



www.FixedAnnuitiesAndLife.com | www.SPIAquote.com

January 15, 2021

800-373-9697

AGENT USE ONLY











Daily updates and industry news!

Email is limited to a weekly cycle, we do not want to overload your inbox. Follow on <u>LinkedIn</u> or <u>Twitter</u> for the freshest original content and updates on a more frequent basis.



2 YEAR INITIAL SURRENDER CHARGE WITH 30 DAY EXIT WINDOW

- 1.50% Commission (ages 18-80) & 1.00% (81-85)
- No free withdrawals included—Subtract 0.06% from interest rate for withdrawal rider
- NOT AVAILABLE IN CA, MD, MA, MN, NY, NJ, OR, PA, WA

2.15%

More Details | Agent Kits

More Details | Agent Kits

3 YEAR SURRENDER ONLY CHARGE 7.9%, 7.0%, 6.2%, 0% THEREAFTER

- 2.00% Commission
- No free withdrawals included
- NOT AVAILABLE IN DE, NY

3.00%

5 YEAR SURRENDER ONLY CHARGE 7.9%, 7.0%, 6.2%, 5.3%, 4.4% 0% THEREAFTER

- 2.25% Commission
- No free withdrawals in first 5 years
- NOT AVAILABLE IN DE, NY

3.10%

More Details | Agent Kits

5 YEAR SURRENDER ONLY CHARGE 9%, 8%, 7%, 6%, 5%, 0% THEREAFTER

- 2.00% Commission (ages 0-75)
- No free withdrawals in first 5 years
- NOT AVAILABLE IN CA, DE, FL, MN, ND, NJ, NY, PR, SD

255%

More Details | Agent Kits

7 YEAR SURRENDER | TOP COMMISSION | NON REPEATING SURRENDER

- 4.00% Commission (ages 0-80) & 2.00% (80-85)
- FREE WITHDRAWALS OF INTEREST INCLUDED | FULL DEATH BENEFIT
- NOT AVAILABLE IN DE, NY

More Details | Agent Kits

Tax Exclusion Ratio On Lifetime Income

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

Life Only—Based on \$500,000 premium

Female $65 = \$2,435.00 \mid 85.6\%$ Exclusion Female $70 = \$2,855.00 \mid 91.2\%$ Exclusion Female $75 = \$3,465.00 \mid 96.2\%$ Exclusion Female $80 = \$4,375.00 \mid 100.3\%$ Exclusion

Life With 10 Year Certain

Female 65 = \$2,385.00 | 82.1% Exclusion Female 70 = \$2,745.00 | 84.4% Exclusion Female 75 = \$3,195.00 | 86.6% Exclusion Female 80 = \$3,700.00 | 86.5% Exclusion



Request A SPIA Quote



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MYGA Rates

SPIA Quotes

Life Agent Use Only
Quick Discussion Guide

Update

MYGA Rates

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FIA Riders

Annuity Blog

3 branches of fixed annuities - Call for support!



Click For Illustrations

Hot MYGA's

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- 2.45% for 3 years (click)
- 2.25% for 4 years (click)
- 3.00% for 5 years (click)
- 3.20% for 7 years (click)

Flex Premium - Great for IRA

- 2 year 2.25% 1st yr. & 1.25% min. guar.
- 5 year 3.75% 1st yr. & 1.75% min. guar.

Top Commission MYGA

- **5 year** 2.45% rate & 3.25% commission
- 7 year 2.55% rate & 4.00% commission

Monthly Lifetime Income Per \$100,000

- Age 62 Male = \$492 | Female = \$449
- Age 65 Male = \$537 | Female = \$487
- Age 67 Male = \$573 | Female = \$517
- Age 70 Male = \$636 | Female = \$571

Monthly Joint Lifetime Per \$100,000

• Male & Female age 65 = \$425.00

Immediate Annuities • Male & Female age 70 = \$487.00

Monthly Period Certain Per \$100,000

- 3 year = \$2,863.00 | 4 year = \$2,169.00
- 5 year = \$1,752.00 | 10 year = \$964.00
- 15 year = \$689.00 | 20 year = \$553.00
- 25 year = \$472.00 | 30 year = \$419.00

Click for a SPIA quote

Indexed Annuities

Request Hypothetical FIA

Annual Pt 2 Pt S&P 500

- 4.30% Cap 5 year surrender
- 4.50% Cap 7 year surrender

Accumulation Rider Hypotheticals

- \$100,000 to \$252,487 = 10.12% Most Recent 10 Yr
- \$100,000 to \$301,788 = 12.09% Most Favorable 10 Yr
- \$100,000 to \$213,735 = 8.29% Least Favorable 10 Yr

Income Rider In 10 Years \$100,000

- Issue Age 55 \$10,259 annually for life at age 65
- Issue Age 60 \$11,891 annually for life at age 70
- Issue Age 65 \$12,824 annually for life at age 75

Newest Articles

200% Participation Uncapped Potential Premium Bonus Click Here For The Scoop www.FixedAnnuitiesAndLife.com

Hypothetical Past Performance

Fee based accumulation rider 2 year reset | No CAP | 200% Participation

- 10.12% Most Recent 10 Year
- 12.09% Most Favorable 10 Year
- 8.29% Least Favorable 10 Year

Read More Here

Split Annuity \$500,000 Life Option

At age 60 a client with \$500,000 can currently guarantee a **5.00% annual lifetime income** using a Fixed Split Annuity design. **Read More**

Frequent Social Media Updates

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Visit webpage

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



Life Licensed Agent? Add Fixed Annuities Today!

Work with the **AnnuityExperts** so you can cut through all the sizzle and get matched quickly to the right product for your risk averse client.

Remember when that need arises for a guaranteed insurance product call 800-373-9697 your full service fixed annuity desk.

Important Information and Webinars



9 Upcoming Webinars

On-line webinars/trainings have increased in frequency so I built a dedicated page to list them all.

Check it out here.



2021 Tax Reference Guide

Lafayette and Voya were nice and sent out the 2021 tax reference guides. Thought we would share as well:

- Lafayette Guide
- Voya Guide



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- Lafayette Life 2021
- American National 2021
- Sentinel Security 2021
- Royal Neighbors Bahamas 2021
- American National Cash Is King Annuity
- American National Cash Is King Life Ins.

The Other Annuities

- QLAC: Get a QLAC quote
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- Pension Fixed Annuities
- LTC Annuity

Integrity Life / W&S Reference Guides

- Titling of Contracts
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28720 Roadside Drive, STE 126, Agoura Hills, CA 91301 California Insurance License 0B67385 2021 tax guide PDF - New suitability - Look at the 3 branches of fixed annuities.

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January 15, 2021 Update

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Deferred Annuities - Call for support!



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Flex Premium Strong Minimum Rates

- 2 year 2.25% 1st yr. & 2.00% base
- 5 year 3.75% 1st yr. & 3.00% base
- 8 year 3.50% 1st yr. & 3.50% base

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Immediate Annuities



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Fixed Indexed



Annual Pt 2 Pt S&P 500

- 4.85% Cap 7 year surrender
- 5.00% Cap 10 year surrender

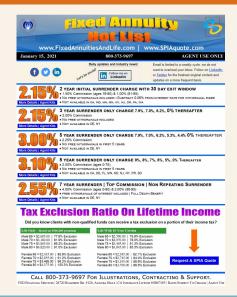
Optional Income Rider (7.20% Roll-Up)

Samples based on \$100,000

- Issue Age 55 \$7,646 annually for life at age 62
- Issue Age 60 \$8,459 annually for life at age 67
- Issue Age 65 \$9,273 annually for life at age 75

Request Hypothetical FIA

January HotList



Hot Fixed Rates For January

The Fixed Annuity HotList is a selection of the hottest fixed products for the month.

Quick Links:

- Deferred Annuity Quotes
- Immediate Annuity Quotes
- Indexed Annuity Quotes
- Income Rider Illustrations

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Life Agent Use Only Quick Discussion Guide January 21, 2021 **Update**

MYGA Rates

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Life Quotes

FIA Riders

Annuity Blog

Recently upgraded to "A" by A.M. Best



Now "A" Rated by A.M. Best



2.00% FOR 3 YEARS - 1.50% COMMISSION

2.50% FOR 5 YEARS - 2.00% COMMISSION

2.60% FOR 6 YEARS - 3.00% COMMISSION*

CALL OR CLICK NOW

More Details

Get an agent kit

Real \$ Returns, Guaranteed

Highly Rated Carrier

\$100,000 at 2.00% for 3 years = \$106,120.80 \$100,000 at 2.50% for 5 years = \$113,140.82 \$100,000 at 2.60% for 6 years = \$116,649.84

Interest Rate Options:

• 3 Year: 2.00% (\$50,000+) • 5 Year: 2.50% (\$10,000+) • 6 Year: **2.60**% (\$5,000+)

Surrender Charges - NO MVA:

- 3 year: 8%, 7%, 6%, 30 day exit window
- 5 year: 8.5%, 7.5%, 7%, 6%, 4%, 0%
- 6 year: 8.5%, 7.5%, 7%, 6%, 5%, 4.5%, 0%

MYGA available in all states except CA and NY

2.40% For 3 Years

2.65% For 5 Years

"A-" Rated Carrier

Interest Rate:

• 3 Year: 2.40% 5 Year: 2.65%

Surrender Charges - +/- MVA:

• 3 year period: 9%,8%,7%,0%

5 year period: 9%,8%,7%,6%,5%,0%

Commission:

• 3 Year: 1.50% (18-80) 1.13% (81-85)

Get An Agent Kit

• 5 Year: 2.25% (18-80) 1.69% (76-85)

Deferred Annuities - Call for total support!

HOT PRODUCT @ 2.75% Rate



Click For Illustrations

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Immediate Annuities - SPIAquote



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Endless Guaranteed Income

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- **Fixed Indexed Annuity CAP INCREASE**

5 Year: S&P 500® Price Return Options:

- 20.00% Annual Point-to-Point Par Rate
- 4.50% Annual Point-to-Point Cap
- 1.00% Monthly Sum Cap
- 1.00% Fixed Rate

7 Year: S&P 500® Price Return Options:

- 22.00% Annual Point-to-Point Par Rate
- 5.00% Annual Point-to-Point Cap
- 1.00% Monthly Sum Cap
- 1.00% Fixed Rate

Base Commission:

• 5 Year: 3.00% (0-74) & 1.75% (75+)

S&P CAP 5.00%

Annual Point to Point Annual Reset/Lock-in 7 Year Surrender



• 7 Year: 4.50% (0-74) & 2.25% (75+)



New Select-a-Term Rates From AIG

NEW Select-a-Term Rates! We see the future in you. — AIG



2021-derful term pricing!

AIG starting off the new year with new Select-a-Term rates. As of January 19, 2021, premium rate changes are in effect which consist of a mix of increases and decreases, with some cells being left unchanged.

Request A Life Quote

Annuity Illustration Requests



Give us the details:

Request An Illustration:

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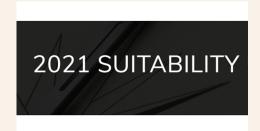


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