

# HIT THE ACCUMULATION TARGET



## GET LICENSED WITH FSD TO OFFER 2.80% INTEREST RATE - 5 YEAR GUARANTEE

### PREMIUM \$500,000

End of Year 1—\$514,000

End of Year 2—\$528,392

End of Year 3—\$543,186

End of Year 4—\$558,396

End of Year 5—\$574,031

**+ \$74,031**

In 5 years

**No liquidity**  
in the first 5 years  
fully liquid thereafter

Commission: 2.25% (0-90) (0-75 in CA & FL)

Not Available in DE & NY | MVA Surrender: 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 0% thereafter



800-373-9697 | FSD Financial | [www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com)

California Insurance License #0B67385 | Not available in all states | Rates as of 07/29/2021

# Sample Illustration

**Minimum Premium \$10,000**

**Maximum Premium \$500,000**

Annuitant: Valued Client	Initial Guaranteed Interest Rate: 2.80%
Age: 55, M	Guaranteed for: 5 Years
Anticipated Premium: \$500,000.00	Minimum Guaranteed Interest Rate: 1.00%
State of Residence: California	

**TABLE OF ILLUSTRATED VALUES**

Year	End of Year Age	Beginning of Year Premium	End of Year Guaranteed Values Excluding MVA		End of Year Projected Values Excluding MVA		Minimum Guaranteed Cash Surrender Value
			Accumulated Value	Cash Surrender Value	Accumulated Value	Cash Surrender Value	
1	56	500,000.00	514,000.00	473,394.00	514,000.00	473,394.00	448,082.84
2	57	0	528,392.00	491,404.56	528,392.00	491,404.56	465,109.97
3	58	0	543,186.98	509,509.39	543,186.98	509,509.39	482,784.16
4	59	0	558,396.22	528,801.22	558,396.22	528,801.22	501,129.94
5	60	0	574,031.31	548,773.93	574,031.31	548,773.93	520,172.88
6	61	0	579,771.62	579,771.62	590,104.19	590,104.19	530,576.31
7	62	0	585,569.34	585,569.34	606,627.11	606,627.11	541,187.88
8	63	0	591,425.03	591,425.03	623,612.67	623,612.67	552,011.56
9	64	0	597,339.28	597,339.28	641,073.82	641,073.82	563,051.81
10	65	0	603,312.67	603,312.67	659,023.89	659,023.89	574,312.81
20	75	0	666,432.54	666,432.54	868,624.97	868,624.97	532,721.17

Surrender Charges: Year 1: 7.90%, Year 2: 7.00%, Year 3: 6.20%, Year 4: 5.30%, Year 5: 4.40%, Year 6+: 0.00%



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# Request Your Deferred Annuity Illustration Here

Annuitant Name: \*

Annuitant Age: \*

Gender: \*   
  Male   
  Female

State: \*  ▼

Premium Deposit: \*

Type Of Funds: \*   
  Non-Qualified (cash 1035 exchange)   
  Qualified (IRA 401K)   
  Roth IRA

Rate Guarantee Period \*   
  No Surrender - Liquid (503C only)   
  2 Year Term   
  3 Year Term   
  4 Year Term   
  5 Year Term   
  6 Year Term   
  7 Year Term   
  8 Year Term   
  9 Year Term   
  10 Year Term

Receive Quotes By:   
  Email: Adobe Acrobat PDF   
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Comments or Requests



SUBMIT

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FSD Financial Services



**800-373-9697**