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Life Agent Use Only
Quick Discussion Guide

February 05, 2020
Update

[MYGA Rates](#)

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Accumulation Rates Are Changing Often!

Multi-Year Guarantee Annuity "MYGA Rates"

GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR

MYGA Rates as of 02/05/2020 - From various insurance carriers:

No Surrender - Liquid Fixed Annuity

- SUSPENDED - Fully Liquid FPDA - No Surrender

3 Year Interest Rate Guarantees

- 2.85% Interest Rate - "B+" Rated Carrier - Issues to 97 - Rate 2.75% under \$250K
- 2.60% Interest Rate - "A-" Rated Carrier
- 2.50% Interest Rate - "A-" Rated Carrier
- 2.50% Interest Rate - "B++" Rated Carrier - 2.00% Commission (0-90)
- 2.45% Interest Rate - "B+" Rated Carrier
- 2.40% Interest Rate - "B+" Rated Carrier - 10% Withdrawals - 2.30% under \$250K
- 2.35% Interest Rate - "B++" Rated Carrier - Withdrawals full death benefit
- 2.35% Interest Rate - "B+" Rated Carrier - New York is 0.10% Lower - Issues to age 99
- 2.25% Interest Rate - "A" Rated Carrier - Issues to age 93
- 2.10% Interest Rate - "A-" Rated Carrier
- 2.00% Interest Rate - "A+" Rated Carrier

4 Year Interest Rate Guarantees

- 2.70% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 2.60% under \$250K
- 2.45% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+
- 2.25% Interest Rate - "A" Rated Carrier - NY Approved

5 Year Interest Rate Guarantees

- 3.60% Interest Rate - "B++" Rated Carrier (3.70% in California)
- 3.60% Interest Rate - "B++" Rated Carrier - Issues to age 90
- 3.45% Interest Rate - "B+" Rated Carrier - Rate is 3.35% under \$250,000
- 3.10% Interest Rate - "A-" Rated Carrier
- 3.00% Interest Rate - "B++" Rated Carrier - 2.25% commission (0-90)
- 3.80% Year 1 then 2.80% Years 2-5 - B++ Rated - Issues to Age 90

LIFE AGENTS

Bookmark this page!

Interest Rates Illustrations Contracting Commission

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GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR

MYGA Rates as of 02/05/2020 - From various insurance carriers:

No Surrender - Fixed Annuity

- **2.00% Interest Rate** - No Surrender Charge FPDA

2 Year Interest Rate Guarantees

- 2.37% Interest Rate Minimum - Limited availability - Call for details

3 Year Interest Rate Guarantees

- 2.85% Interest Rate - "B+" Rated Carrier - Issues to 97 - Rate 2.75% under \$250K
- 2.60% Interest Rate - "A-" Rated Carrier
- 2.50% Interest Rate - "A-" Rated Carrier
- 2.50% Interest Rate - "B++" Rated Carrier - 2.00% Commission (0-90)
- 2.45% Interest Rate - "B+" Rated Carrier
- 2.40% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 2.30% under \$250K
- 2.35% Interest Rate - "B++" Rated Carrier - Withdrawals full death benefit
- 2.35% Interest Rate - "B+" Rated Carrier - New York is 0.10% Lower - Issues to age 99
- 2.25% Interest Rate - "A" Rated Carrier - Issues to age 93
- 2.10% Interest Rate - "A-" Rated Carrier
- 2.00% Interest Rate - "A+" Rated Carrier

4 Year Interest Rate Guarantees

- 2.70% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 2.60% under \$250K
- 2.45% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+
- 2.25% Interest Rate - "A" Rated Carrier - NY Approved

5 Year Interest Rate Guarantees

- 3.60% Interest Rate - "B++" Rated Carrier (3.70% in California)
- 3.60% Interest Rate - "B++" Rated Carrier - Issues to age 90
- 3.45% Interest Rate - "B+" Rated Carrier - Rate is 3.35% under \$250,000
- 3.10% Interest Rate - "A-" Rated Carrier
- 3.05% Interest Rate - "B++" Rated Carrier - 2.25% commission (0-90)
- 3.80% Year 1 then 2.80% Years 2-5 - B++ Rated - Issues to Age 90
- 3.00% Interest Rate - "B+" Rated Carrier
- 3.00% Interest Rate - "A-" Rated Carrier - \$100,000 premium minimum
- 3.00% Interest Rate - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- 2.85% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 2.75% under \$250,000
- 2.80% Interest Rate - "A" Rated Carrier - 0.10% less under \$100K
- 2.60% Interest Rate - "B++" Rated Carrier Commission 3.25% - Full Death Benefit
- 2.60% Interest Rate - "A" Rated Carrier - Issues to age 93
- 2.50% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+
- 2.40% Interest Rate - "A" Rated Carrier - NY Approved Rates Avail.
- 2.05% Interest Rate - "A+" Rated Carrier

6 Year Interest Rate Guarantees

- 3.72% Interest Rate - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- 3.25% Interest Rate - "A-" Rated Carrier (3.20% under \$100K)
- 3.45% Interest Rate - "B+" Rated Carrier - Rate is 3.35% under \$250,000
- 3.00% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 2.90% under \$250K
- 3.05% Interest Rate - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- 3.05% Interest Rate - "B+" Rated Carrier
- 2.90% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+
- 2.75% Interest Rate - "B++" Rated Carrier - 2.00% commission
- 2.85% Interest Rate - "A" Rated Carrier - 0.10% less \$100,000 premium
- 2.40% Interest Rate - "A" Rated Carrier - NY Approved Rates Avail.

7 Year Interest Rate Guarantees

- 3.70% Interest Rate - "B++" Rated Carrier - (3.60 in California)
- 3.79% Interest Rate - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- 3.50% Interest Rate - "B+" Rated Carrier - Rate is 3.40% under \$250,000
- 3.25% Interest Rate - "B++" Rated Carrier - 2.50% Commission - No Features
- 3.10% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - 3.00% under \$250,000
- 3.10% Interest Rate - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- 3.10% Interest Rate - "B+" Rated Carrier
- 2.80% Interest Rate - "B++" Rated Carrier 4.00% Commission (0-80) - Benefits
- 2.75% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+
- 2.75% Interest Rate - "A-" Rated Carrier - \$100,000 premium minimum
- 2.84% Interest Rate - "A" Rated Carrier - 0.10% less under \$100,000 premium
- 2.65% Interest Rate - "A" Rated Carrier - Issues to age 90

- **2.40% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.10% Interest Rate** - "A+" Rated Carrier

8 Year Interest Rate Guarantees

- **3.20% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 0.10% less \$250,000
- **3.05% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.75% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium

9 Year Interest Rate Guarantees

- **3.40% Interest Rate** - "B++" Rated Carrier - 2.75% Commission - No Features
- **3.25% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 3.15% under \$250,000
- **2.90% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.82% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium
- **2.20% Interest Rate** - "A+" Rated Carrier

10 Year Interest Rate Guarantees

- **3.80% Interest Rate** - "B++" Rated Carrier - (3.70% in California)
- **3.90% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.30% Interest Rate** - "B++" Rated Carrier - Rate is 3.20% under \$250,000
- **3.55% Interest Rate** - "B+" Rated Carrier - Rate is 3.45% under \$250,000
- **2.95% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.85% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium
- **2.65% Interest Rate** - "A" Rated Carrier -
- **2.40% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.

20 Year Interest Rate Guarantee

- **4.00% Interest Rate** - "B++" Rated Carrier - Issues to 75 - only pay for needed riders

Call 800-373-9697 for more MYGA rates!

Six Year MYGA

3.25%

"A-" Rated Carrier
Established in 1895

21.15% Total interest in 6 years

Full death benefit
Free Interest Withdrawals

Commission:

- 2.75% (0-75)
- 1.45% (76-85)

[Link](#)

February Single Premium Immediate Annuities

Where can clients take this much annually & ***NEVER*** run out?

The below quotes are from an outstanding "A+" rated insurance company.
Income Starts After One Month

Commission 4.00% ALL AGES

Sign up now and earn a bonus too!

Life ONLY

Male - Monthly Income

Age 55 = \$389.00 (4.67% Annually)
Age 60 = \$432.74 (5.19% Annually)
Age 65 = \$492.18 (5.91% Annually)
Age 70 = \$576.96 (6.92% Annually)
Age 75 = \$702.40 (8.43% Annually)
Age 80 = \$888.56 (10.66% Annually)
Age 85 = \$1,165.68 (13.99% Annually)

Female - Monthly Income

Age 55 = \$366.54 (4.40% Annually)
Age 60 = \$404.41 (4.85% Annually)
Age 65 = \$454.81 (5.46% Annually)
Age 70 = \$525.09 (6.30% Annually)
Age 75 = \$627.44 (7.53% Annually)
Age 80 = \$778.67 (9.34% Annually)
Age 85 = \$997.73 (11.97% Annually)

Life With 10 Year Certain

Male - Monthly Income

Age 55 = \$384.96 (4.62% Annually)
Age 60 = \$426.30 (5.12% Annually)
Age 65 = \$481.10 (5.77% Annually)
Age 70 = \$554.93 (6.66% Annually)
Age 75 = \$650.11 (7.80% Annually)
Age 80 = \$753.21 (9.04% Annually)
Age 85 = \$830.35 (9.96% Annually)

Female - Monthly Income

Age 55 = \$363.60 (4.36% Annually)
Age 60 = \$399.88 (4.80% Annually)
Age 65 = \$447.31 (5.37% Annually)
Age 70 = \$511.20 (6.13% Annually)
Age 75 = \$596.84 (7.16% Annually)
Age 80 = \$698.06 (8.38% Annually)
Age 85 = \$789.54 (9.47% Annually)

Life With Full Installment Refund

Male - Monthly Income

Age 65 = \$443.67 (5.32% Annually)
Age 70 = \$502.61 (6.03% Annually)
Age 75 = \$581.95 (6.98% Annually)
Age 80 = \$686.90 (8.24% Annually)
Age 85 = \$821.50 (9.86% Annually)

Female - Monthly Income

Age 65 = \$419.03 (5.03% Annually)
Age 70 = \$469.63 (5.64% Annually)
Age 75 = \$536.02 (6.43% Annually)
Age 80 = \$625.26 (7.50% Annually)
Age 85 = \$737.14 (8.85% Annually)

[Request a SPA Quote](#)

Choose an FIA term from this "A-" rated carrier

4 FIA Terms To Choose From

S&P 500 index interest crediting options:

Annual point-to-point with cap rate:

- 3 Year: 4.15% Cap
- 5 Year: 4.95% Cap
- 7 Year: 5.50% Cap

- 10 Year: 5.50% Cap

Monthly average cap annual point-to-point:

- 3 Year: 4.15% Cap
- 5 Year: 4.95% Cap
- 7 Year: 5.50% Cap
- 10 Year: 5.50% Cap

Fixed interest with one-year rate guarantee period:

- 3 Year Term: 1.65%
- 5 Year Term: 2.00%
- 7 Year Term: 2.05%
- 10 Year Term: 2.25%

Optional GLWB

- 7.75% - 1st 10 policy years

Issue Age:

- 18-80

State Availability:

- Not in AL, MS, NY, VT, WV

Minimum / Maximum Premiums:

- \$20,000 Minimum
- \$350,000 Maximum

Surrender Charge Period - Choice of 3, 5 or 7 year term:

- 3 Year Term: 10%,9%,8%,0.0%
- 5 Year Term: 10%, 9%, 8%,7%,6%,0.0%
- 7 Year Term: 10%, 9%, 8%,7%,6%,5%,4%,0.0%
- 10 Year Term: 10%, 9%, 8%,7%,6%,5%,4%,3%,2%,1%,0%
- MVA +/- during surrender terms

Free withdrawal:

- 10% of your Accumulation Value as of the end of the previous policy year.

Death Benefit:

- Full Accumulation Value

Commissions:

- 3 Year Term: 2.25% (18-75) | 1.35% (76-80)
- 5 Year Term: 3.50% (18-75) | 2.65% (76-80)
- 7 Year Term: 5.00% (18-75) | 4.10% (76-80)
- 10 Year Term: 6.50% (18-75) | 5.00% (76-80)
- Great Bonus available ask for more details

Company Ratings:

- "A-" Rated By A.M. Best
- [Details](#)

**F
I
A**

February Rates

Updated Rates

- [American National](#)
- [Liberty Bankers](#)
- [Guggenheim](#)
- [The Standard](#)
- [See all our carriers here](#)

Pre-Approved Ads From LBL

- [MYGA Print Ads](#)
- [MYGA Electronic Ads](#)

Products Offered By LBL

- [MYGA](#)
- [SPIA](#)
- [SPWL](#)

News and Incentives

WHAT'S HAPPENING NOW 2020

- [20/20 Vision on the SECURE ACT](#)
- [SECURE Act Text](#)

Trips / Rewards

- [Lafayette Life 2021](#)

- 2020 Tax Reference Guide WS
- 2020 Tax Reference Guide Securian
- 2020 Retirement Planning Guide
- 2019 Tax Reference Guide
- QLAC: [Get a QLAC quote](#)
- Fee Advisor QLAC
- Pension Fixed Annuities
- Lafayette Agent Replacement Guide

Integrity Life Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- SECURE Act FAQ

- American National Amazon Gift
- Liberty Bankers 2020
- Sentinel Security 2020
- Sentinel E-App \$\$ ends May 31
- Royal Neighbors Bahamas 2021

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs

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.

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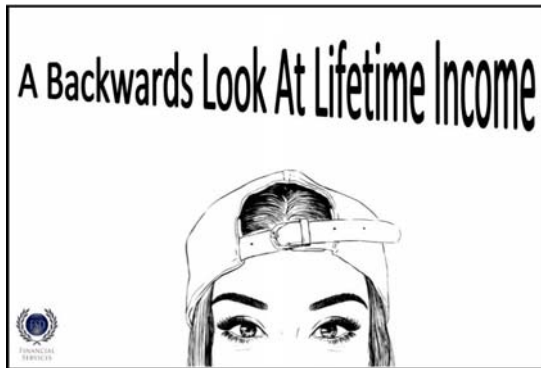
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Two Articles For February

Immediate Annuity & Longevity Power



You are out of money! At what age might a client living on their retirement savings hear that statement? Hopefully never, however, the longer people live the more chance it could happen. A 60 year old male with \$500,000 wants to draw \$30,000 annually. This client would need to consistently generate 6.00% annual interest to avoid invading principal. So, what happens if the client only manages a 5.00%, 4.00% or even a lower 3.00% return? read more
<https://fixedannuitiesandlife.com/annuity-blog-by-jeff/f/a-backwards-look-at-lifetime-income>

Indexed Annuity & Independent Agent



If you are a licensed life agent, you DO NOT need a securities license to sell Fixed Indexed Annuities. You NEVER have. With the new SECURE Act, agents/advisors actually have more incentive to offer annuities. This is perfect timing, too. Same clients, same philosophy and same insurance, so what has changed? Invading a writing agents base commission has always been "NO-NO" here.
<https://fixedannuitiesandlife.com/annuity-blog-by-jeff/f/marketing-indexed-annuities-since-1996>

Visit Full Blog Here or Call 800-373-9697 if You Want To Discuss

Carriers Are Having Webinars

American National

Signature Performance Indexed Universal Life Insurance
Thursday, 2/13/2020 10:00 a.m. CST

[Register Here](#) | [More Info](#)

American National

Benefits of Defined Benefit Plans
Wednesday, February 19, 2020 at 12 p.m. CST

[Register Here](#) | [More Info](#)

W&S Financial Group

The Latest on the SECURE Act
Session 1: Thursday, Feb 13, 2020, 11:00 a.m. EST
Session 2: Wednesday, Feb 19, 2020, 3:00 p.m. EST

[Register here](#)

[Register here](#) | [More info](#)



No Included Features - MVA - Top Rate

3.60%

5 Year

Guaranteed Interest Rate

"B++" Rated Carrier

*3.50% Rate in CA

19.34% Total interest in 5 years

30 day exit window after the 5th year
NO Free Withdrawals

Commission:

- 2.25% (0-80)
- 1.50% (81-90)

[Details / Agent Kit](#)

All The Features - No MVA - Great Rates

3.25%

6 Year

21.15% Total interest in 6 years

Full death benefit
Free Interest Withdrawals
Fully liquid after 6 years

Guaranteed Interest Rate

"A-" Rated Carrier
Established in 1895

Commission:

- 2.75% (0-75)
- 1.45% (76-85)

[Details / Agent Kit](#)

Single Premium Immediate Annuities - SPIA

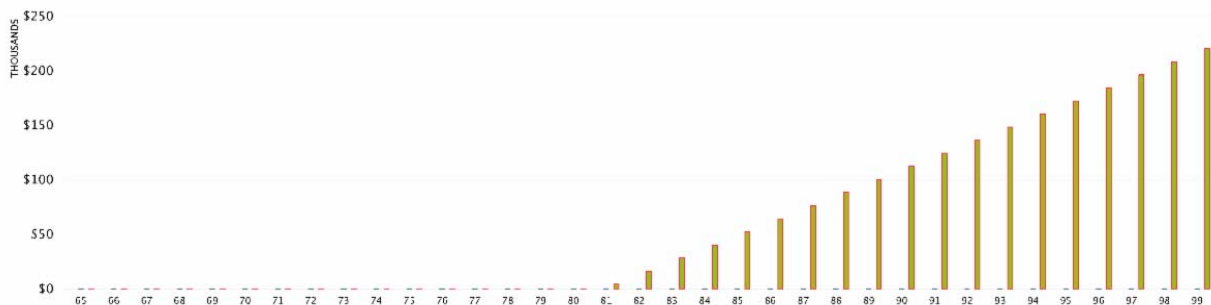
SPIA's may have no cash value but they deliver cash monthly!
COST OF LIVING ADJUSTMENTS EXAMPLES

MALE AGE 65

1. \$1,000 per month for life with NO Increases
2. \$1,000 per month for life with 3% annual compounding COLA

EXAMPLE # 1 - Life With 10 Year Certain - \$1,000 per month

The client places \$199,749 into a the SPIA. We start this example at a negative, -\$199,749. Each year which goes by we add the income received to the ending balance.

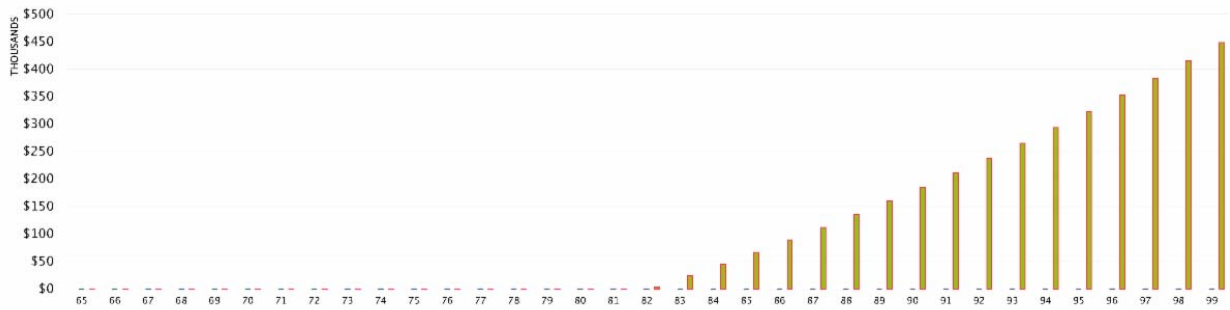


At age 81 the client has the initial premium back plus a \$4,252 gain. At age 90 the client has received \$112,252 above their initial premium. The client who lives to age 100 has **\$220,252 of income above the initial premium**. The client is able to use 6.00% of their nest egg annually without a thought. The reason is their nest egg will never reduce or run out of income power.

Age	Balance	Desired Retirement Income	Year Ending Balance
65	-\$199,749	-\$12,000	-\$187,749
66	-\$187,749	-\$12,000	-\$175,749
67	-\$175,749	-\$12,000	-\$163,749
68	-\$163,749	-\$12,000	-\$151,749
69	-\$151,749	-\$12,000	-\$139,749
70	-\$139,749	-\$12,000	-\$127,749
71	-\$127,749	-\$12,000	-\$115,749
72	-\$115,749	-\$12,000	-\$103,749
73	-\$103,749	-\$12,000	-\$91,749
74	-\$91,749	-\$12,000	-\$79,749
75	-\$79,749	-\$12,000	-\$67,749
76	-\$67,749	-\$12,000	-\$55,749
77	-\$55,749	-\$12,000	-\$43,749
78	-\$43,749	-\$12,000	-\$31,749
79	-\$31,749	-\$12,000	-\$19,749
80	-\$19,749	-\$12,000	-\$7,749
81	-\$7,749	-\$12,000	\$4,252
82	\$4,252	-\$12,000	\$16,252
83	\$16,252	-\$12,000	\$28,252
84	\$28,252	-\$12,000	\$40,252
85	\$40,252	-\$12,000	\$52,252
86	\$52,252	-\$12,000	\$64,252
87	\$64,252	-\$12,000	\$76,252
88	\$76,252	-\$12,000	\$88,252
89	\$88,252	-\$12,000	\$100,252
90	\$100,252	-\$12,000	\$112,252
91	\$112,252	-\$12,000	\$124,252
92	\$124,252	-\$12,000	\$136,252
93	\$136,252	-\$12,000	\$148,252
94	\$148,252	-\$12,000	\$160,252
95	\$160,252	-\$12,000	\$172,252
96	\$172,252	-\$12,000	\$184,252
97	\$184,252	-\$12,000	\$196,252
98	\$196,252	-\$12,000	\$208,252
99	\$208,252	-\$12,000	\$220,252

EXAMPLE # 2 - Life With 10 Year Certain - \$1,000 per month Increasing 3%

The client places \$277,795 into a the SPIA. So we start this example at a negative, -\$277,795. As each year goes by we add the income to the balance.



At age 82 the client has the initial premium back plus a \$3,178 gain. Here is where the COLA really starts to look good, at age 90 the client has received \$184,847 above their initial premium. The client with a COLA who lives to age 100 has \$447,7949 of income **above the initial premium**. WOW! The client is able to use 4.30% of their nest egg annually at age 65 and see it increase to 9.04% at age 90! At age 100 the income jumps to 11.80% annually or \$2,700 per month, that is 270% of the initial payment. This is the COLA's main benefit and it awards long lives.

Age	Balance	Desired Retirement Income	Year Ending Balance
65	-\$277,795	-\$12,000	-\$265,795
66	-\$265,795	-\$12,360	-\$253,435
67	-\$253,435	-\$12,731	-\$240,705
68	-\$240,705	-\$13,113	-\$227,592
69	-\$227,592	-\$13,506	-\$214,086
70	-\$214,086	-\$13,911	-\$200,175
71	-\$200,175	-\$14,329	-\$185,846
72	-\$185,846	-\$14,758	-\$171,087
73	-\$171,087	-\$15,201	-\$155,886
74	-\$155,886	-\$15,657	-\$140,229
75	-\$140,229	-\$16,127	-\$124,102
76	-\$124,102	-\$16,611	-\$107,491
77	-\$107,491	-\$17,109	-\$90,382
78	-\$90,382	-\$17,622	-\$72,760
79	-\$72,760	-\$18,151	-\$54,609
80	-\$54,609	-\$18,696	-\$35,913
81	-\$35,913	-\$19,256	-\$16,656
82	-\$16,656	-\$19,834	\$3,178
83	\$3,178	-\$20,429	\$23,607
84	\$23,607	-\$21,042	\$44,649
85	\$44,649	-\$21,673	\$66,322
86	\$66,322	-\$22,324	\$88,646
87	\$88,646	-\$22,993	\$111,639
88	\$111,639	-\$23,683	\$135,322
89	\$135,322	-\$24,394	\$159,716
90	\$159,716	-\$25,125	\$184,841
91	\$184,841	-\$25,879	\$210,720
92	\$210,720	-\$26,655	\$237,376
93	\$237,376	-\$27,455	\$264,831
94	\$264,831	-\$28,279	\$293,109
95	\$293,109	-\$29,127	\$322,237
96	\$322,237	-\$30,001	\$352,238
97	\$352,238	-\$30,901	\$383,139
98	\$383,139	-\$31,828	\$414,967
99	\$414,967	-\$32,783	\$447,749

Where can clients take this much annually & ***NEVER*** run out?

GET A SPIA QUOTE TODAY

News and Incentives

WHAT'S HAPPENING NOW 2020

- 20/20 Vision on the SECURE ACT
- SECURE Act Text
- 2020 Tax Reference Guide Securian
- QLAC: [Get a QLAC quote](#)
- Fee Advisor QLAC

Trips / Rewards

- Lafayette Life 2021
- American National Amazon Gift
- Liberty Bankers 2020
- Sentinel Security 2020

- Pension Fixed Annuities

Integrity Life / W&S Reference Guides

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

Pre-Approved Ads From LBL

- MYGA Print Ads
- MYGA Electronic Ads
- Calculators and more

- Sentinel E-App \$\$ ends May 31
- Royal Neighbors Bahamas 2021
- Sagcor 15% bonus commission

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

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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.

For more than just our weekly updates, follow us on LinkedIn & Twitter.

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FSD offers a traditional approach to current fixed insurance products.



Quality | Integrity | Expertise

Wholesaler Of Fixed Insurance Products Only | We are here to help!

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

800-373-9697

www.FixedAnnuitiesAndLife.com | www.SPIAquote.com

Enclosed information subject to change and human error.

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

Quality | Integrity | Expertise

www.FixedAnnuitiesandLife.com | www.SPIAquote.com

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

February 21, 2020
Update

[MYGA Rates](#)

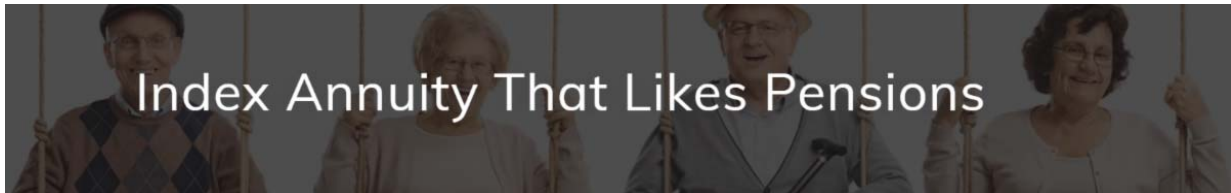
[FIA Rates](#)

[Life Products](#)

[SPIA Quotes](#)

[Annuity Blog](#)

Strong FIA Product & Carrier - Long Term Safety



Index Annuity That Likes Pensions

A SECURE Act Optimized FIA

This one is great for qualified funds, 401K and even DB Pension Plans.

Flexible premium and nice lifetime income rider guarantees.

"A" Rated Carrier with \$20 Billion in admitted assets with 18% surplus.

Feel comfortable with the strength of the carrier and product guarantees!

Crediting Methods:

Premium Enhancement:

10 Year :

1.00%

7 Year :

0.00%

Declared Rate Crediting:

2.00%

1.90%

One-Year Specific Cap:

3.50%

3.40%

100% Annual Pt-to-Pt Cap:

4.50%

4.40%

50% Annual Pt-to-Pt Cap:

5.00%

4.90%

1-Year Point to Point Uncapped

40.00%

35.00%

1-Year Monthly Sum Cap

1.90%

1.80%

Lifetime Income Rider (Fixed):

Fixed Rate:

7.00%

7.00%

Accumulation Period:

10 Years

10 Years

Rider Premium Charge:

1.00%

1.00%

Lifetime Income Rider (Index) :

10 Year :

7 Year :

(Indexed Credit + Fixed Rate)	4.20% + Index Credit	4.20% + Index Credit
Accumulation Period:	10 Years	10 Years
Rider Premium Charge:	0.70%	0.70%

(Issue ages 50+ see payout % by age below)

Commission:	10 Year :	7 Year :
Year 1 Premiums (0-75)	7.00%	5.00%
Year 1 Premiums (76 - Max Issue Age)	5.50%	4.00%
Year 2 Premiums (0-75)	5.00%	3.00%
Year 2 Premiums (76 - Max Issue Age)	2.50%	1.00%
Year 3-4 Premiums (0-75)	5.00%	3.00%
Year 3-4 Premiums (76 - Max Issue Age)	0.00%	0.00%

BONUS per \$10,000 of 1st year premiums*	\$100.00	\$100.00
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Issue Ages:	0-80	0-85
Minimum Premium:	\$5,000 Q \$10,000 NQ	\$5,000 Q \$10,000 NQ

Surrender Charges:	10 Years	7 Years
---------------------------	----------	---------

Lifetime Income Percentage by Age

Single life age when income begins								Joint life age when income begins							
50	3.5%	61	4.6%	72	5.7%	83	6.8%	50	3.0%	61	4.1%	72	5.2%	83	6.3%
51	3.6%	62	4.7%	73	5.8%	84	6.9%	51	3.1%	62	4.2%	73	5.3%	84	6.4%
52	3.7%	63	4.8%	74	5.9%	85	7.0%	52	3.2%	63	4.3%	74	5.4%	85	6.5%
53	3.8%	64	4.9%	75	6.0%	86	7.1%	53	3.3%	64	4.4%	75	5.5%	86	6.6%
54	3.9%	65	5.0%	76	6.1%	87	7.2%	54	3.4%	65	4.5%	76	5.6%	87	6.7%
55	4.0%	66	5.1%	77	6.2%	88	7.3%	55	3.5%	66	4.6%	77	5.7%	88	6.8%
56	4.1%	67	5.2%	78	6.3%	89	7.4%	56	3.6%	67	4.7%	78	5.8%	89	6.9%
57	4.2%	68	5.3%	79	6.4%	90	7.5%	57	3.7%	68	4.8%	79	5.9%	90	7.0%
58	4.3%	69	5.4%	80	6.5%			58	3.8%	69	4.9%	80	6.0%		
59	4.4%	70	5.5%	81	6.6%			59	3.9%	70	5.0%	81	6.1%		
60	4.5%	71	5.6%	82	6.7%			60	4.0%	71	5.1%	82	6.2%		

*payable after the free look period, standard commission chargeback rules apply. FSD Financial can revise and limit this bonus.

Request an Agent Kit & Get Registered For Your Marketing Bonus!

Income For You Now & A Grandchild's Gift Forever

Single Premium Immediate Annuities

Age spreads of 40 - 60 years could leave younger joint annuitants with many many years of beneficiary payments far after the loved ones death.

Imagine when that 15 year old is 70 or more and still receiving a check from a parent or grandparent. A holiday, birthday or just any day, it would be special.

A little annuity can go a long way!

Male/Male - Annual Income

Age 65/15 = \$3,052.00 Annually
Age 70/15 = \$3,055.00 Annually
Age 75/15 = \$3,058.00 Annually

Age 65/25 = \$3,250.00 Annually
Age 70/25 = \$3,254.80 Annually
Age 75/25 = \$3,259.75 Annually

Male/Female - Annual Income

Age 65/15 = \$2,981.70 Annually
Age 70/15 = \$2,983.00 Annually
Age 75/15 = \$2,985.00 Annually

Age 65/25 = \$3,146.02 Annually
Age 70/25 = \$3,158.00 Annually
Age 75/25 = \$3,149.12 Annually

Female/Female - Annual Income

Age 65/15 = \$2,953.08 Annually
Age 70/15 = \$2,954.35 Annually
Age 75/15 = \$2,955.03 Annually

Age 65/25 = \$3,144.68 Annually
Age 70/25 = \$3,147.47 Annually
Age 75/25 = \$3,148.91 Annually

Female/Male - Annual Income

Age 65/15 = \$3,029.47 Annually
Age 70/15 = \$3,031.81 Annually
Age 75/15 = \$3,033.07 Annually

Age 65/25 = \$3,246.45 Annually
Age 70/25 = \$3,251.66 Annually
Age 75/25 = \$3,254.36 Annually

100% Joint & Survivor Lifetime Income - \$100,000 Non-Qualified
Tax Exclusion - Avoid Probate - Feel Great About The Longevity
Income Starts One Month After Premium Received

GET A DETAILED SPIA QUOTE TODAY

No Included Features - MVA - Top Rate

3.60%

19.34% Total interest in 5 years

30 day exit window after the 5th year
NO Free Withdrawals Included

5 Year

Guaranteed Interest Rate

"B++" Rated Carrier

***3.50% Rate in California**
CA rate includes Full Death Benefit

(Rate is 3.52% with 10% Free Withdrawal)

Commission:

- 2.25% (0-80)
- 1.50% (81-90)

[Details / Agent Kit](#)

Quality Product - No MVA - Strong Carrier - Hurry!

3.25%

6 Year

Guaranteed Interest Rate

"A-" Rated Carrier
Established in 1895

21.15% Total interest in 6 years

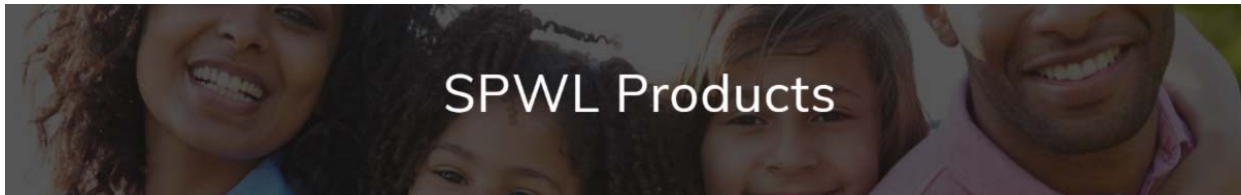
Full death benefit
Free Interest Withdrawals
Fully liquid after 6 years

Commission:

- 2.75% (0-75)
- 1.45% (76-85)

[Details / Agent Kit](#)

Single Premium Whole Life - 15% Commission



Tax-Efficient Wealth Transfer Create a LEGACY From Liberty Bankers Life

Preferred and Standard Ratings Available

- Super simplified point-of-sale approval. Telephone.
- NO medicals. NO APS's. Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Income tax free death benefit
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days

Commission:

- 14.00% commission + 1st case bonus of 1.00% from FSD
- Full carrier incentive trip credit

State Availability:

- Not Available In CA, DE, DC, MN, NH, NY, ND, SD

Brochure:

- [Agent Guide](#)
- [Request An Illustration](#)
- [Visit our Liberty Bankers Dedicated Page](#)

News and Incentives

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- American National Amazon Gift
- Liberty Bankers 2020
- Sentinel Security 2020
- Sentinel E-App \$\$ ends May 31
- Royal Neighbors Bahamas 2021
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FLASHBACK TO FSD UPDATE FEBRUARY 2000

3072019 Partial 1035 exchanges a huge opportunity

PARTIAL 1035 EXCHANGES AND ANNUITIES
 Annuity Agent Journal News - Archive
 Fixed Annuity agent articles of FSD FINANCIAL SERVICES

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The FSD Fixed Annuity Journal And Interest Rate Review
 A monthly guide for insurance agents reviewing fixed annuity product quality and performance.

February 2000

<p>PARTIAL 1035 EXCHANGES HUGE OPPORTUNITY</p> <p>Until early in 1999 a 1035 exchange was considered an all or nothing situation. Basically, Code Section 1035 was interpreted as allowing only a full exchange of one annuity (or life policy) for another annuity. In November of 1999, the IRS "acquiesced" to the earlier tax court ruling. (See the full text from the IRS website on page 2)</p> <p>FSD is in touch with all our carriers to determine which ones have "acquiesced". As of this writing we have 2 confirmed, and in fact, have submitted partial 1035 requests to them. We feel all the others will follow shortly. Of concern of the carriers is how to allocate the cost basis. The obvious answer is to do it pro-rata and the carriers appear to be leaning in this direction. The allocation issue comes into play when distributions occur. (For example if a \$200,000 annuity with a cost basis of \$100,000 is exchanged for 2 annuities (A & B) and the cost basis is put on annuity "A", funds could be withdrawn tax free (or on a FIFO basis). Current tax law requires LIFO accounting (except for pre 8/18/83).</p> <p>OPPORTUNITIES:</p> <ul style="list-style-type: none"> • Clients who are getting below market rates but are still in surrender period -move 10% fee withdrawal to higher yielding product (example: USG 7.25%). • Fixed rate annuity owners who may want to allocate some funds to an indexed annuity. • Annuities which don't compound interest - move the interest and it compounds! <p>It is hard to imagine any fixed annuity owner who would not benefit from this flexibility. It is truly a win-win situation. Your client gets a better yield - you earn a new commission. As a simple example, any annuity which is not renewed at a rate of at least 6.5 - 7.25% would benefit by exchanging any amount which can move without charge to one of FSD's higher yielding multiple year term guarantee products.</p>	<p>CONSECO ANNUITY GIVES YOU A CHOICE!</p> <p>With two new products that allow you to switch from an indexed linked account to a fixed account annuity.</p> <p>"Right Choice"</p> <p>100% Participation 8.25% Margin for Year Monthly average No cap 1% Premium Bonus 7% Commission 8 Year surrender</p> <p>"Choice"</p> <p>100% Participation 8% Margin for Year Monthly average No cap 3% premium bonus 8% Commission 15 Year surrender**</p> <p>Normal death benefit ** Paying one way ** Accidental death benefit **</p> <p>** Age restrictions apply, not available in all states. **Holds to 10% commission Bonus for a limited time.</p> <p>WOW</p> <p>7.25% For 6 Years</p>
--	--

www.financialservices.com/FSD_Annuity_Journal/AnnuityJournal/FSD-Feb00.htm

20 Years Later

What was happening in February 2000

7.25% For 6 Years MYGA
 WOW is right!

Partial 1035 Exchanges

Indexed Annuity with 15%
 Commission.... WHAT???

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