



# 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>



|  |  |   |   |   |
|--|--|---|---|---|
| <br>Evaluating MYGA rates by Term<br>3:02 | <br>Delivery Receipts Protection for Agents & Insurers<br>11:11 | <br>5 year MYGA rate hits 3.15%<br>8:55 | <br>Delivering An Annuity Contract<br>6:23 | <br>LIFE ONLY AGENT UPDATE<br>October 11, 2021<br>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