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Traditional Fixed Annuities & Life with FSD Financial
Independent insurance wholesaler since 1994
Quality | Integrity | Expertise

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December 12, 2022 | [Click here to view as Webpage](#) | **Agent Use**

Watch:

**My pick for the best overall MYGA
December 2022**

**FIA with a Crediting Cap that is
Guaranteed for the entire initial term!**



My pick for the best overall MYGA (Multi-Year Guarantee Annuity)

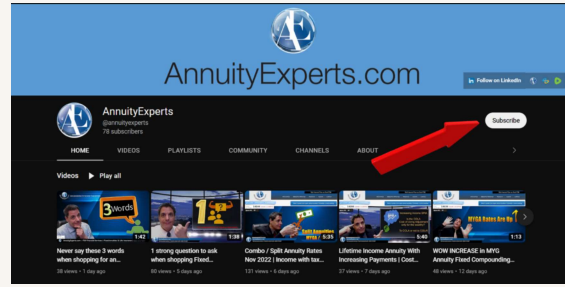
Fixed Indexed Annuity with a Crediting

I have seen in over a dozen years!

Cap that is Guaranteed for the entire initial term! Lock-in!

**Highest minimum guarantee in a
MYGA
2.95% Minimum
December 2022**

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Top MYGA Rates December 2022

MYGA

A Super Savings Tool For Risk Adverse Clients

Multi-Year Guarantee Annuity

A tax deferred fixed insurance product that guarantees interest!

3 Year MYGA Rate For May	5 Year MYGA Rate For May	7 Year MYGA Rate For May
4.90%*	5.25%*	5.35%
For All 3 Years!	For All 5 Years!	For All 7 Years!

Rates as of 12/12/2022 | Based on \$100,000 Premium

It's All About Guarantees

*We are all about the client
guarantees for retirement
savings!*

800-373-9697

www.fsdfinancial.com

*Not available in all states. Withdrawals prior to 59 1/2 may be subject to 10% tax.—CA insurance license number 0B91910

3 Year Interest Rate Guarantees

- **5.00% Interest Rate** - "A-" Rated
- **4.90% Interest Rate** - "A-" Rated
- **4.85% Interest Rate** - "A" Rated
- **4.80% Interest Rate** - "A-" Rated
- **4.80% Interest Rate** - "A" Rated
-

4 Year Interest Rate Guarantees

- **5.00% Interest Rate** - "A-" Rated
- **5.00% Interest Rate** - "A-" Rated

5 Year Interest Rate Guarantees

- **5.35% Interest Rate** - "A" Rated

- **5.25% Interest Rate** - "A+" Rated
- **5.20% Interest Rate** - "A-" Rated
- **5.15% Interest Rate** - "A+" Rated
- **5.15% Interest Rate** - "B++" Rated
- **5.10% Interest Rate** - "A-" Rated

6 Year Interest Rate Guarantees

- **5.10% Interest Rate** - "A-" Rated
- **5.00% Interest Rate** - "A-" Rated
- **5.00% Interest Rate** - "A" Rated
- **5.00% Interest Rate** - "A-" Rated
- **4.90% Interest Rate** - "A" Rated
- **4.90% Interest Rate** - "A" Rated

7 Year Interest Rate Guarantees

- **5.40% Interest Rate** - "A" Rated
- **5.35% Interest Rate** - "A+" Rated
- **5.15% Interest Rate** - "A" Rated
- **5.15% Interest Rate** - "A" Rated
- **5.10% Interest Rate** - "A-" Rated
- **5.00% Interest Rate** - "A-" Rated
- **5.00% Interest Rate** - "A-" Rated
- **5.00% Interest Rate** - "A-" Rated

Immediate Annuity Rates Are UP!

SINGLE PREMIUM IMMEDIATE ANNUITIES

The Insurance Product Built To Guarantee Lifetime Income

QUALITY | INTEGRITY | EXPERTISE

Longevity Protected Lifetime Income

With Insurance Guarantees



Single Life



Joint & Survivor Lives



Fixed Period Certain Only



SPLAQUOTE.COM

Your Independent Fixed Annuity Wholesaler

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- **Bankers Life Liquidation Approved**
12/7
- **2022 Tax Reference Guide**
- **QLAC Facts**
- **Monthly Interest Income Annualized**
- **Owner-Based Contract Reference Guide**
- **Annuitant-Based Contract Reference**
- **The Truth About Annuities**
- **Stretch IRA – Alive and Well! Mettler**
- **Partial 1035 Exchanges**

www.FSDfinancial.com

FSD Financial & Insurance Services

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

800-373-9697

CA INSURANCE LICENSE #0B67385

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We wish you all a safe and happy holiday season!



FSD Insurance & Financial Service | Holiday Hours

Friday 12/23 closing at 1pm Pacific
Monday 12/26 closed
Friday 12/30 closing at 4pm Pacific
Monday 01/02 closed

Watch:

Will the 5% MYG Annuity rate disappear or stay around?



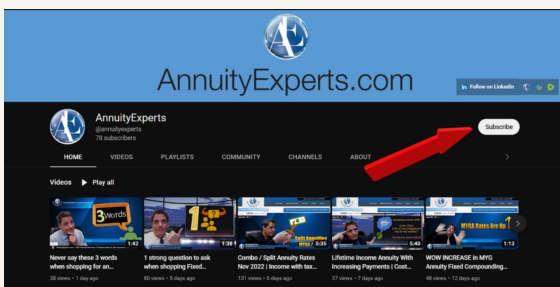
Top pick MYGA



Walk-Away MYGA



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