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## FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | Independent Wholesaler For Agents

Quality | Integrity | Expertise

[www.FixedAnnuitiesandLife.com](http://www.FixedAnnuitiesandLife.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

Let's Talk Guarantees  
800-373-9697

Life Agent Use Only  
Quick Discussion Guide

January 08, 2020  
Update

[MYGA Rates](#)

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[Life Products](#)

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[Annuity Blog](#)

**fixed Annuity Hot List**  
www.FSDfinancial.com | www.SPIAquote.com  
January 8, 2020 800-373-9697 AGENT USE ONLY

**Guaranteed 6 Year Interest Rate "A-" Rated Carrier Established In 1895**  
This MYGA has a few great features, clients can choose one of three guarantee periods. This MYGA has NO market value adjustment, a great advantage in an ultra low interest rate environment.  
[Click For Details](#)

**Liquid SPIA With Surrender Charge - "A-" Rated Carrier - 5.00% Commission**

LIFE Cash Benefit	LIFE Cash Benefit @ 7% COLA	LIFE Cash Benefit	LIFE Cash Benefit @ 7% COLA
Male 67 - \$485.76 (\$1.97%)	Male 67 - \$331.36 (\$1.96%)	Female 67 - \$457.67 (\$1.29%)	Female 67 - \$309.47 (\$1.17%)
Male 70 - \$492.68 (\$1.91%)	Male 70 - \$334.08 (\$1.27%)	Female 70 - \$460.11 (\$1.67%)	Female 70 - \$311.00 (\$1.07%)
Male 72 - \$516.00 (\$1.95%)	Male 72 - \$337.73 (\$1.45%)	Female 72 - \$489.25 (\$1.90%)	Female 72 - \$336.41 (\$1.27%)

Based on \$100,000 Premiums \*Non-Premium tax state | Monthly Income starting in 1 month | www.spiaincome.com for illustrations.

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

<b>3.70% For 5 Years</b>	<b>72i Withdrawal Subtract 0.05%</b>
<b>3.60% In CA and FL</b>	<b>Interest Withdrawal Subtract 0.08%</b>
CA & FL 0.10% Less as full death benefit is included.	<b>10% Withdrawal Subtract 0.08%</b>
A 0.35% value for only 0.10% - Great Deal For CA & FL	<b>Terminal Ill, Nursing Subtract 0.15%</b>
	<b>RMD Withdrawal Subtract 0.16%</b>
	<b>Full Death Benefit Subtract 0.35%</b>

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.  
FSD FINANCIAL SERVICES 1515 COBBLE AVE #301 | CA INSURANCE LICENSE #00737515 | RATES SUBJECT TO CHANGE | FSD STR | AGENT USE

### Hotlist January 2020:

- Lifetime Withdraws & SPIA Life Income
- 3.25% for 6 yrs. "A-" rated
- 3.70% for 5 years (no features)
- SPIA with surrender charge & 5% commission
- S.E.C.U.R.E. ACT

### 2020 - Minimum Guarantee:

The minimum guarantee rate is dropping from 1.65% in 2019 to 1.00% in 2020. The minimum guarantees are the strongest guarantees in a contract.

## Wonderful Long Term Illustration The ups and downs in an FIA

CONCEPT | CONCEPT | CONCEPT

Getting clients a basic understanding of the fixed indexed annuity by using simple tools and products. Here is a simple FIA with a point to point cap illustrated out over 35 years. I feel it really gets the point across how compounding and long term

commitment can add up to serious dollars.

The concept of the FIA is to grow without taking steps backward. Ups with no downs!

**Top Features:**

- 10% Withdrawals
- Full death benefit
- Commission is 5.00% (0-75)

**COMMISSION BONUS**

- FSD Bonus commission 0.50% (\$0 - \$300K)
- Carrier Bonus commission 1% (\$300K+)

800-373-9697 for agent info.

**GUGGENHEIM LIFE AND ANNUITY**

**Hypothetical Values - Most Recent 10-calendar year period**

Here's how the Highlights 7 actually might look over a 20-year period. The values shown would only happen if the indexed allocation earned interest exceeding current caps, credits, and other assumptions, and the best allocation over the current annual fixed rate in all years. The interest amount is based on actual index performance during the most recent 10-calendar year period for the last 10 years. In all other years, we report the index performance from the 10-year period.

Year	Age	Purchase Price	Contract	Withdrawals	Account Balance	Summed Death Benefit
0	50	\$50,000	\$50,000	\$0	\$50,000	\$50,000
1	51	\$0	\$50,000	\$0	\$50,000	\$50,000
2	52	\$0	\$50,000	\$0	\$50,000	\$50,000
3	53	\$0	\$50,000	\$0	\$50,000	\$50,000
4	54	\$0	\$50,000	\$0	\$50,000	\$50,000
5	55	\$0	\$50,000	\$0	\$50,000	\$50,000
6	56	\$0	\$50,000	\$0	\$50,000	\$50,000
7	57	\$0	\$50,000	\$0	\$50,000	\$50,000
8	58	\$0	\$50,000	\$0	\$50,000	\$50,000
9	59	\$0	\$50,000	\$0	\$50,000	\$50,000
10	60	\$0	\$50,000	\$0	\$50,000	\$50,000
11	61	\$0	\$50,000	\$0	\$50,000	\$50,000
12	62	\$0	\$50,000	\$0	\$50,000	\$50,000
13	63	\$0	\$50,000	\$0	\$50,000	\$50,000
14	64	\$0	\$50,000	\$0	\$50,000	\$50,000
15	65	\$0	\$50,000	\$0	\$50,000	\$50,000
16	66	\$0	\$50,000	\$0	\$50,000	\$50,000
17	67	\$0	\$50,000	\$0	\$50,000	\$50,000
18	68	\$0	\$50,000	\$0	\$50,000	\$50,000
19	69	\$0	\$50,000	\$0	\$50,000	\$50,000
20	70	\$0	\$50,000	\$0	\$50,000	\$50,000
21	71	\$0	\$50,000	\$0	\$50,000	\$50,000
22	72	\$0	\$50,000	\$0	\$50,000	\$50,000
23	73	\$0	\$50,000	\$0	\$50,000	\$50,000
24	74	\$0	\$50,000	\$0	\$50,000	\$50,000
25	75	\$0	\$50,000	\$0	\$50,000	\$50,000
26	76	\$0	\$50,000	\$0	\$50,000	\$50,000
27	77	\$0	\$50,000	\$0	\$50,000	\$50,000
28	78	\$0	\$50,000	\$0	\$50,000	\$50,000
29	79	\$0	\$50,000	\$0	\$50,000	\$50,000
30	80	\$0	\$50,000	\$0	\$50,000	\$50,000
31	81	\$0	\$50,000	\$0	\$50,000	\$50,000
32	82	\$0	\$50,000	\$0	\$50,000	\$50,000
33	83	\$0	\$50,000	\$0	\$50,000	\$50,000
34	84	\$0	\$50,000	\$0	\$50,000	\$50,000
35	85	\$0	\$50,000	\$0	\$50,000	\$50,000
36	86	\$0	\$50,000	\$0	\$50,000	\$50,000
37	87	\$0	\$50,000	\$0	\$50,000	\$50,000
38	88	\$0	\$50,000	\$0	\$50,000	\$50,000
39	89	\$0	\$50,000	\$0	\$50,000	\$50,000
40	90	\$0	\$50,000	\$0	\$50,000	\$50,000
41	91	\$0	\$50,000	\$0	\$50,000	\$50,000
42	92	\$0	\$50,000	\$0	\$50,000	\$50,000
43	93	\$0	\$50,000	\$0	\$50,000	\$50,000
44	94	\$0	\$50,000	\$0	\$50,000	\$50,000
45	95	\$0	\$50,000	\$0	\$50,000	\$50,000
46	96	\$0	\$50,000	\$0	\$50,000	\$50,000
47	97	\$0	\$50,000	\$0	\$50,000	\$50,000
48	98	\$0	\$50,000	\$0	\$50,000	\$50,000
49	99	\$0	\$50,000	\$0	\$50,000	\$50,000
50	100	\$0	\$50,000	\$0	\$50,000	\$50,000

**GLMarketing**

**Writing Agent Bonus**  
For Fixed Indexed Annuities

We are paying a 1% commission bonus on all Fixed Indexed Annuity premium above \$300,000 in 2020.

**Qualifying Period:** Cases must be submitted and issued between 1/1/2020 and 12/31/2020. Eligibility is based on the effective date of the annuity contract.

**Additional Premium:** Cases issued prior to 1/1/2020 do not qualify. Cases issued on or after 1/1/2020 qualify for the bonus. The bonus is based on the total premium paid for the annuity contract.

**Eligibility:** All premium above \$300,000 on fixed indexed annuities issued will be eligible for bonus dollars. Proportional bonuses will be paid on the premium amount.

**Bonus:** Bonus is paid to the writing agent or the next level up if written by a Licensed Only (L/O) agent. An L/O Agent must write \$300,000 in premium for the bonus to go to the next level up. Characteristics of the bonus will apply to base Salary, Quality, Commission and Withdrawals.

**Example:** Prior production = \$250,000. If the next case issued is for \$150,000 then \$50,000 is the amount that the bonus will be based on. Bonus will be paid for premium on issued policies for the highlander and highlander 7 fixed indexed annuities only.

**All writing agents will need to requalify for the bonus in 2021.** This bonus program is for 2021 only and any qualification levels will carry over to any 2021 bonus program.

**If two or more policies are issued on the same date, we will calculate the highest premium as first.** This bonus is not applicable where prohibited by state law.

**Additional guidelines:** This bonus program is subject to change without notice. The bonus is based on the total premium paid for the annuity contract. The bonus is based on the total premium paid for the annuity contract. The bonus is based on the total premium paid for the annuity contract.

**Great Caps On This Fixed Indexed**

This is a great FIA product for agents. One product and 4 terms to choose from. Look at these point to point caps too! that 5 year at 5.10% is hot!

S&P 500 index interest crediting options:

**Annual point-to-point with cap rate:**

- 3 Year: 4.50% Cap
- 5 Year: 5.10% Cap
- 7 Year: 5.25% Cap
- 10 Year: 5.70% Cap

**Monthly average cap annual point-to-point**

- 3 Year: 4.50% Cap
- 5 Year: 5.10% Cap
- 7 Year: 5.25% Cap
- 10 Year: 5.70% Cap

**Fixed interest with one-year rate guarantee period:**

- 3 Year Term: 1.85%
- 5 Year Term: 2.20%
- 7 Year Term: 2.25%
- 10 Year Term: 2.45%

**Issue Age:**

- 18-80

**State Availability**

- Not in AL, MS, NY, VT, WV

**Minimum / Maximum Premiums:**

- \$20,000 Minimum
- \$350,000 Maximum

**Surrender Charge Period - Based on the 3, 5, 7 or 10 year term:**

- 3 Year Term: 10%, 9%, 8%, 0.0% Thereafter
- 5 Year Term: 10%, 9%, 8%, 7%, 6%, 0.0% Thereafter
- 7 Year Term: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0.0% Thereafter
- 10 Year Term: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2% , 1%, 0.0% Thereafter
- MVA +/- during surrender terms

**Free withdrawal:**

- 10% of your Accumulation Value as of the end of the previous Policy Year.

**Death Benefit**

- Full Accumulation Value

**Commissions:****3 Year Term:**

- 2.25% (18-75)
- 1.35% (76-80)

**5 Year Term:**

- 3.50% (18-75)
- 2.65% (76-80)

**7 Year Term:**

- 5.00% (18-75)
- 4.10% (76-80)

**10 Year Term:**

- 6.50% (18-75)
- 5.00% (76-80)

**Company Ratings:**

- "A-" Rated By A.M. Best

Request Info Here!

## 20/20 Vision on the SECURE ACT

**S.E.C.U.R.E. ACT****Setting Every Community Up for Retirement Enhancement Act**

The law is extensive, a 124 page PDF - you can download it [here](#) . Below are some very basic key points life agents should be aware of immediately. The link to the laws text is also included.



## Retirement Income Or Lifetime Income

Clients who would like to turn a lump sum into a retirement income due to longevity concerns, should calculate the time it takes to use all of their premium.

Will they run out if they live too long?

## Conservative Withdrawal Assumptions vs. A Level Immediate Annuity

Get more income if you want!

Get more income if you want!

A very common desire is to have your cake and eat it too. This is true when it comes to comparing lifetime income annuities and other options. Clients truly looking for an income stream are going to seek the highest income payment at first. The marketplace they are shopping in will distract them from this main concern. Once presented with the best income these clients.....

[Read More Here](#)

## January Rates Are Out!

### Updated Rates

- [American National](#)
- [American General](#)
- [Lafayette Life - 2021 Contest](#)
- [Liberty Bankers](#)
- [Guggenheim](#)
- [Sagicor](#)
- [The Standard](#)
- [Securian](#)
- [See all our carriers here](#)

### Pre-Approved Ads From LBL

- [MYGA Print Ads](#)
- [MYGA Electronic Ads](#)

### Products Offered By LBL

- [MYGA](#)
- [SPIA](#)
- [SPWL](#)

## News and Incentives

### WHAT'S HAPPENING NOW 2020

- [SECURE Act Text](#)
- [2020 Tax Reference Guide \(coming\)](#)
- [2019 Tax Reference Guide](#)
- [QLAC: Get a QLAC quote](#)
- [Fee Advisor QLAC](#)
- [Pension Fixed Annuities](#)

### Integrity Life Reference Guides

- [Titling of Contracts](#)
- [Annuitant Driven Contracts](#)

### Trips / Rewards

- [Lafayette Life 2021](#)
- [Liberty Bankers 2020](#)
- [Sentinel Security 2020](#)

### Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)

It's Easy To Offer Fixed Annuities With FSD's Assistance

## Life Licensed Agent? Add Fixed Annuities Today!

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!  
Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

**For more than just our weekly updates, follow us on LinkedIn.**

**STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE**

**FSD offers a traditional approach to current fixed insurance products.**



***Quality | Integrity | Expertise***

**Wholesaler Of Fixed Insurance Products Only | We are here to help!**

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

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Enclosed information subject to change and human error.

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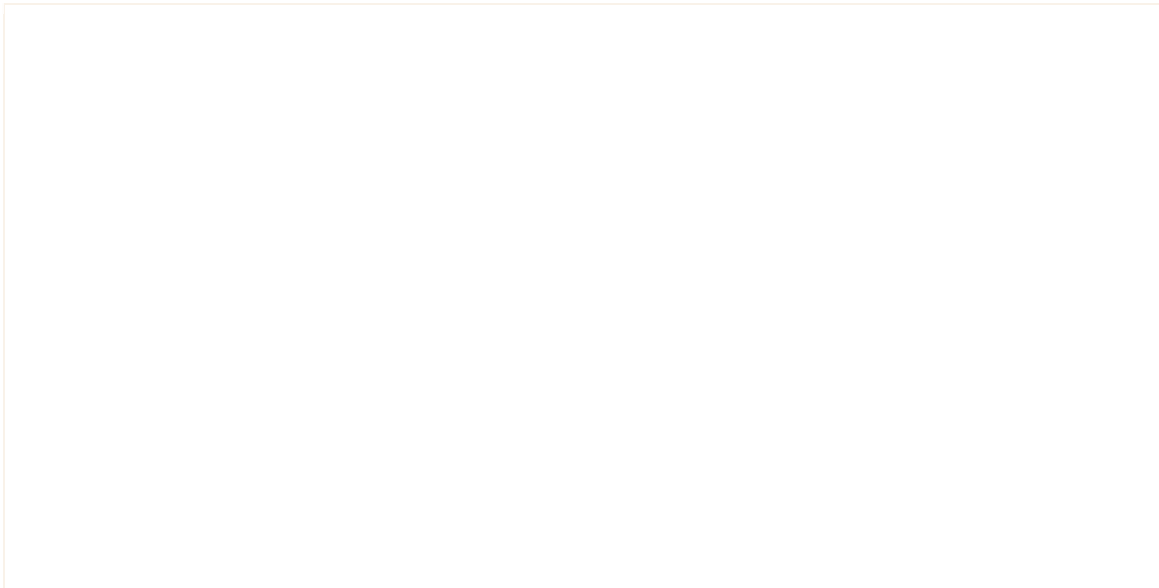
## Quality Deferred Annuity & Guaranteed Rate

While some carriers do have higher rates, we always like to spotlight client friendly products & outstanding carriers. Here is one you should be aware of with a long-term history & commitment to the traditional fixed annuity marketplace:

This MYGA has a few great features, clients can choose one of three guarantee periods.

Details on the product and the carrier:

- No market value adjustment, an advantage in low interest rate environments.
- Established in 1895, has over 1 billion in assets and a **19% surplus**.
- True 6 year Walk-Away with 0.00% surrender charges after year 6.
- Offers member benefits to certificate owners
- Full death benefit and free withdrawals included in the 3.25% rate
- Motto is ***Insuring Lives | Supporting Women | Serving Communities***





# Fixed Rate Deferred Annuity January 2020

Guaranteed Options For Your Clients Safe Money

"A-" Rated Carrier With 19% Surplus

**6 Year Fixed  
Interest Rate  
Guaranteed  
& NO MVA!**

# 3.25%

Rate is 3.20% under \$100,000 of initial premium  
Not Available in AK, AL, HI, IA, LA, MA, NH, NY



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**\$500,000 premium will grow to \$605,774 Guaranteed**  
That is over **21% increase** over the term!

**Choice 6, A Single Premium Deferred Annuity**

Form Series 1022

Prepared for:

Valued Client

Gender & Age:

Male, Age 54

Single Premium:\$500,000.00

Initial Guaranteed Interest Rate: 3.25%

Initial Guaranteed Interest Period: 6 Years

Minimum Guaranteed Interest Rate Thereafter: 1.00%

End Certificate	Year	Age	Guaranteed - 1.00%			Non-Guaranteed*		
			Annual Withdrawal	Accumulation Value	Cash Surrender Value	Annual Withdrawal	Accumulation Value	Cash Surrender Value
1	55		0	516,250	473,750	0	516,250	473,750
2	56		0	533,028	495,528	0	533,028	495,528
3	57		0	550,352	515,352	0	550,352	515,352
4	58		0	568,238	538,238	0	568,238	538,238
5	59		0	586,706	561,706	0	586,706	561,706
6	60		0	605,774	583,274	0	605,774	583,274
7	61		0	611,831	611,831	0	611,831	611,831
8	62		0	617,950	617,950	0	617,950	617,950
9	63		0	624,129	624,129	0	624,129	624,129
10	64		0	630,370	630,370	0	630,370	630,370

Get appointed with FSD to sell this one before the rate is gone.

If you have agents, agency level contracts are available!

[Click here for a full agent PDF kit!](#)

## Multi Year Guarantee Deferred Annuities

### 3 Year Interest Rate Guarantees

- **2.85% Interest Rate** - "B+" Rated Carrier - Issues to 97 - Rate 2.75% under \$250K
- **2.60% Interest Rate** - "A-" Rated Carrier
- **2.50% Interest Rate** - "A-" Rated Carrier
- **2.55% Interest Rate** - "B++" Rated Carrier - 2.00% Commission (0-90)
- **2.40% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.30% under \$250K
- **2.40% Interest Rate** - "B++" Rated Carrier - Withdrawals full death benefit
- **2.35% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to age 99

- **2.20% Interest Rate** - "A+" Rated Carrier
- **2.20% Interest Rate** - "A" Rated Carrier - Issues to age 93

#### 4 Year Interest Rate Guarantees

- **2.70% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.60% under \$250K
- **2.65% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+

#### 5 Year Interest Rate Guarantees

- **3.70% Interest Rate** - "B++" Rated Carrier (3.60% in California)
- **3.70% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **3.15% Interest Rate** - "B++" Rated Carrier - 2.25% commission (0-90)
- **3.10% Interest Rate** - "A-" Rated Carrier
- **3.80% Year 1 then 2.80% Years 2-5** - B++ Rated - Issues to Age 90
- **3.45% Interest Rate** - "B+" Rated Carrier - Rate is 3.35% under \$250,000
- **2.85% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.75% under \$250,000
- **3.00% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **3.00% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.70% Interest Rate** - "B++" Rated Carrier Commission 3.25% - Full Death Benefit
- **2.50% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.20% Interest Rate** - "A+" Rated Carrier

#### 6 Year Interest Rate Guarantees

- **3.82% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.25% Interest Rate** - "A-" Rated Carrier (3.20% under \$100K)
- **3.45% Interest Rate** - "B+" Rated Carrier - Rate is 3.35% under \$250,000
- **3.00% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.90% under \$250K
- **3.05% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.75% Interest Rate** - "B++" Rated Carrier - 2.00% commission
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.30% Interest Rate** - "A" Rated Carrier - \$100,000 premium

#### 7 Year Interest Rate Guarantees

- **3.80% Interest Rate** - "B++" Rated Carrier - (3.70 in California)
- **3.89% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.40% Interest Rate** - "B++" Rated Carrier - 2.50% Commission - No Features
- **3.50% Interest Rate** - "B+" Rated Carrier - Rate is 3.40% under \$250,000
- **3.10% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **3.10% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 3.00% under \$250,000
- **2.95% Interest Rate** - "B++" Rated Carrier 4.00% Commission (0-80) - Benefits
- **2.75% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.55% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **2.30% Interest Rate** - "A+" Rated Carrier
- **2.39% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.

#### 8 Year Interest Rate Guarantees

- **3.20% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 3.10% under \$250,000

#### 9 Year Interest Rate Guarantees

- **3.55% Interest Rate** - "B++" Rated Carrier - 2.75% Commission - No Features
- **3.25% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 3.15% under \$250,000
- **2.40% Interest Rate** - "A+" Rated Carrier

#### 10 Year Interest Rate Guarantees

- **3.90% Interest Rate** - "B++" Rated Carrier - (3.80% in California)
- **4.00% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.30% Interest Rate** - "B++" Rated Carrier - Rate is 3.20% under \$250,000
- **3.55% Interest Rate** - "B+" Rated Carrier - Rate is 3.45% under \$250,000
- **2.55% Interest Rate** - "A" Rated Carrier -
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.



# January Rates Are Out!

## Updated Rates

- American National
- American General
- Lafayette Life - 2021 Contest
- Liberty Bankers
- Guggenheim
- Sagicor
- The Standard
- Securian
- See all our carriers here

## Pre-Approved Ads From LBL

- **MYGA Print Ads**
- **MYGA Electronic Ads**

## Products Offered By LBL

- **MYGA**
- **SPIA**
- **SPWL**

## News and Incentives

### WHAT'S HAPPENING NOW 2020

- 20/20 Vision on the SECURE ACT
- SECURE Act Text
- **2020 Tax Reference Guide**
- 2019 Tax Reference Guide
- QLAC: [Get a QLAC quote](#)
- Fee Advisor QLAC
- Pension Fixed Annuities
- Lafayette Agent Replacement Guide

### Integrity Life Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts

### Trips / Rewards

- Lafayette Life 2021
- American National Amazon Gift
- Liberty Bankers 2020
- Sentinel Security 2020
- Royal Neighbors Bahamas 2021

### Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs

## It's Easy To Offer Fixed Annuities With FSD's Assistance

### Life Licensed Agent? Add Fixed Annuities Today!

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!

Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

**For more than just our weekly updates, follow us on LinkedIn.**

**STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE**

**FSD offers a traditional approach to current fixed insurance products.**





*Quality | Integrity | Expertise*

**Wholesaler Of Fixed Insurance Products Only | We are here to help!**

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

800-373-9697

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The Income Annuity Experts

January 2020



**SPIAQuote.com**

**Immediate Annuity Quotes, Contracting and Commissions**

*Experience - SPIA's everyday for over 20 years!*

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[SPIA Commission](#)

## Where else can clients take this much annually & *NEVER* run out?

The below quotes are from an outstanding "A+" rated insurance company.  
Income Starts After One Month

Commission 4.00% (age 0-75) 3.00% (76-80) & 2.00% (81-85)

[Sign up](#) now and earn a bonus too!

## Life ONLY

### **Male - Monthly Life Income**

Age 55 = \$392.42 (4.71% Annually)  
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## Life With 10 Year Certain

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Age 55 = \$388.33 (4.66% Annually)  
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 Age 85 = \$747.86 (8.97% Annually)

## Compare options in one illustration!

A Single Premium Immediate Annuity	
Annuitant: SPIA Client	
Male Age: 70	
State of Issue: AZ Non-Qualified	Premium Tax: 0.00%
Date of Quote: 01/16/2020	Quote Expiration Date: 01/23/2020 *
	Purchase Date: 01/16/2020

A Single Premium Immediate Annuity	
Annuitant: SPIA Client	
Male Age: 70	
State of Issue: AZ Non-Qualified	Premium Tax: 0.00%
Date of Quote: 01/16/2020	Quote Expiration Date: 01/23/2020 *
	Purchase Date: 01/16/2020

COMPARISON OF BENEFIT PAYMENT OPTIONS			
Single Premium: \$ 100,000.00			
Benefit Payment Option	Monthly Income	Guaranteed Payout	Exclusion Ratio
Life Only	\$ 581.52	\$ 0.00	89.60%
Life with Period Certain			
10 year guarantee	\$ 559.31	\$ 67,117.20	86.20%
15 year guarantee	\$ 521.67	\$ 93,900.60	82.00%
20 year guarantee	\$ 472.32	\$ 113,356.80	79.40%
Guarantee Period Only			
10 year guarantee	\$ 882.02	\$ 105,842.40	94.50%
15 year guarantee	\$ 625.75	\$ 112,635.00	88.80%
20 year guarantee	\$ 499.17	\$ 119,800.80	83.50%
Installment Refund			
16 year 5 month guarantee period	\$ 508.55	\$ 100,184.35	81.90%

Life Only		
Single Premium: \$ 100,000.00		
Income Payment Start Date	Mode	Income Payment Amount
02/16/2020	Monthly	\$581.52
Policy Benefits	Income Payments will be paid to the owner unless specified. Income payment amounts are guaranteed for as long as the annuitant lives. Payments will cease upon death of the annuitant regardless of when death occurs.	
Exclusion Ratio	89.60% of each payment will be income tax free until the single premium has been recovered. The Exclusion Ratio is calculated on the assumption that \$100,000.00 is the cost basis. The Exclusion Ratio may be smaller if the policy is purchased by exchanging an existing life or annuity policy.	

\* The payout illustration will be honored if the application, premium payment, and any additional requirements are received in good order by the quote expiration date. For 1035 exchanges and transfers, funds must be received within 60 calendar days of the date of quote.

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THE BENEFIT PAYMENT OPTIONS LISTED ABOVE ARE FOR COMPARISON PURPOSES ONLY. THE APPLICANT MUST BE PROVIDED A SINGLE PREMIUM ANNUITY ILLUSTRATION THAT CONTAINS A DESCRIPTION OF THE BENEFIT PAYMENT OPTION SELECTED.  
 This Illustration is not Valid Unless All Pages Are Included

ANNUITIES ARE INSURANCE PRODUCTS AND ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER AGENCY OF THE UNITED STATES, OR THE FINANCIAL INSTITUTION OR AN AFFILIATE OF THE FINANCIAL INSTITUTION WHERE THEY ARE MADE AVAILABLE. ANNUITIES ARE NOT GUARANTEED NOR ARE THEY DEPOSITS, OBLIGATIONS OR GUARANTEES OF THE FINANCIAL INSTITUTION OR AN AFFILIATE OF THE FINANCIAL INSTITUTION WHERE THEY ARE MADE AVAILABLE. ANNUITIES INVOLVE INVESTMENT RISK INCLUDING LOSS OF PRINCIPAL BECAUSE THE PAYMENT OF PRINCIPAL AND INTEREST DEPENDS SOLELY ON THE ISSUING INSURANCE COMPANY'S FINANCIAL CONDITION.

Call or click for quotes and licensing!



Longevity Protection & Peace Of Mind



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Quality | Integrity | Expertise

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Let's Talk Guarantees  
800-373-9697

**Life Agent Use Only**  
**Quick Discussion Guide**

January 23, 2020  
Update

[MYGA Rates](#)   [FIA Rates](#)   [Life Products](#)   [SPIA Quotes](#)   [Annuity Blog](#)

## Rate Driven Deferred Annuities

The below MYGA options are rate driven products. These products transfer some risk to the clients via scaled down features to reduce actuarial costs and increase client yields.

**2.55%**

**7.85% Total Interest in 3 Years**

Commission 2.00% (0-90)  
[Link](#)

**3.70%**

**19.92% Total interest in 5 years**

Commission 2.25% (0-80)  
[Link](#)

**4.00%**

**48.02% Total interest in 10 years**

Commission 2.25% (0-80)  
[Link](#)

## Client Friendly Features Included MYGA's

The below MYGA options are feature driven products. These products keep the risk at the insurer by including *free withdrawals provisions* , *full beneficiary death benefits* , *non-*



recurring surrender penalties and nursing home or other waivers of early termination charges

**2.40%**

**7.37% Total interest in 3 years**

Commission 2.00% (0-80)  
[Link](#)

**2.75%**

**11.46% Total interest in 4 years**

Commission 1.60% (0-79)  
[Link](#)

**3.35%**

**17.91% Total interest in 5 years**

Commission 2.00% (0-75)  
[Link](#)

**3.25%**

**21.15% Total interest in 6 years**

Commission 2.75% (0-75)  
[Link](#)

## Higher Commission Fixed Rate Guarantees

The below MYGA options include many client friendly features and one nice agent friendly feature, better than average MYGA commissions.

**2.70%**

**14.25% Total interest in 5 years**

Commission 3.25% (0-80)  
[Link](#)

**2.95%**

**22.57% Total interest in 7 years**

Commission 4.00% (0-80)  
[Link](#)

## January Single Premium Immediate Annuities

Where can clients take this much annually & ***NEVER*** run out?

The below quotes are from an outstanding **"A+"** rated insurance company.  
Income Starts After One Month

## **Commission 4.00% ALL AGES**

**Sign up** now and earn a bonus too!

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[Request a SPA Quote](#)

### **Great FIA Deal All Around**

The concept of the FIA is to grow without taking steps backward. Ups with no downs! Here is one with some nice upside potential.

## Illustrated using a blended crediting method:

\$500,000 premium

- \$504,947 minimum guaranteed
- \$798,644 hypothetical value recent 1st 7 years
- \$998,780 hypothetical value best 10 years
- \$876,334 hypothetical value worst 10 years
- \$931,991 hypothetical value last 10 years

## Top Features:

- 10% free withdrawals
- 7 year non repeating surrender
- Full death benefit
- Commission is **5.00% (0-75)**

## COMMISSION BONUS

- **Bonus commission 0.50% (\$20K - \$300K)**
- **Bonus commission 1.00% (\$300K - \$500K)**
- **Bonus commission 1.25% (\$500K+)**

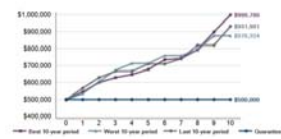
800-373-9697 for [agent FIA illustrations](#) .

### Hypothetical Values - Comparison of Historical Periods

S&P MARC 5% Excess Return Index - 1-Year Point-To-Point With Participation Rate - 100%

Here's how the Highlander 7 Annuity might have looked over 3 different 10 year periods had you allocated 100% of your purchase payment to this indexed strategy. The values show what would happen if the stated index earned indexed interest using the current lag, spread, and participation for the periods indicated.

Best 10 Year Period (Investment period: 1/1/00 - 1/1/10)		Worst 10 Year Period (Investment period: 1/1/00 - 1/1/10)		Last 10 Year Period (Investment period: 1/1/10 - 1/1/20)	
End of Year	Contract Value	End of Year	Contract Value	End of Year	Contract Value
1	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
2	\$504,947	\$500,000	\$500,000	\$504,947	\$504,947
3	\$509,894	\$500,000	\$500,000	\$509,894	\$509,894
4	\$514,841	\$500,000	\$500,000	\$514,841	\$514,841
5	\$519,788	\$500,000	\$500,000	\$519,788	\$519,788
6	\$524,735	\$500,000	\$500,000	\$524,735	\$524,735
7	\$529,682	\$500,000	\$500,000	\$529,682	\$529,682
8	\$534,629	\$500,000	\$500,000	\$534,629	\$534,629
9	\$539,576	\$500,000	\$500,000	\$539,576	\$539,576
10	\$544,523	\$500,000	\$500,000	\$544,523	\$544,523



The Best Period or Worst 10 Year Period is determined for the underlying index prior to the application of any Caps, Floors, and/or Participation rates. After choosing the best and worst periods, the Caps, Spread, and/or Participation rates are then applied with the results shown above.

### Writing Agent Bonus For Fixed Indexed Annuities

We are paying a 1% commission bonus on all Fixed Indexed Annuity premium above \$300,000 in 2020.

Qualifying Period: Cases must be submitted and receipt of funds by 12/31/2020 and 1/31/2021. Eligibility is based on the effective date of the annuity contract.

Eligibility: All premium above \$300,000 on fixed indexed annuities issued will be eligible for bonus. Prorated interest will be paid on the premium contract.

Example: Your production = \$500,000. If the next case is \$100,000, your production is \$600,000. The bonus will be based on the \$300,000 in premium above the \$300,000 threshold and the 1% bonus will be applied to the \$300,000 threshold and they would have to request for their bonus.

If you or those policies are issued on the same date, we will assume the highest commission to be paid.

This bonus is not applicable where prohibited by state law.

## January Rates

### Updated Rates

- American National
- American General
- Lafayette Life - 2021 Contest
- Liberty Bankers
- Guggenheim
- Sagico
- The Standard 1-23-20
- Securian
- See all our carriers here

### Pre-Approved Ads From LBL

- **MYGA Print Ads**
- **MYGA Electronic Ads**

### Products Offered By LBL

- **MYGA**
- **SPIA**
- **SPWL**

## News and Incentives

### WHAT'S HAPPENING NOW 2020

- 20/20 Vision on the SECURE ACT
- SECURE Act Text
- 2020 Tax Reference Guide WS
- 2020 Tax Reference Guide Securian
- 2019 Tax Reference Guide
- QLAC: [Get a QLAC quote](#)
- Fee Advisor QLAC
- Pension Fixed Annuities
- Lafayette Agent Replacement Guide

### Integrity Life Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- SECURE Act FAQ

### Trips / Rewards

- Lafayette Life 2021
- American National Amazon Gift
- Liberty Bankers 2020
- Sentinel Security 2020
- Royal Neighbors Bahamas 2021

### Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs

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# Fixed Annuity Hot List



www.FSDFinancial.com | www.SPIAquote.com

January 8, 2020

800-373-9697

AGENT USE ONLY

**3.25%**  
\$100K+

## Guaranteed 6 Year Interest Rate "A-" Rated Carrier Established In 1895

This MYGA has a few great features, clients can choose one of three guarantee periods. This MYGA has NO market value adjustment, a great advantage in an ultra low interest rate environment.



[Click For Details](#)

## Liquid SPIA With Surrender Charge - "A+" Rated Carrier - 5.00% Commission

LIFE Cash Refund	LIFE Cash Refund & 3% COLA	LIFE Cash Refund	LIFE Cash Refund & 3% COLA
Male 67 = \$460.58 (5.53%)	Male 67 = \$331.36 (3.98%)	Female 67 = \$437.67 (5.25%)	Female 67 = \$309.47 (3.71%)
Male 70 = \$492.69 (5.91%)	Male 70 = \$364.08 (4.37%)	Female 70 = \$468.11 (5.61%)	Female 70 = \$341.00 (4.09%)
Male 72 = \$516.01 (6.19%)	Male 72 = \$387.73 (4.65%)	Female 72 = \$491.25 (5.90%)	Female 72 = \$364.41 (4.37%)

Based on \$100,000 Premium | Non Premium tax state | Monthly income starting in 1 month | www.spiaquote.com for illustrations.



**S.E.C.U.R.E. It Is The Law**  
Setting Every Community Up for Retirement Enhancement Act

**Conservative Withdrawal Assumptions vs. A Level Immediate Annuity**

Get more income if you want!

## 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%

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