



# Fixed Annuity Hot List



www.FSDfinancial.com | www.SPIAquote.com

January 07, 2019

800-373-9697

AGENT USE ONLY

## 113 Year Old (A) Rated Carrier With A 20% Surplus



APPROVED

5 Years	6 Years	7 Years
<b>3.65*</b>	<b>3.85%*</b>	<b>3.94%*</b>
4.45% Year 1 3.45% Years 2-5	3.85% For all 6 Years	4.80% Year 1 3.80% Years 2-7
*Rates based on \$100,000 premium   Rates under \$100,000 are 0.10% less. Not Available in UT   Full Death Benefit   Up To 10% Free Withdrawals 30 Day Window   Commission is 2.50% (ages 0-79)   0.50% (ages 80-90)		

## (B++) Rated Carrier | Reduce Rate For Needed Options!

**4.00% For 5 Years**

**3.90% In CA and FL**

CA & FL 0.10% Less as full death benefit is included.

A 0.35% value for only 0.10% - Great Deal For CA & FL!

**RMD Withdrawal Subtract 0.16%**  
**10% Withdrawal Subtract 0.08%**  
**Terminal Ill, Nursing Subtract 0.15%**  
**72t Withdrawal Subtract 0.05%**  
**Full Death Benefit Subtract 0.35%**  
**Interest Withdraw Subtract 0.08%**

**3.25%**

**For 3 Years**

### Liberty Bankers Life | Walk Away Enhanced MYGA

Premium	\$500,000 @ 3.25%
End Of Year 1	\$516,250.00
End Of Year 2	\$533,028.13
End Of Year 3	\$550,351.54

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

## Look at this 6 Year Guarantee MYGA Rate

**4.10% Interest Rate**

**6 Year Non-Repeating Surrender**

**Withdrawal of accumulated interest**

**27.26% Yield In 6 Years If Left To Accumulate**



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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE



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February 05, 2019

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## NO SURRENDER FIXED ANNUITY RATE INCREASES!

0.00% SURRENDER CHARGE | ISSUES TO AGE 100\* | NO MVA

# 1.65% Rate

Not Available in AL, CA, DC, DE, FL, MN, MO, MT, ND, NY, SD (\* 85 in OK)

## Walk Away Anytime

## "A-" Rated Insurance Carrier—MYGA Rates

Term	3 Year Rates	5 Years Rates	7 Years Rates
Premium \$100,000+	3.00%	3.75%	3.85%
Premium \$50,000—\$99,999	2.35%	3.15%	3.55%
Premium \$15,000—\$49,999	1.75%	2.65%	3.05%
Commission:	1.25% 0-80 0.75% 81-85	2.00% 0-80 1.25% 81-85	2.25% 0-80 1.75% 81-85

Issue ages 1-90 | 10% Withdrawals after year 1 | Not Available In CA, DE, DC, MT, ND, NY, SD | Full Death Benefit

## Full Death Benefit - Flexible Premium - Withdrawals - No Recurring Surrender

Term:	Year 1 Rate:	Base Rate:	Minimum Rate:	Commission:
5 year:	3.50%	2.50%	1.65%	4.00% (0-80)   2.00% (81-90)
7 year:	4.05%	2.55%	1.65%	5.50% (0-80)   2.50% (81-85)

\$5,000 premium to start, \$100 minimum for additional premiums. Great for IRA's. Full death benefit.

# 4.10%

Available In California!  
Hurry To Get This Rate

## 6 Year Interest Rate Guarantee

6 Year Non-Repeating Surrender  
Withdrawal of accumulated interest  
27.26% Yield In 6 Years Left To Accumulate  
Not Available In All States

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April 11, 2019

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## 5 Year Surrender Fixed Indexed

**Fixed Account:**  
2.95% (\$100,000+) - 2.50% (\$10,000 - \$99,999)

**1-Year Point-to-Point Indexed:**  
**6.25% Cap** (\$100,000+) - **5.30% Cap** (\$10,000 - \$99,999)

**1-Year Volatility Controlled Pt-to-Pt Indexed:**  
1.20 Spread (\$100,000+) - 1.40% Spread (\$10,000 - \$99,999)

**1-Year Performance Triggered Indexed:**  
4.50% Cap (\$100,000+) - 4.00% Cap (\$10,000 - \$99,999)

[See More Here](#)

## Short Term MYGA's

LIQUID Rate	3 Year Rate	5 Year Rate
1.65%	3.05%	3.10%
0.50%	2.00%	3.25%
Annual Commission Issues To Age 100	Commission 0-90 CA & FL Max Age 75	Commission 0-80 1.50%

# 3.85% Rate

## Guaranteed Period: 6 Years

**6 Years of Surrender Charges:**  
8%, 7%, 7%, 6%, 5%, 4%, 0% Thereafter  
Surrender charges vary in FL, IL & UT

**Minimum Deposit:** \$5,000 - (\$2,000 Qualified) \$600,000 Maximum

**Issue Age:** to age 90

**states ONLY approved in:** AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY

**Free Withdrawal:** 100% of Accumulated Interest | Minimum payment \$100

**Death Benefits:** Full Death Benefit

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July 9, 2019

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## All Inclusive MYGA - 10% Free Withdrawals - Full Death Benefit - RMD Friendly

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Q-\$5,000 NQ-\$10K-\$249K	3.00%	3.05%	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
\$250,000+	3.10%	3.15%	3.35%	3.40%	3.45%	3.50%	3.55%	3.60%
Available in all States Except NY	1.00%	2.00%	3.00%	3.00%	2.50%	2.50%	2.50%	2.50%
Commission 0-80		1.75% plus 0.25% bonus	2.50% plus 0.50% bonus	2.50% plus 0.50% bonus				



**3.20% Interest Rate For 7 Years (\$10,000+)**  
**All Accumulated Interest Withdrawals**  
**4.00% Commission (0-80) & 2.00% (81-85)**

## Holding Strong - Select & Pay Only For Needed Options

**4.00% For 5 Years**

**3.90% In CA and FL**

CA & FL 0.10% Less as full death benefit is included.

A 0.35% value for only 0.10% - Great Deal For CA & FL!

- 72t Withdrawal Subtract 0.05%
- Interest Withdraw Subtract 0.08%
- 10% Withdrawal Subtract 0.08%
- Terminal Ill, Nursing Subtract 0.15%
- RMD Withdrawal Subtract 0.16%
- Full Death Benefit Subtract 0.35%

## FULLY LIQUID NO SURRENDER FIXED ANNUITY RATE

0.00% SURRENDER CHARGE | ISSUES TO AGE 100\* | NO MVA

**1.65% Rate**

Not Available in CA, MT, NY

**Walk Away Anytime**

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August 1, 2019

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## All Inclusive MYGA - 10% Free Withdrawals - Full Death Benefit - RMD Friendly

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Q-\$5,000 NQ-\$10K-\$249K	3.00%	3.05%	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
\$250,000+	3.10%	3.15%	3.35%	3.40%	3.45%	3.50%	3.55%	3.60%
Available in all States Except NY								
Commission 0-80	1.00%	2.00% 1.75% plus 0.25% bonus	3.00% 2.50% plus 0.50% bonus	3.00% 2.50% plus 0.50% bonus	2.50%	2.50%	2.50%	3.25% 3.00% plus 0.25% bonus

**3.20%**

**Interest Rate For 7 Years (\$10,000+)**

**4.00% Commission (0-80) & 2.00% (81-85)**

## Holding Strong - Select & Pay Only For Needed Options

**4.00% For 5 Years**

**3.90% In CA and FL**

CA & FL 0.10% Less as full death benefit is included.

A 0.35% value for only 0.10% - Great Deal For CA & FL!

**72t Withdrawal Subtract 0.05%**

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**10% Withdrawal Subtract 0.08%**

**Terminal Ill, Nursing Subtract 0.15%**

**RMD Withdrawal Subtract 0.16%**

**Full Death Benefit Subtract 0.35%**

## FULLY LIQUID NO SURRENDER FIXED ANNUITY RATE

0.00% SURRENDER CHARGE | ISSUES TO AGE 100\* | NO MVA

**1.65% Rate**

Not Available in MT, NY

**Walk Away Anytime**

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December 1, 2019

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**2.55%**  
**For 3 Years**

## Short Term - Enhanced Rate - Walk Away @ End MYGA

Premium	\$500,000 @ 2.55%	<b>2.00% Commission (0-90)</b>
End Of Year 1	\$512,750.00	<b>Not Avail. in DE, MN, NH &amp; NY</b>
End Of Year 2	\$525,825.13	<b>CA &amp; FL max issue age 75</b>
End Of Year 3	\$539,233.67	



**Immediate Annuities Lifetime Income NOW - SPIAquote.com**

## Clients need income now? GET A SPIA QUOTE

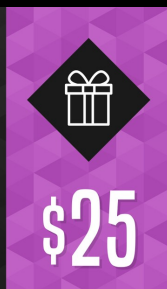
**5 Year MYGA**  
**Compounding Rate**  
**Pay Only For**  
**Needed Options**

**3.70% For 5 Years**  
**3.60% In CA and FL**

CA & FL 0.10% Less as full death benefit is included.  
A 0.35% value for only 0.10% - Great Deal For CA & FL!

- 72t Withdrawal Subtract 0.05%**
- Interest Withdraw Subtract 0.08%**
- 10% Withdrawal Subtract 0.08%**
- Terminal Ill, Nursing Subtract 0.15%**
- RMD Withdrawal Subtract 0.16%**
- Full Death Benefit Subtract 0.35%**

**gift**  
CARD



## Just Get Appointed And Earn A Gift Card

We want to continue placing agents with quality carriers and products. So, if you sell MYGA's, SPWL or SPIA's we are offering a \$25 American Express gift card to agents that successfully contract/appoint with FSD to this carrier by 12/28/2019. Just fill out [this licensing](#) & sent it over!

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