not RMD friendly over 10%)
- Death Benefits: Full Death Benefit



Commission: More for E-App applications!

- 3 Year: E-App: 1.85% ages 0-80 | 1.35% 81 -85 | 1.10% 86 -90
- 3 Year: Paper App: 1.35% ages 0-80 | 0.85% 81 -85 | 0.60% 86 -90

[Click here to request agent kit or just call me for the scoop!](#)

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Watch: Info on Fixed Annuity and Life

Watch: Shop Lifetime Income
It is important to shop that SPIA



Shop That SPIA – Immediate Annuity pricing can vary widely.
Why trust just one source with a choice that will last a LIFETIME?
Since 1996 I have been wholesaling immediate annuities daily.

Options, payout timing, carrier quality and pricing can vary by 25%. Age, state of residence and other factors are used in pricing payments.

Thinking of a using SPIA's?

- Are you aware of all the beneficiary and refund options? Cash refund, period certain and others are available.

- Do you know what an exclusion ratio is? Non-qualified payments may also include a tax exclusion ratio since part of the payment is a return of premium.
- Do you understand commutation? How it works? How long it is available? How expensive it is to use? Liquidity in an immediate annuity can be complicated and varies by carrier.
- In need of guaranteed lifetime income? An immediate annuity should be on the list of products. Just make sure it is the right immediate annuity.

[Get a SPIA quote here](#)

Immediate annuities are insurance products and guaranteed by the claims paying ability of the insurance carrier issuing the contract. Feel free to reach out with any Immediate Annuity questions.
Jeff Affronti

Watch: Liquid Immediate Annuity

Immediate Annuity with the cleanest Liquidity option availabl...



Guaranteed Lifetime Income - This Immediate Annuity has the cleanest Liquidity option available on a SPIA today. Lifetime Income Annuities are more popular than ever and if you die the insurance company does NOT keep your money on this cash refund income annuity. If you are interested in Fixed Annuities, please [subscribe](#).

Get a quote on a Liquid Immediate Annuity here:

[Get an Liquid SPIA Illustration](#)

Watch: Fixed Index Annuity vs Multi-Year Guarantee

Fixed Indexed Annuity (FIA) vs Multi-Year Guarantee Annuity (...)



A basic review of how a Fixed Indexed Annuity (FIA) and a Multi-Year Guarantee Annuity (MYGA) are similar and different at the same time.

Compare how the interest rate and surrender term vary between the FIA and MYGA.

Point to point cap crediting method vs guaranteed fixed rates.

Compounding and tax deferral.

The original Annuity Experts since 1999!

[Get a MYGA quote here](#)

[Get an FIA quote here](#)

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- [All other life illustrations](#)
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Fixed Annuities With FSD



Life Licensed Agent?

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.

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

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](#)

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](#)

Trips / Rewards

- [Guggenheim Bonus](#)
- [American Equity Rewards](#)

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](#)

- [SECURE Act Text](#) / [SECURE Act FAQ](#)

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