



Fixed Annuity Hot List



www.FSDFinancial.com | www.SPIAquote.com

November 09, 2022

800-373-9697

AGENT USE ONLY

Daily updates and industry news!

Let's be social!



Multi-Year Guarantee Annuity Rates

4.80%

3 YEAR SURRENDER ONLY 7.9%, 7.0%, 6.2%, 0% THEREAFTER WALK-AWAY

- 2.00% Commission (0-90) **\$10,000 Minimum**
- RMD ONLY FREE WITHDRAWALS AFTER YEAR 1 | DEATH BENEFIT LIMITED TO CONTRACT CONTINUATION)
- NOT AVAILABLE IN NY (ISSUE AGES IN CA AND FL 0-75)
- 4.50% RATE WITH FULL DEATH BENEFIT AND WITHDRAWALS

[More Details](#) | [Agent Kits](#)

5.10%

5 YEAR SURRENDER ONLY 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 0% AFTER WALK-AWAY

- 2.25% Commission (0-90) | **\$10,000 Minimum**
- RMD ONLY FREE WITHDRAWALS AFTER YEAR 1 | DEATH BENEFIT LIMITED TO CONTRACT CONTINUATION)
- NOT AVAILABLE IN NY (ISSUE AGES IN CA AND FL 0-75)
- 5.00% RATE WITH FULL DEATH BENEFIT AND WITHDRAWALS (2.00% COMMISSION)

[More Details](#) | [Agent Kits](#)

5.25%

5 YEAR SURRENDER ONLY 8%, 8%, 7%, 6%, 5%, 0% THEREAFTER WALK-AWAY

- 2.00% Commission (0-80)
- 10% FREE WITHDRAWALS INCLUDED—FULL DEATH BENEFIT | 1.80% MINIMUM AFTER TERM!
- NOT AVAILABLE IN AZ, MD, MT, NJ, NC, NY, OK, OR, WA (**\$100,000 MINIMUM FOR THIS PRODUCT**)

[More Details](#) | [Agent Kits](#)

5.35%

7 YEAR SURRENDER ONLY 8%, 8%, 7%, 6%, 5%, 4%, 3%, 0% THEREAFTER WALK-AWAY

- 3.00% Commission (0-75) & 1.85% (76-80)
- 10% FREE WITHDRAWALS INCLUDED—FULL DEATH BENEFIT
- NOT AVAILABLE IN NY (CA AND DE RATES LOWER) (**\$100,000 MINIMUM FOR RATE—0.15% LOWER UNDER**)

[More Details](#) | [Agent Kits](#)

HUGE Increase On Lifetime Income SPIAs

Did you know clients with non-qualified funds can receive a tax exclusion on a portion of their income tax?

Sample quotes based on \$100,000 premium | Non-Qualified | Non-premium tax state!

Life With 10 Year Certain

Male 60 = \$605.77 | \$7,269.24 Annually
 Male 65 = \$657.85 | \$7,894.20 Annually
 Male 70 = \$728.27 | \$8,739.24 Annually
 Male 75 = \$812.26 | \$9,747.12 Annually

Female 60 = \$591.96 | \$7,103.52 Annually
 Female 65 = \$636.29 | \$7,635.48 Annually
 Female 70 = \$704.32 | \$8,451.84 Annually
 Female 75 = \$783.09 | \$9,397.08 Annually

Life With 15 Year Certain

Male 60 = \$596.58 | \$7,158.96 Annually
 Male 65 = \$639.96 | \$7,679.52 Annually
 Male 70 = \$696.61 | \$8,359.32 Annually
 Male 75 = \$747.63 | \$8,971.56 Annually

Female 60 = \$584.86 | \$7,018.08 Annually
 Female 65 = \$622.69 | \$7,472.28 Annually
 Female 70 = \$678.08 | \$8,136.96 Annually
 Female 75 = \$731.64 | \$8,779.68 Annually

**A+ Rated
3.00% Commission**



[Request A SPIA Quote](#)

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

Multi-Year Guarantee Annuity Rates

Interest ONLY Withdrawals

Prepared By: Jeff Affronti
 Prepared For: Sample Client Female, Age 60
 Type of Funds: Non-Qualified
 Purchase Payment: \$1,000,000.00
59.5+ AGES

End of Contract Year	Age	Guaranteed Interest Rate	Interest Credited to Your Account	Withdrawals	Account Value	Surrender Value
1	61	5.00%	48,889	48,889	1,000,000	930,000
2	62	5.00%	48,889	48,889	1,000,000	943,067
3	63	5.00%	48,889	48,889	1,000,000	952,556
4	64	5.00%	48,889	48,889	1,000,000	962,044
5	65	5.00%	48,889	48,889	1,000,000	971,533
6	66	5.00%	48,889	48,889	1,000,000	981,022
7	67	5.00%	48,889	48,889	1,000,000	990,511
8	68	5.00%	48,889	48,889	1,000,000	990,511
9	69	5.00%	48,889	48,889	1,000,000	990,511
10	70	5.00%	48,889	48,889	1,000,000	992,883

Interest ONLY Withdrawals

1 Year Deferral

Contract Values

Here's how the Preserve MYGA 10 Annuity might look over the initial term.

Prepared By: Jeff Affronti
 Prepared For: Sample Client Female, Age 60
 Type of Funds: Non-Qualified
 Purchase Payment: \$1,000,000.00

End of Contract Year	Age	Guaranteed Interest Rate	Interest Credited to Your Account	Withdrawals	Account Value	Surrender Value
1	61	5.00%	50,000	0	1,050,000	976,500
2	62	5.00%	51,334	51,334	1,050,000	990,220
3	63	5.00%	51,334	51,334	1,050,000	1,000,183
4	64	5.00%	51,334	51,334	1,050,000	1,010,147
5	65	5.00%	51,334	51,334	1,050,000	1,020,110
6	66	5.00%	51,334	51,334	1,050,000	1,030,073
7	67	5.00%	51,334	51,334	1,050,000	1,040,037
8	68	5.00%	51,334	51,334	1,050,000	1,040,037
9	69	5.00%	51,334	51,334	1,050,000	1,040,037
10	70	5.00%	51,334	51,334	1,050,000	1,042,528

WITHDRAWALS PRIOR TO AGE 59 1/2 MAY BE SUBJECT TO A 10% PENALTY TAX

Request A MYGA Illustrations



QUALITY - INTEGRITY - EXPERTISE

Risk Averse? See us first! TM

MYGA RATES

IMMEDIATE ANNUITIES

PRODUCTS

AGENTS

CONTACT

DEFERRED ANNUITY ILLUSTRATIONS

Want to speak to an expert about annuities? Schedule a zoom meeting.

Request Your Deferred Annuity Illustration Here

Annuitant Name:	<input type="text" value="Enter text here"/>
Annuitant Age: *	<input type="text" value="Enter age Required"/>
Gender:	<input type="radio"/> Male <input type="radio"/> Female
State: *	<input type="text" value="Choose State"/> ▼
Premium Deposit: *	<input type="text" value="Enter \$ amount Required"/>
Type Of Funds:	<input type="radio"/> Non-Qualified (cash 1035 exchange) <input type="radio"/> Qualified (IRA 401K) <input type="radio"/> Roth IRA
Rate Guarantee Period *	<input type="checkbox"/> No Surrender - Liquid (503C only) <input type="checkbox"/> 2 Year Term <input type="checkbox"/> 3 Year Term <input type="checkbox"/> 4 Year Term <input type="checkbox"/> 5 Year Term <input type="checkbox"/> 6 Year Term <input type="checkbox"/> 7 Year Term <input type="checkbox"/> 8 Year Term <input type="checkbox"/> 9 Year Term <input type="checkbox"/> 10 Year Term
Receive Quotes By:	<input type="checkbox"/> Email: Adobe Acrobat PDF <input type="checkbox"/> Email: Text <input type="checkbox"/> Phone: Call
Email: *	<input type="text" value="Enter email address Required"/>
Phone:	<input type="text" value="Enter phone number"/>
Comments or Requests	<input type="text" value="Enter text here"/>

SUBMIT


Immediate Annuities For Life Agents




WE COMPARE IMMEDIATE ANNUITY QUOTES AND COMMISSIONS FOR INSURANCE 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 high-quality and top payments in immediate annuity products.

GET A QUOTE NOW

 **LIFE AGENT SPIA QUOTES**
USE THIS SECURE FORM OR CALL 800-373-9697


Annuitant Name:

Annuitant Date Of Birth: * 

Annuitant Gender: * Male
 Female

State: ▼

Joint Annuitant Name (if any):

Joint Annuitant Date Of Birth: 

Joint Annuitant Gender: Male
 Female

Joint Spouse?: Yes

Are you an insurance agent?: Yes
 No

Phone:

Comments:

AGENT BENEFITS

Key Benefits Of SPIAQuote.com:

- Diversity And Independence
- Provide your clients the highest income.
- Open to individuals of all ages.
- Knowing the SPIA marketplace offers and features
- Our experts are available to help selecting the immediate annuity option that most matches your clients needs.
- Review companies based on income pricing and financial strength

SPIA FEATURES

- Longevity Protection
- Lifetime Income Options
- Joint Lifetime Income Options
- Return Of Premium Guarantees
- Cost Of Living Increases
- 5 - 50 Years Of Payments
- Quality Insurance Carriers
- Monthly, Quarterly, Semi-Annual, Annual Payment Modes
- No Annual/Up Front Fees

SUBMIT

Contact Information

LET'S TALK INSURANCE GUARANTEES!

Virtual | On-line | Phone Meetings

30 min | Free

[GET ON THE CALENDAR](#)

In Person Meeting

1 hr | Free

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FINANCIAL
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