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Life Agent Use Only
Quick Discussion Guide

February 01, 2021
Update

[MYGA Rates](#)

[SPIA Quotes](#)

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[FIA Riders](#)

[Annuity Blog](#)

February 2021 Annuity HotList

Fixed Annuity Hot List
www.FixedAnnuitiesAndLife.com | www.SPIAquote.com
February 1, 2021 800-373-9697 AGENT USE ONLY

New MYGA Rates - 5 or 7 Years

Interest Rate:	Commission:
<ul style="list-style-type: none"> 5 Year Term: <ul style="list-style-type: none"> 3.10% For 5 Years (No Withdrawals) 2.90% For 5 Years (10% free Withdrawals) 7 Year Term: <ul style="list-style-type: none"> 3.20% For 7 Years (No Withdrawals) 3.00% For 7 Years (10% free Withdrawals) 	<ul style="list-style-type: none"> 5 Year: <ul style="list-style-type: none"> 2.00% - (Ages 0-80) (2.10% E-APP) 1.00% - (81-85) (1.10% E-APP) 7 Year: <ul style="list-style-type: none"> 2.50% - (Ages 0-80) (2.60% E-APP) 1.25% - (81-85) (1.35% E-APP)

"A" Rated Carrier - New Rates - 3, 5 or 6 Years

Interest Rate Options:	Surrender Charges - NO MVA:
<ul style="list-style-type: none"> 3 Year: 2.00% (\$50,000+) 5 Year: 2.50% (\$10,000+) 6 Year: 2.60% (\$5,000+) 	<ul style="list-style-type: none"> 3 year period: 8%, 7%, 6%, then a 30 day exit window 5 year period: 8.5%, 7.5%, 7%, 6%, 4%, 0% Thereafter 6 year period: 8.5%, 7.5%, 7%, 6%, 5%, 4.5%, 0% Thereafter
Commission:	
<ul style="list-style-type: none"> 3 Year: 1.50% (16-75) 1.00% (76-85) 5 Year: 2.00% (16-75) 1.70% (76-85) 6 Year: 2.75% (16-75) 1.45% (76-85) <p>(6 year has a reduced commission on premiums \$5,000 - \$19,999.99)</p>	



2.55%
More Details | Agent Kits

7 YEAR SURRENDER | TOP COMMISSION | NON REPEATING SURRENDER
4.00% Commission (ages 0-80) & 2.00% (80-85)
 • FREE WITHDRAWALS OF INTEREST INCLUDED | FULL DEATH BENEFIT
 • NOT AVAILABLE IN DE, NY

2.15%
For 3 Years

Short Term - Enhanced Rate - Walk Away @ End MYGA

Premium	\$500,000 @ 2.15%	2.00% Commission (0-90) Not Avail. in DE, & NY CA & FL max issue age 75
End Of Year 1	\$510,750.00	
End Of Year 2	\$521,731.13	
End Of Year 3	\$532,948.35	

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

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

Fixed Indexed

- 5.00% Cap - 7 Year Surrender
- Income Riders 7.2% roll-up
- Commissions

Deferred Annuities

- 2 year surrender 2.25% year 1
- 5 year surrender 3.75% year 1
- 8 year surrender 3.50% year 1

MYGA Annuities

- 2 year 2.15% - 2.00% Commission
- 3 year 2.45% - 1.20% Commission
- 4 year 2.25% - 1.30% Commission
- 5 year 3.10% - 2.00% Commission
- 6 year 2.70% - 2.20% Commission
- 7 year 3.20% - 2.50% Commission

Top Commission MYGA

- 5 year 2.45% & 3.25% commission
- 7 year 2.55% & 4.00% commission

Illustrations

- Deferred Annuity
- Indexed Annuity
- Immediate Annuity
- Life Insurance

Recently upgraded to "A" by A.M. Best

Real \$ Returns, Guaranteed

**Highly Rated Carrier**\$100,000 at 2.00% for 3 years = **\$106,120.80**\$100,000 at 2.50% for 5 years = **\$113,140.82**\$100,000 at 2.60% for 6 years = **\$116,649.84****Interest Rate Options:**

- 3 Year: **2.00%** (\$50,000+)
- 5 Year: **2.50%** (\$10,000+)
- 6 Year: **2.60%** (\$5,000+)

Surrender Charges - NO MVA:

- 3 year: 8%, 7%, 6%, 30 day exit window
- 5 year: 8.5%, 7.5%, 7%, 6%, 4%, 0%
- 6 year: 8.5%, 7.5%, 7%, 6%, 5%, 4.5%, 0%

Not available in AK, AL, HI, IA, LA, MA, NH, NY

[Get an agent kit](#)[More Details](#)**MYGA available in all states except DE and NY**

February has **LOVE** for
the **SAVERS!**

3.00% INTEREST RATE
FOR 5 YEARS

Carrier has \$2 Billion in admitted assets with a 13.9% surplus.

\$279 Million in surplus equals the admitted assets of other carriers with similar rates.

800-373-9697 www.FixedAnnuitiesAndLife.com

CA Insurance License #0B67385 | Not available in DE, NY | Rates as of 02/01/2021

Strong "B++" Rated Carrier**Interest Rate:**

- 3 Year: **2.15%**
- 5 Year: **3.00%**

Surrender Charges - +/- MVA:

- 3 year: 7.9%, 7%, 6.2%, 0.0%
- 5 year: 7.9%, 7%, 6.2%, 5.3%, 4.4%, 0%

Commission:

- 3 Year: 2.00% (0-90)
- 5 Year: 2.25% (0-90)

[Get An Agent Kit](#)**Immediate Annuities - SPIAquote**[Click for a SPIA quote](#)**Endless Guaranteed Income****Monthly Lifetime Income Per \$100,000**

- Age 62 - Male = \$492 | Female = \$449
- Age 65 - Male = \$537 | Female = \$487
- Age 67 - Male = \$573 | Female = \$517
- Age 70 - Male = \$636 | Female = \$571

Monthly Joint Lifetime Per \$100,000

- Male & Female age 65 = \$425.00
- Male & Female age 70 = \$487.00

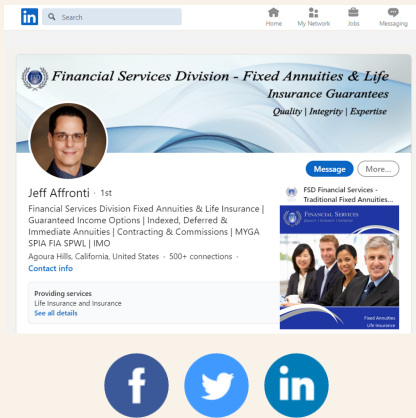
Monthly Period Certain Per \$100,000

- 3 year = \$2,863.00 | 4 year = \$2,169.00
- 5 year = \$1,752.00 | 10 year = \$964.00



- 15 year = \$689.00 | 20 year = \$553.00
- 25 year = \$472.00 | 30 year = \$419.00

Frequent Social Media Updates



Daily updates and industry news!



Email is limited to a weekly cycle, we do not want to overload your inbox. Follow on FSD on [LinkedIn](#) or [Twitter](#) for the freshest original content and updates on a more frequent basis.

Let's be social!

Fixed Annuities With FSD

Webinars

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 your full service fixed annuity desk.**

[Get started here](#)

Upcoming Webinars



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

[Check it out here.](#)

Compliance 2021 - New Rules - Training



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

Helpful Links:

- [RegEd Annuities](#)
- [List of states adopted new model](#)
- [Model 275 Suitability](#)
- [Consumer Profile Replacement](#)
- [Consumer Profile Questionnaire](#)
- [Carrier updates](#)

[Visit webpage](#)

News and Incentives

What's Happening Now 2021

Trips / Rewards

- [Liberty Bankers Banff Springs 2021](#)

- MDL-275 Annuity Suitability and Best Interest Standards
- 2021 Tax Reference Guide Lafayette
- Importance of a Beneficiary Review by the Standard Ins.
- Sentinel Security 2021
- Guggenheim Bonus
- American National Cash Is King Annuity
- American National Cash Is King Life Ins.

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
- SECURE Act Text / SECURE Act FAQ

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

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February 09, 2021
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TOP MYGA FOR VALENTINES

2.75%

5 Years Guarantee

STRONG CARRIER

FREE WITHDRAWAL OF ALL INTEREST EARNED

FULL DEATH BENEFIT

ISSUES TO AGE 90

NOT IN DE OR NY

This may be the best MYGA for February

Top Rate 2.75%

Strong Carrier

Issues to age 90

Free Withdrawals

Full Death Benefit

N Home & Disability Waiver

Non-Repeating Surrender

Approved except DE & NY

2.00% commission to 80

Get It NOW!

RATE REDUCING TO 2.65% ON 02/15/2021

Carrier Based Commission BONUS

AGENTS WANTED - SPECIAL BONUS

AGENTS in these states get a BONUS!

- Alaska
- Connecticut
- Delaware
- Kansas
- Maine
- Minnesota
- Missouri
- Nevada - Go Rebels

**Nevada Life Licensed Agents
Agent Commission BONUS**

\$100
per application
commission
bonus

Includes any annuity business written in AK, CT, DE, KS, ME, MN, MO, NV, NH, NM, UT, VT & WY

Applications must be written 02/01/21 – 03/31/21 and issued and paid by 05/31/21

\$100 commission bonus is subject to a \$25,000 minimum premium. Must be appointed with the company through FSD Financial.

MYGA Rates
2.15% For 3 Years
3.00% For 5 Years

Monthly Life Income Per \$100K
Age 65 - Male = \$537 | Female = \$487
Age 67 - Male = \$573 | Female = \$517
Age 70 - Male = \$636 | Female = \$571

Call 800-373-9697
www.FixedAnnuitiesAndLife.com
CA Insurance License #0B67385 | Not available in DE, NY | Rates as of 02/01/2021

- New Hampshire
- New Mexico
- Utah
- Vermont
- Wyoming

Call 800-373-9697 or [click here](#) for licensing

Rates on some of the products

MYGA Annuities

- 3 year 2.25% - 2.00% Commission
- 5 year 3.00% - 2.25% Commission
- 7 year 3.00% - 2.50% Commission
- 9 year 3.05% - 2.75% Commission

Top Commission MYGA

- 5 year 2.45% & 3.25% commission
- 7 year 2.55% & 4.00% commission

Immediate Annuities

- Age 62 - Male = \$492 | Female = \$449
- Age 65 - Male = \$537 | Female = \$487
- Age 67 - Male = \$573 | Female = \$517
- Age 70 - Male = \$636 | Female = \$571
- Age 75 - Male = \$773 | Female = \$693
- [Get a SPIA Quote here](#)

[Get Producer Contracting Here](#)

Agent Commission Bonus
TARGET 2021

February 1st - March 31st earn an additional \$100 commission bonus per application for production in these TARGET states:

Alaska	Maine	Nevada	Utah
Connecticut	Minnesota	New Hampshire	Vermont
Delaware	Missouri	New Mexico	Wyoming
Kansas			

Rules: Bonus applies to applications submitted in only these 12 states. Applications must be written February 1st - March 31st and issued by May 31st. Premium minimum is \$25,000 per application. Agent bonus checks will be paid beginning the first week of April. All qualifying paid premium counts toward agent incentive trip in September 2021.

800-373-9697
www.FixedAnnuitiesAndLife.com

Immediate Income - Great Payout - Top Carrier

Fixed Indexed Annuity With Lifetime Income Rider

AGE: 65

Premium: \$100,000

Immediate Income: **\$5,300 Annually for LIFE**

California Approved - Call 800-373-9697 for details

5.30% Lifetime Withdrawal At Age 65

"A+" RATED BY A.M. BEST COMPANY

\$40 BILLION IN ADMITTED ASSETS

"A+" RATED BY STANDARD & POOR'S

87 COMDEX RANKING

Contract Values							Rider Values				
Contract Year	Age	Purchase Payment	Withdrawals	Rider Charge	Account Value	Surrender Value	Guaranteed Value	Rollup Credit	Benefit Base	Available Lifetime Withdrawal	Lifetime Withdrawal Taken
1	65	\$100,000	\$0	\$1,219	\$94,481	\$90,229	\$86,464	\$0	\$106,000	\$0	\$5,300
2	66	\$0	\$0	\$1,219	\$88,906	\$85,706	\$82,168	\$0	\$106,000	\$0	\$5,300
3	67	\$0	\$0	\$1,219	\$83,276	\$81,028	\$77,727	\$0	\$106,000	\$0	\$5,300
4	68	\$0	\$0	\$1,219	\$77,590	\$75,495	\$73,136	\$0	\$106,000	\$0	\$5,300
5	69	\$0	\$0	\$1,219	\$71,847	\$69,907	\$68,393	\$0	\$106,000	\$0	\$5,300
6	70	\$0	\$0	\$1,219	\$66,046	\$64,263	\$63,494	\$0	\$106,000	\$0	\$5,300
7	71	\$0	\$0	\$1,219	\$60,187	\$60,187	\$58,434	\$0	\$106,000	\$0	\$5,300
8	72	\$0	\$0	\$1,219	\$54,270	\$54,270	\$53,211	\$0	\$106,000	\$0	\$5,300
9	73	\$0	\$0	\$1,219	\$48,293	\$48,293	\$47,820	\$0	\$106,000	\$0	\$5,300
10	74	\$0	\$0	\$1,219	\$42,257	\$42,257	\$42,257	\$0	\$106,000	\$0	\$5,300
11	75	\$0	\$0	\$1,219	\$36,161	\$36,315	\$36,315	\$0	\$106,000	\$0	\$5,300
12	76	\$0	\$0	\$1,219	\$30,003	\$31,378	\$31,378	\$0	\$106,000	\$0	\$5,300
13	77	\$0	\$0	\$1,219	\$23,784	\$26,392	\$26,392	\$0	\$106,000	\$0	\$5,300
14	78	\$0	\$0	\$1,219	\$17,503	\$21,356	\$21,356	\$0	\$106,000	\$0	\$5,300
15	79	\$0	\$0	\$1,219	\$11,158	\$16,269	\$16,269	\$0	\$106,000	\$0	\$5,300
16	80	\$0	\$0	\$1,219	\$4,751	\$11,131	\$11,131	\$0	\$106,000	\$0	\$5,300
17	81	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$106,000	\$0	\$5,300
18	82	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$106,000	\$0	\$5,300
19	83	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$106,000	\$0	\$5,300
20	84	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$106,000	\$0	\$5,300

No Brainer For Income NOW!

Rider bonus: The rider benefit base receives a bonus equal to 6.00% of all purchase payments.

Commission is 6.00% (55-75) | 4.25% (76-85)

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"A" Rated
Established in 1895

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Real \$ Returns, Guaranteed

Highly Rated Carrier

\$100,000 at 2.00% for 3 years = **\$106,120.80**

\$100,000 at 2.50% for 5 years = **\$113,140.82**

\$100,000 at 2.60% for 6 years = **\$116,649.84**

Interest Rate Options:

- 3 Year: **2.00%** (\$50K+) - 1.50% commission
- 5 Year: **2.50%** (\$10K+) - 2.00% commission
- 6 Year: **2.60%** (\$20K+) - 2.75% commission

Surrender Charges - NO MVA:

- 3 year: 8%, 7%, 6%, 30 day exit window
- 5 year: 8.5%, 7.5%, 7%, 6%, 4%, 0%

- 6 year: 8.5%, 7.5%, 7%, 6%, 5%, 4.5%, 0%

Not available in AK, AL, HI, IA, LA, MA, NH, NY

INDEXED ANNUITY

Indexed Annuity

Choose from a 5, 7 or 10 year term

5 Year - S&P 500® Price Return Options:

- 20.00% Annual Point-to-Point Par Rate
- 4.50% Annual Point-to-Point Cap
- 1.00% Monthly Sum Cap
- 1.00% Fixed Rate

7 Year - S&P 500® Price Return Options:

- 22.00% Annual Point-to-Point Par Rate
- 5.00% Annual Point-to-Point Cap
- 1.00% Monthly Sum Cap
- 1.00% Fixed Rate

Not available in:

- AK, HI, ME, MN, NY, SD

Surrender charge period:

- 5 Year = 9%, 8%, 7%, 6%, 5%,
- 7 Year = 9%, 8%, 7%, 6%, 5%, 4%, 3%

Commission:

- 5 Year:
 - 3.00% (0-74)
 - 1.75% (75+)
- 7 Year:
 - 4.50% (0-74)
 - 2.25% (75+)



800-373-9697

FixedAnnuitiesAndLife.com

Choose from a 5 or 7 year term:

5 Year - S&P 500® Price Return Options:

- 20.00% Annual Point-to-Point Par Rate
- 4.50% Annual Point-to-Point Cap
- 1.00% Monthly Sum Cap
- 1.00% Fixed Rate

7 Year - S&P 500® Price Return Options:

- 22.00% Annual Point-to-Point Par Rate
- 5.00% Annual Point-to-Point Cap
- 1.00% Monthly Sum Cap
- 1.00% Fixed Rate

Issue Ages:

- 0-90 for 5 and 7 Year (max 75 if adding GLBR on 7 Year)

Surrender charge period:

- 5 Year = 9%, 8%, 7%, 6%, 5%,
- 7 Year = 9%, 8%, 7%, 6%, 5%, 4%, 3%

Not available in:

- AK, HI, ME, MN, NY, SD

Return of Premium:

- After the 5th contract year, any full surrender will return at least the amount of premium paid into the contract reduced by previous withdrawals.

Features:

- RMD-friendly
- Free Partial Withdrawals
- Terminal Illness & Nursing Home Confinement Waiver
- Optional Living Benefit Rider (GLBR)
- Full death benefit

Base Commission:

- 5 Year: 3.00% (0-74) & 1.75% (75+)
- 7 Year: 4.50% (0-74) & 2.25% (75+)

Get An Agent Kit

Immediate Annuities



Immediate Annuities For Life Agents

SPIAQuote.com works with life licensed agents/agencies to provide single premium immediate annuities. SPIA's offering a guaranteed income stream that will last a lifetime. Our agency services are committed to providing the life agent with...

[Read more](#)
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Upcoming Webinars



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

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- [Sentinel Security 2021](#)
- [Guggenheim Bonus](#)
- [American National Cash Is King Annuity](#)
- [American National Cash Is King Life Ins.](#)

The Other Annuities

- 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

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

Secure Act Info

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Integrity Life / W&S Reference Guides

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February 18, 2021
Update

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36 Month Only MYGA - No repeating surrender.

Effective 2/15/2021

Top Rate 2.25%

Strong Carrier "B++ Rated"

Issues to age 90 (75 in CA & FL)

Non-Repeating MVA Surrender

Not Approved in DE & NY

2.00% commission to 90

\$10,000 Minimum Premium

\$100 Application BONUS in!

- Alaska
- Connecticut
- Kansas
- Maine
- Minnesota
- Missouri
- Nevada
- New Hampshire
- New Mexico
- Utah
- Vermont
- Wyoming

Get It NOW!

3 Year Interest Rate Guarantee
Non-Repeating Surrender Charges

Earn A Bonus on 1st Case

2.25% Interest Rate Guarantee

2.00% Commission (0-80) & 1.00% (81-90)

\$500,000 PREMIUM

Earns \$32,948.35 in 3 years!

			End of Year Guaranteed Values Excluding MVA	
Year	End of Year Age	Beginning of Year Premium	Accumulated Value	Cash Surrender Value
1	58	500,000.00	510,750.00	470,400.75
2	59	0	521,731.13	485,209.95
3	60	0	532,948.35	499,905.55
4	61	0	538,277.83	538,277.83
5	62	0	543,660.61	543,660.61

Surrender Charges: Year 1: 7.90%, Year 2: 7.00%, Year 3: 6.20%, Year 4+: 0.00%
 Not approved in: DE and NY | CA Insurance License #0B67385

FSD Financial Services Fixed Annuity and Life IMO
 28720 Roadside Drive, #126 Agoura Hills, California 91301, United States
 (800) 373-9697 - (818) 881-6970

4.00% Lifetime Increase 2.00% Annually

Year	Income	Payout %
Yr. 01	\$3,999.96	4.00%
Yr. 02	\$4,079.96	4.08%
Yr. 03	\$4,161.56	4.16%
Yr. 04	\$4,244.79	4.25%
Yr. 05	\$4,329.69	4.33%
Yr. 06	\$4,416.28	4.42%
Yr. 07	\$4,504.60	4.51%
Yr. 08	\$4,594.70	4.60%
Yr. 09	\$4,686.59	4.69%
Yr. 10	\$4,780.32	4.78%
Yr. 11	\$4,875.93	4.88%
Yr. 12	\$4,973.45	4.97%
Yr. 13	\$5,072.92	5.07%
Yr. 14	\$5,174.37	5.18%
Yr. 15	\$5,277.86	5.28%

The minimum age to get a male 4.00% lifetime with COLA increases of 2.00% is 62. Clients older than that can pay less for the same income or get more income.

This is all guaranteed by "A+" Rated Carrier!

Guaranteeing 4.00% income with 2.00% annual inflation Increases

Males age 62+ can guarantee this today!

At age 80 it is paying out **5.60%** of initial premium.

Yr. 16 | \$5,383.42 | 5.38%
 Yr. 17 | \$5,491.09 | 5.49%
 Yr. 18 | \$5,600.91 | 5.60%
 Yr. 19 | \$5,712.93 | 5.71%
 Yr. 20 | \$5,827.19 | 5.83%
 Yr. 21 | \$5,943.73 | 5.95%
 Yr. 22 | \$6,062.60 | 6.06%
 Yr. 23 | \$6,183.86 | 6.19%
 Yr. 24 | \$6,307.53 | 6.31%
 Yr. 25 | \$6,433.68 | 6.44%

End of Payment Year	Annuitant's Age	Annual Payment	Annual Payout Rate	Cumulative Payment	Annual After-Tax Payment	Cumulative After-Tax Payment
1	63	\$3,999.96	4.00%	\$3,999.96	\$2,879.97	\$2,879.97
2	64	\$4,079.96	4.08%	\$8,079.92	\$2,937.57	\$5,817.54
3	65	\$4,161.56	4.16%	\$12,241.48	\$2,996.32	\$8,813.86
4	66	\$4,244.79	4.25%	\$16,486.27	\$3,056.25	\$11,870.11
5	67	\$4,329.69	4.33%	\$20,815.95	\$3,117.37	\$14,987.49
6	68	\$4,416.28	4.42%	\$25,232.23	\$3,179.72	\$18,167.21
7	69	\$4,504.60	4.51%	\$29,736.84	\$3,243.32	\$21,410.52
8	70	\$4,594.70	4.60%	\$34,331.53	\$3,308.18	\$24,718.70
9	71	\$4,686.59	4.69%	\$39,018.12	\$3,374.35	\$28,093.05
10	72	\$4,780.32	4.78%	\$43,798.45	\$3,441.83	\$31,534.88
11	73	\$4,875.93	4.88%	\$48,674.37	\$3,510.67	\$35,045.55
12	74	\$4,973.45	4.97%	\$53,647.82	\$3,580.88	\$38,626.43
13	75	\$5,072.92	5.07%	\$58,720.74	\$3,652.50	\$42,278.93
14	76	\$5,174.37	5.18%	\$63,895.11	\$3,725.55	\$46,004.48
15	77	\$5,277.86	5.28%	\$69,172.98	\$3,800.06	\$49,804.54
16	78	\$5,383.42	5.38%	\$74,556.40	\$3,876.06	\$53,680.60
17	79	\$5,491.09	5.49%	\$80,047.48	\$3,953.58	\$57,634.19
18	80	\$5,600.91	5.60%	\$85,648.39	\$4,032.65	\$61,666.84
19	81	\$5,712.93	5.71%	\$91,361.32	\$4,113.31	\$65,780.15
20	82	\$5,827.19	5.83%	\$97,188.51	\$4,195.57	\$69,975.73
21	83	\$5,943.73	5.95%	\$103,132.24	\$4,279.49	\$74,255.21
22	84	\$6,062.60	6.06%	\$109,194.84	\$4,365.08	\$78,620.29
23	85	\$6,183.86	6.19%	\$115,378.70	\$4,452.38	\$83,072.66
24	86	\$6,307.53	6.31%	\$121,686.23	\$4,541.42	\$87,614.09
25	87	\$6,433.68	6.44%	\$128,119.92	\$4,632.25	\$92,246.34

[Get a quote](#)

IRA Season Flex Premiums Allowed

ONLY Available In: AZ, CO, CT, FL, IL, IN, MD, MI, NJ, NV, OH, PA, RI, TX, VA, WI, WV

FLEXIBLE - 8
3.50% Year 1
 Non-Guaranteed Interest Rate
 Years 2-8 is **3.50%**
2.00% contract minimum

FLEXIBLE - 5
3.75% Year 1
 Non-Guaranteed Interest Rate
 Years 2-5 is **3.00%**
1.75% contract minimum

FLEXIBLE - 2
2.25% Year 1
 Non-Guaranteed Interest Rate
 Years 2 is **2.00%**
1.25% contract minimum

- Interest W/D After 30 Days
- 10% of cash value at 1st anniversary
- RMD for qualified plans
- Death of annuitant
- Annuitization – 8 year minimum
- Additional deposits do not reset penalty
- *** Nursing home waiver

- Interest W/D After 30 Days
- 10% of cash value at 1st anniversary (contractual)
- RMD for qualified plans • Death of annuitant
- Annuitization – 5 year minimum
- Additional deposits do not reset penalty
- *** Nursing home waiver

- Interest W/D After 30 Days
- 10% of cash value at 1st anniversary (contractual)
- RMD for qualified plans
- Death of annuitant
- Annuitization – 2 year minimum
- Additional deposits do not reset penalty
- *** Nursing home waiver

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Christian Fraternal & Quarterly Rate Adjustments

"A-" Rated By A.M. Best Company / Not Available in: MS and NH / Flexible Premiums

Low Initial Premiums Lock In High Minimum Guarantees

PLATINUM - 10**3.25%** Current QuarterRate can adjust quarterly
with a **2.00% floor****2.00% contract minimum****GOLD - 7****3.00%** Current QuarterRate can adjust quarterly
with a **2.00% floor****2.00% contract minimum****SILVER - 5****2.75%** Current QuarterRate can adjust quarterly
with a **2.00% floor****2.00% contract minimum**

- Flexible Premium Deferred Annuity (Contract FPA(5)-0713)
- 2.75% APY current credited interest rate 1/1/21 - 3/31/21*
- 2.00% APY minimum guaranteed
- \$250 minimum initial premium
- \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 5 year withdrawal penalty (6%,5%,4%,3%,2%,0)
- NO MVA

- Flexible Premium Deferred Annuity (Contract FPA(7)-0713)
- 3.00% APY current credited interest rate 1/1/21 - 3/31/21*
- 2.00% APY minimum guaranteed
- \$250 minimum initial premium
- \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 7 year withdrawal penalty (8%,7%,6%,5%,4%,3%,2%,0)
- NO MVA

- Flexible Premium Deferred Annuity (Contract FPA(10)-0415)
- 3.25% APY current credited interest rate 1/1/21 - 3/31/21**
- 2.00% APY minimum guaranteed
- \$250 minimum initial premium;
- \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 10 year withdrawal penalty (9%,9%,8%,7%,6%,5%,4%,3%,2%,1%,0)
- NO MVA

[Request A Member / Agent Kit](#)**5 Year MYGA's at 3.10% - 2 Carriers****Walk-Away Surrender****3.10% For 5 Years**

\$100,000 earns \$16,491 in 5 years

GUARANTEED**Interest Rate:**

- 5 Year: 3.10%

Surrender Charges +/- MVA:

- 5 Years: 9%, 8%, 7%, 6%, 5%, 0%
Thereafter

Minimum Premium:

- \$10,000

Issue Age:

- 0-75

Not approved in:

- CA, DE, FL, MN, ND, NJ, NY, PR, SD

Free Withdrawal:**Repeating Surrender****3.10% For 5 Years**

\$100,000 earns \$16,491 in 5 years

GUARANTEED**Interest Rate:**

- 3.10% For 5 Years (No Withdrawals)
- 2.90% For 5 Years (10% Withdrawal)

Surrender Charges +/- MVA:

- 5 Year: (9%, 8%, 7%, 6%, 5%,) 30 day window then reset

Minimum Deposit:

- \$10,000

Issue Age:

- 0-85

States NOT approved in:

- CA, MA, ME

- None

Death Benefits:

- Surrender Valued On Death

Company Ratings:

- B+ by A.M. Best

Commission:

- 5 Year: 2.00% (0-75)

[Request Agent Contracting](#)

Free Withdrawal:

- RMD OK
- A choice of 10% Free Withdrawal or No Free Withdrawal

Death Benefits:

- Full Contract Value Death Benefit

Company Ratings:

- B+ by A.M. Best

Waivers:

- Nursing home / Terminal illness

Commission:

- 2.00% - (Ages 0-80) (2.10% E-APP)
- 1.00% - (81-85) (1.10% E-APP)

[Request Agent Contracting](#)

3 Ways To Get Immediate Income From Annuities

Client Age 62 | \$250,000 Premium | Monthly Income Starting In 1 Month

Strip The Interest
\$6,668 Annually
 Never invade principal!
10 Year Interest Rate 2.70%

Immediate Annuity
\$14,406 Annually
 Never outlive income!
"A-" Rated Carrier

Income Rider
\$12,455 Annually
 Never outlive income!
"A+" Rated Carrier

Year | Withdraw | Death Bene.

1	\$6,668	\$250,000
2	\$6,668	\$250,000
3	\$6,668	\$250,000
4	\$6,668	\$250,000
5	\$6,668	\$250,000
6	\$6,668	\$250,000
7	\$6,668	\$250,000
8	\$6,668	\$250,000
9	\$6,668	\$250,000
10	\$6,668	\$250,000

End of term \$250,000 available

[Request an illustration.](#)

SPIA Details

- \$250,000 Premium
- \$250,000 Cast Basis
- Life and 19 year certain
- 67.1% Tax Excluded

[Request an illustration.](#)

FIA Income Rider

- 6.00% premium bonus
- 4.70% lifetime payout %
- Top rated "A+" rated

[Request an illustration.](#)

Recently upgraded to "A" by A.M. Best

Real \$ Returns, Guaranteed

Highly Rated Carrier

"A" Rated Established in 1895

[More Details](#)

[Get an agent kit](#)

\$100,000 at 2.00% for 3 years = **\$106,120.80**

\$100,000 at 2.50% for 5 years = **\$113,140.82**

\$100,000 at 2.60% for 6 years = **\$116,649.84**

Interest Rate Options:

- 3 Year: **2.00%** (\$50K+) - 1.50% commission
- 5 Year: **2.50%** (\$10K+) - 2.00% commission
- 6 Year: **2.60%** (\$20K+) - 2.75% commission

Surrender Charges - NO MVA:

- 3 year: 8%, 7%, 6%, 30 day exit window
- 5 year: 8.5%, 7.5%, 7%, 6%, 4%, 0%
- 6 year: 8.5%, 7.5%, 7%, 6%, 5%, 4.5%, 0%

Not available in AK, AL, HI, IA, LA, MA, NH, NY

Webinars

Frequent Social Media Updates

Upcoming Webinars



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

[Check it out here.](#)

Daily updates and industry news!



Email is limited to a weekly cycle, we do not want to overload your inbox. Follow on FSD on [LinkedIn](#) or [Twitter](#) for the freshest original content and updates on a more frequent basis. **Let's be social!**



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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 by the Standard Ins.

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers

Trips / Rewards

- Liberty Bankers Banff Springs 2021
- Sentinel Security 2021
- Guggenheim Bonus
- American National Cash Is King Annuity
- American National Cash Is King Life Ins.

The Other Annuities

- QLAC: [Get a QLAC quote](#)
- Fee Advisor QLAC

- U.S. Treasury Ruling QLAC and DIAs
- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
- Oxford Withdrawal procedure changes
- Bankers Life Rehabilitation Update

- Pension Fixed Annuities
- LTC Annuity

Secure Act Info

- 20/20 Vision on the SECURE ACT
- SECURE Act Text / SECURE Act FAQ

Integrity Life / W&S Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- 2021 Tax Reference Guide Lafayette
- 2020 Tax Reference Guide WS

www.FixedAnnuitiesAndLife.com



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

California 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

Enclosed information subject to change and human error.



Fixed Annuity Hot List



www.FixedAnnuitiesAndLife.com | www.SPIAquote.com

February 1, 2021

800-373-9697

AGENT USE ONLY

New MYGA Rates - 5 or 7 Years

Interest Rate:

- **5 Year Term:**
 - 3.10% For 5 Years (No Withdrawals)
 - 2.90% For 5 Years (10% free Withdrawals)
- **7 Year Term:**
 - 3.20% For 7 Years (No Withdrawals)
 - 3.00% For 7 Years (10% free Withdrawals)

Commission:

- **5 Year:**
 - 2.00% - (Ages 0-80) (2.10% E-APP)
 - 1.00% - (81-85) (1.10% E-APP)
- **7 Year:**
 - 2.50% - (Ages 0-80) (2.60% E-APP)
 - 1.25% - (81-85) (1.35% E-APP)

"A" Rated Carrier - New Rates - 3, 5 or 6 Years

Interest Rate Options:

- • 3 Year: **2.00%** (\$50,000+)
- • 5 Year: **2.50%** (\$10,000+)
- • 6 Year: **2.60%** (\$5,000+)

Surrender Charges - NO MVA:

- **3 year period:** 8%, 7%, 6%, then a 30 day exit window
- **5 year period:** 8.5%, 7.5%, 7%, 6%, 4%, 0% Thereafter
- **6 year period:** 8.5%, 7.5%, 7%, 6%, 5%, 4.5%, 0% Thereafter

Commission:

- 3 Year: **1.50%** (16-75) **1.00%** (76-85)
 - 5 Year: **2.00%** (16-75) **1.70%** (76-85)
 - 6 Year: **2.75%** (16-75) **1.45%** (76-85)
- (6 year has a reduced commission on premiums \$5,000 - \$19,999.99)



2.55%

More Details | Agent Kits

7 YEAR SURRENDER | TOP COMMISSION | NON REPEATING SURRENDER

- **4.00% Commission** (ages 0-80) & 2.00% (80-85)
- FREE WITHDRAWALS OF INTEREST INCLUDED | FULL DEATH BENEFIT
- NOT AVAILABLE IN DE, NY

Short Term - Enhanced Rate - Walk Away @ End MYGA

Premium	\$500,000 @ 2.15%
End Of Year 1	\$510,750.00
End Of Year 2	\$521,731.13
End Of Year 3	\$532,948.35

2.00% Commission (0-90)
Not Avail. in DE, & NY
CA & FL max issue age 75

2.15%
For 3 Years

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