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Quick Discussion Guide

July 02, 2020  
Update

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*Happy 4th of July!  
From us at FSD*

## 5 Ways To Get Immediate Income From Annuities

Fixed annuities offer multiple ways to generate an immediate income. One typical opposition to the immediate income annuity is the "lose of control". This article will compare different fixed annuity income products offering control of principal to the clients. Read more [here](#) . .



## 5 Year MYGA Fixed Annuity Can Yield 20.50%



### Compounding Interest Rate

#### Approved in these states only:

AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT, ND, NE, NM, NV, OH, SD, TX, UT, WV, WY

#### 5 Year recurring MVA surrender:

10%,9%,8%,7%,6% & 30 day window PRIOR

**Free withdrawals of interest included**

End of Contract Year	Age	Guaranteed Interest Rate	Interest Credited to Contract	Withdrawals	Contract Value	Cash Surrender Value	Surrender Charge Percentage
1	55	3.80%	19,000.00	0.00	519,000.00	464,602.28	10.00%
2	56	3.80%	19,722.00	0.00	538,722.00	490,382.97	9.00%
3	57	3.80%	20,471.44	0.00	559,193.44	516,940.19	8.00%
4	58	3.80%	21,249.35	0.00	580,442.79	544,302.52	7.00%
5	59	3.80%	22,056.83	0.00	602,499.61	572,499.61	6.00%

**\$500,000 premium earns \$102,499.61 or 20.5%**

**Commissions:** 2.55% 0-80 / 1.25% 81-90

Interest Rate is 0.25% lower ages 81+

(The 20.5% yield assumes no withdrawals)



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Then get another \$25 after your first case settles

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**California Approved Fixed Rate MYGA**

**These Rates Are Holding For Now:**

**Not Available in:** AK,CT,MA,MI,ME,MO,NY,NJ,NH,TN,VA,VT,WA,WI,WV

Rates in CA & FL are 0.10% lower than national rates and include full DB

Commission 2.25% (0-80) and 1.50% 81-90



**3.35%**  
Guaranteed for  
**5 YEARS**

**Personal Choice Annuity**

<b>7</b>	<b>10</b>
years	years
<b>3.45%</b>	<b>3.55%</b>

**CALL TODAY 800-373-9697**

**Rates for most approved states**

Single Premium deferred annuities are guaranteed for 5, 7, or 10 years. At the end of the 5, 7, or 10 year guaranteed interest period, the contract may be renewed for another guaranteed interest period. The renewed guaranteed interest rate will be the current interest rate offered at the time of renewal with a minimum rate guarantee of 1.00%. Credited rates effective 06/11/2020 and are subject to change without notice. Quoted rates do not reflect optional liquidity riders. If you choose to add any of the available liquidity riders the interest rate will be reduced accordingly. Early withdrawals may be subject to Surrender Charges and Market Value Adjustments. The IRS may impose penalties for early withdrawals from qualified plans. Contracts issued by Sentinel Security Life Insurance Company. Not FDIC insured. Rates vary by state. SSLANPOL11-XX



**3.25%**  
Guaranteed for  
**5 YEARS**

**Sentinel Security Life**

**Personal Choice Annuity**

**7** years **3.35%**

**10** years **3.45%**

**CALL TODAY 800-373-9697**  
**CALIFORNIA APPROVED RATES**

Single Premium deferred annuities are guaranteed for 5, 7 or 10 years. At the end of the 5, 7, or 10 year guaranteed interest period, the contract may be renewed for another guaranteed interest period. The renewed guaranteed interest rate will be the current interest rate offered at the time of renewal with a minimum rate guarantee of 1.00%. Credited rates effective 06/11/2020 and are subject to change without notice. Quoted rates do not reflect optional liquidity riders. If you choose to add any of the available liquidity riders the interest rate will be reduced accordingly. Early withdrawals may be subject to Surrender Charges and Market Value Adjustments. Surrender charges will not exceed what is outlined in the table below. The IRS may impose penalties for early withdrawals from qualified plans. Contracts issued by Sentinel Security Life Insurance Company. Not FDIC insured. Rates vary by state SSLANPOL11-XX

Maximum Surrender Charges - Issue age 60-90 Year: 1 1 2 3 4 5 6 7 8 9 10 (%) 8 7 6 5 4 3 2 1 1 0  
 \*\*\*\*\* SENTINEL SECURITY LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY \*\*\*\*\* SSLCAPRE-CA-IL 001120

**Get An Agent Kit**

**Request an illustration**

## Diversification In An Indexed Annuity

**YES!**  
**Life Only Licensed Agents Can Sell**  
**Fixed Indexed Annuities**

This is a clean FIA with a great illustration tool. The illustrations breaks down the crediting in an easy to read and simple design. The ability to show clients the hypothetical numbers in the same format as the minimum guarantees is helpful. This illustrates for clients a clear range of expected yield and volatility.

The illustration below splits premium into 3 crediting methods. The fixed account, an annual point to point with cap and an uncapped annual point to point participation index.

The base commission is 6.50% too! - Get an agent kit [here](#)  
 Agency levels available. Call 800-373-9697

INTEREST CREDITING OPTION	ALLOCATION	PREMIUM ALLOCATED	TYPE	CURRENT
<b>Fixed Account</b>	10%	\$50,000	Fixed Rate	1.50%
<b>1-year Point-to-Point Cap - S&amp;P 500® Price Return Index</b>	50%	\$250,000	Annual Cap	5.00%
<b>1-year Point-to-Point Participation - S&amp;P 500® Price Return Index</b>	40%	\$200,000	Participation Rate	30.00%

End of Year	Owner Age	Fixed Account		1-Y PTP w/ Cap - S&P 500® Price Return Index			1-Y PTP w/ Part - S&P 500® Price Return Index			Total Accumulation Value
		Interest Rate	Interest Credited	Index Growth	Interest Rate	Interest Credited	Index Growth	Interest Rate	Interest Credited	
1	51	1.50%	\$750	12.78%	5.00%	\$12,500	12.78%	3.83%	\$7,670	\$520,920
2	52	1.50%	\$761	1.54%	1.54%	\$4,053	1.54%	0.46%	\$962	\$526,696
3	53	1.50%	\$773	11.68%	5.00%	\$13,328	11.68%	3.50%	\$7,309	\$548,106
4	54	1.50%	\$784	29.60%	5.00%	\$13,994	29.60%	8.88%	\$19,176	\$582,060
5	55	1.50%	\$796	11.39%	5.00%	\$14,694	11.39%	3.42%	\$8,034	\$605,584
6	56	1.50%	\$808	-0.73%	0	-	-0.73%	0	-	\$606,392
7	57	1.50%	\$820	10.46%	5.00%	\$15,428	10.46%	3.14%	\$7,633	\$630,274
8	58	1.50%	\$832	19.40%	5.00%	\$16,200	19.40%	5.82%	\$14,594	\$661,901
9	59	1.50%	\$845	-7.01%	0	-	-7.01%	0	-	\$662,746
10	60	1.50%	\$858	28.88%	5.00%	\$17,010	28.88%	8.66%	\$22,991	\$703,604

Best 10-Year Period 12/31/2009 - 12/31/2019			
End of Year	Index Change	Credited Interest	Account Value
1	12.78%	3.83%	\$207,670
2	1.54%	0.46%	\$208,632
3	11.68%	3.50%	\$215,941
4	29.60%	8.88%	\$235,117
5	11.39%	3.42%	\$243,151
6	-0.73%	0.00%	\$243,151
7	10.46%	3.14%	\$250,785
8	19.40%	5.82%	\$265,379
9	-7.01%	0.00%	\$265,379
10	28.88%	8.66%	\$288,370

Average Growth Rate = 3.73%

Worst 10-Year Period 12/31/1999 - 12/31/2009			
End of Year	Index Change	Credited Interest	Account Value
1	-12.66%	0.00%	\$200,000
2	-10.53%	0.00%	\$200,000
3	-23.37%	0.00%	\$200,000
4	26.38%	7.91%	\$215,828
5	8.99%	2.70%	\$221,651
6	4.69%	1.41%	\$224,772
7	11.65%	3.49%	\$232,627
8	3.65%	1.10%	\$235,177
9	-38.49%	0.00%	\$235,177
10	23.45%	7.04%	\$251,725

Average Growth Rate = 2.33%

Last 10-Year Period 12/31/2009 - 12/31/2019			
End of Year	Index Change	Credited Interest	Account Value
1	12.78%	3.83%	\$207,670
2	1.54%	0.46%	\$208,632
3	11.68%	3.50%	\$215,941
4	29.60%	8.88%	\$235,117
5	11.39%	3.42%	\$243,151
6	-0.73%	0.00%	\$243,151
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8	19.40%	5.82%	\$265,379
9	-7.01%	0.00%	\$265,379
10	28.88%	8.66%	\$288,370

Average Growth Rate = 3.73%

This FIA will allow the addition of an optional guaranteed living benefit rider. The income payout rates are very good, see the chart below and in the illustration.

Youngest Age	Level Payment Factor	Increasing Payment Factor	Youngest Age	Level Payment Factor	Increasing Payment Factor	Youngest Age	Level Payment Factor	Increasing Payment Factor
50	5.00%	3.10%	62	6.20%	4.30%	74	7.40%	5.50%
51	5.10%	3.20%	63	6.30%	4.40%	75	7.50%	5.60%
52	5.20%	3.30%	64	6.40%	4.50%	76	7.60%	5.70%
53	5.30%	3.40%	65	6.50%	4.60%	77	7.70%	5.80%
54	5.40%	3.50%	66	6.60%	4.70%	78	7.80%	5.90%
55	5.50%	3.60%	67	6.70%	4.80%	79	7.90%	6.00%
56	5.60%	3.70%	68	6.80%	4.90%	80	8.00%	6.10%
57	5.70%	3.80%	69	6.90%	5.00%	81	8.10%	6.20%
58	5.80%	3.90%	70	7.00%	5.10%	82	8.20%	6.30%
59	5.90%	4.00%	71	7.10%	5.20%	83	8.30%	6.40%
60	6.00%	4.10%	72	7.20%	5.30%	84	8.40%	6.50%
61	6.10%	4.20%	73	7.30%	5.40%	85	8.50%	6.60%

[More Details On All Terms](#)

[Request an FIA Illustration](#)

## Carrier Webinars

[Register](#)

### Western & Southern Financial Group

SECURE Act Silver Linings - Still Open for Inherited Business  
Position Your Clients to Pursue Legacy Goals  
Wednesday, July 8, 2020, 3:00 p.m. EDT

[Register](#)

### Sagicor Life Insurance Company

How to Position the Legacy & Care Needs Conversation  
Learn how you can have these conversations while social distancing  
Wednesday, July 15, 2020 12:00 p.m., EDT

[Register](#)

### American National Insurance Company

Register for Live Pension Webinars

- Safe Harbor Plans and Deadlines - 7/8/2020 – 12 p.m. CDT
- We Have Your Plan! - 7/15/2020 – 12 p.m. CDT

[Register](#)

## Immediate Annuity Pricing

# Single Premium Immediate Annuities

## Life ONLY:

\$100,000 Premium | Monthly Income  
**Age 65 Male = \$549** (6.59% Annually)  
**Age 70 Male = \$648** (7.78% Annually)  
**Age 75 Male = \$785** (9.42% Annually)  
**Age 65 Female = \$498** (5.98% Annually)  
**Age 70 Female = \$582** (6.98% Annually)  
**Age 75 Female = \$704** (8.45% Annually)

## Life With 10 Year Certain:

\$100,000 Premium | Monthly Income  
**Age 65 Male = \$529** (6.35% Annually)  
**Age 70 Male = \$605** (7.26% Annually)  
**Age 75 Male = \$691** (8.29% Annually)  
**Age 65 Female = \$488** (5.87% Annually)  
**Age 70 Female = \$559** (6.71% Annually)  
**Age 75 Female = \$649** (7.79% Annually)

## Life With 20 Year Certain:

\$100,000 Premium | Monthly Income  
**Age 65 Male = \$469** (5.62% Annually)  
**Age 70 Male = \$498** (5.98% Annually)  
**Age 75 Male = \$518** (6.22% Annually)  
**Age 65 Female = \$452** (5.42% Annually)  
**Age 70 Female = \$487** (5.84% Annually)  
**Age 75 Female = \$513** (5.16% Annually)

## Period Certain ONLY:

\$100,000 Premium | Monthly Income  
**05 Years = \$1,808.00**  
**10 Years = \$977.00**  
**15 Years = \$702.00**  
**20 Years = \$567.00**

[Request a SPIA Quote](#)

[SPIA With Liquidity](#)

## Deferred Annuity Rates By Term 7/1/20

### 2 Year Interest Rate Guarantees

- **2.30% Interest Rate** - "B+" Rated Carrier - (2.00% in Florida)
- **2.25% Interest Rate** - Limited availability - 1.75% Minimum Guarantee
- **2.00% Interest Rate** - Limited availability - 1.75% Minimum Guarantee
- **1.90% Interest Rate** - "B+" Rated Carrier - Issues to age 90

### 3 Year Interest Rate Guarantees

- **2.60% Interest Rate** - "B+" Rated Carrier - Issues to 97 - Rate 2.50% under \$250K
- **2.55% Interest Rate** - "B++" Rated Carrier -
- **2.50% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.40% under \$250K
- **2.20% Interest Rate** - "A-" Rated Carrier
- **2.15% Interest Rate** - "B++" Rated Carrier - 2.00% Commission (0-90)
- **2.25% Interest Rate** - "A-" Rated Carrier
- **2.20% Interest Rate** - "B+" Rated Carrier
- **2.10% Interest Rate** - "B+" Rated Carrier - Issues to age 99
- **2.00% Interest Rate** - "A-" Rated Carrier
- **2.00% Interest Rate** - "B++" Rated Carrier - Withdrawals full death benefit
- **2.00% Interest Rate** - "A" Rated Carrier - Issues to age 93

### 4 Year Interest Rate Guarantees

- **3.05% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.00% Interest Rate** - "B++" Rated Carrier - Issues to age 100
- **2.60% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.50% under \$250K
- **2.25% Interest Rate** - "A" Rated Carrier - NY Approved



### 5 Year Interest Rate Guarantees

- **3.80% Interest Rate** - "B++" Rated Carrier - 2.55% commission
- **3.35% Interest Rate** - "B++" Rated Carrier (3.25% in California)
- **3.35% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **3.30% Interest Rate** - "B+" Rated Carrier - Rate is 3.10% under \$250,000
- **3.10% Interest Rate** - "B+" Rated Carrier (2.95% in Florida)
- **3.00% Interest Rate** - "B++" Rated Carrier - 2.25% commission (0-90)
- **3.00% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.00% Year 1 & Base** - 2.25% Contract Minimum - Flex - Issues to Age 95
- **2.85% Interest Rate** - "B+" Rated Carrier - Issues to age 90
- **2.80% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100K
- **2.75% (.3.55% Year 1 then 2.55% Years 2-5)** - B++ Rated - Issues to Age 90
- **2.85% Interest Rate** - "B+" Rated Carrier
- **2.70% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.75% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.70% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.60% under \$250K
- **2.55% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.50% Interest Rate** - "A-" Rated Carrier
- **2.45% Interest Rate** - "B++" Rated Carrier Commission 3.25% - Full Death Benefit

### 6 Year Interest Rate Guarantees

- **3.42% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.30% Interest Rate** - "B+" Rated Carrier - Rate is 3.10% under \$250,00
- **3.10% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.85% Interest Rate** - "A" Rated Carrier - 0.10% less \$100,000 premium
- **2.90% Interest Rate** - "B+" Rated Carrier
- **2.85% Interest Rate** - "A" Rated Carrier - 0.10% less \$100,000 premium
- **2.80% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.80% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.70% under \$250K
- **2.70% Interest Rate** - "B++" Rated Carrier - 2.00% commission
- **2.60% Interest Rate** - "A-" Rated Carrier

### 7 Year Interest Rate Guarantees

- **3.45% Interest Rate** - "B++" Rated Carrier - (3.35 in California)
- **3.44% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.35% Interest Rate** - "B+" Rated Carrier - Rate is 3.15% under \$250,000
- **3.00% Interest Rate** - "B++" Rated Carrier - 2.50% Commission - No Features
- **3.05% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.95% Interest Rate** - "B+" Rated Carrier
- **2.84% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium
- **2.75% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.85% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.75% under \$250K
- **2.85% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.55% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **2.55% Interest Rate** - "B++" Rated Carrier 4.00% Commission (0-80) - Benefits

### 8 Year Interest Rate Guarantees

- **3.10% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.50% Year 1 & Base** - 2.50% Contract Minimum - Flex - Issues to Age 95
- **2.90% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.80% under \$250K
- **2.70% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium
- **2.40% Interest Rate** - "B++" Rated Carrier - Issues to age 90

### 9 Year Interest Rate Guarantees

- **3.05% Interest Rate** - "B++" Rated Carrier - 2.75% Commission - No Features
- **3.00% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.00% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.90% under \$250K
- **2.77% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium
- **1.65% Interest Rate** - "A+" Rated Carrier

### 10 Year Interest Rate Guarantees

- **3.55% Interest Rate** - "B++" Rated Carrier - (3.45% in California)
- **3.55% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.40% Interest Rate** - "B+" Rated Carrier - Rate is 3.20% under \$250,000

- **3.10% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.10% Interest Rate** - "B++" Rated Carrier - Rate is 3.00% under \$250,000
- **2.80% Interest Rate** - "A" Rated Carrier - 0.10% less under \$100,000 premium

#### Income Rider Deferred Annuity

- **Income Rider SDPA** - 6.00% Roll-Up

## News and Incentives

### Trips / Rewards

- Lafayette Life 2021
- American National 2021
- Liberty Bankers 2020
- Sentinel Security 2021
- Royal Neighbors Bahamas 2021
- Sagcor 15% bonus commission

### WHAT'S HAPPENING NOW 2020

- Limra COVID19 Advisor Pulse
- 20/20 Vision on the SECURE ACT
- SECURE Act Text
- 2020 Tax Reference Guide Securian
- **QLAC: [Get a QLAC quote](#)**
- Fee Advisor QLAC
- Pension Fixed Annuities
- LTC Annuity

### Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- U.S. Treasury Ruling QLAC and DIAs
- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
- Lafayette Agent Replacement Guide
- Oxford Withdrawal procedure changes

### Integrity Life / W&S Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- SECURE Act FAQ
- 2020 Retirement Planning Guide
- 2020 Tax Reference Guide WS

## 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 23 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 reach out to my network distributors. 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

Remember When that need arises for a guaranteed insurance product call 800-373-9697.

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





*Quality | Integrity | Expertise*

**Financial Services Division Fixed 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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## 8% Bonus - Index Annuity Income Rider

**YES!**  
**Life Only Licensed Agents Can Sell**  
**Fixed Indexed Annuities**

**Example: Income Rider | \$100,000 | Issue Age 55 | Income Ages 56 - 70**

Check out this FIA with income rider. Income can start as early as age 55.

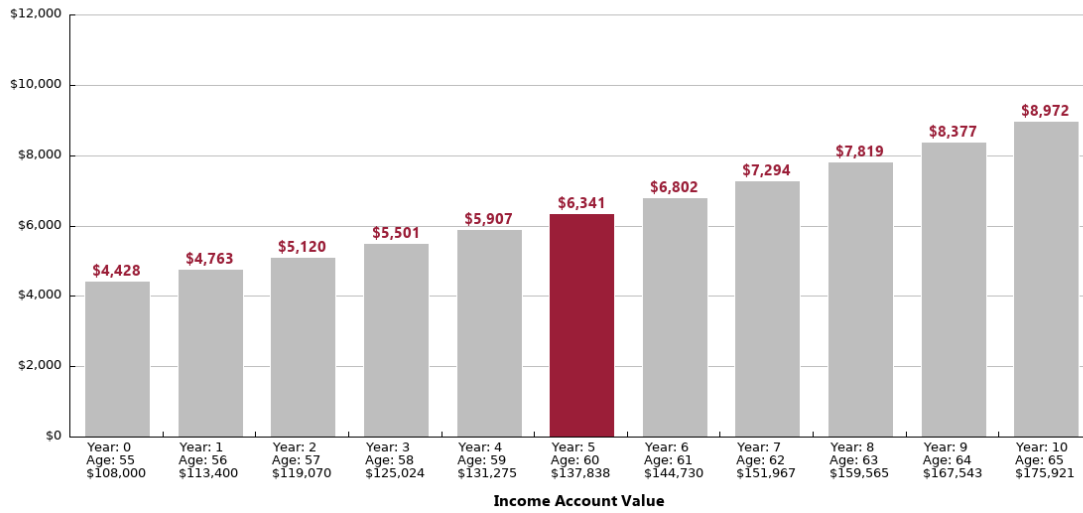
In this example, the client would receive 4.76% of the initial premium annually at age 56 and up to 12.57% if delayed to age 70.

Up to 8.00% commission too!

**[Request an FIA income quote for your clients here!](#)**

### Guaranteed Lifetime Withdrawal Benefits

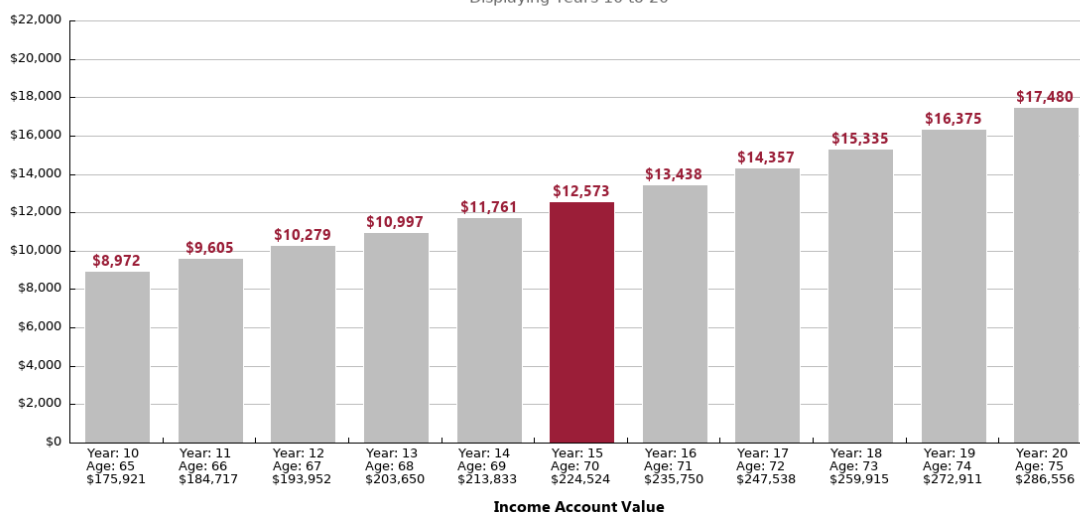
Displaying Years 0 to 10



Age	Income Account Value	Lifetime Payout Factor	Guaranteed Lifetime Withdrawal Benefits
55	\$108,000.00	4.10%	\$4,428.00
56	\$113,400.00	4.20%	\$4,762.80
57	\$119,070.00	4.30%	\$5,120.01
58	\$125,023.50	4.40%	\$5,501.03
59	\$131,274.68	4.50%	\$5,907.36
60	\$137,838.41	4.60%	\$6,340.57
61	\$144,730.33	4.70%	\$6,802.33
62	\$151,966.85	4.80%	\$7,294.41
63	\$159,565.19	4.90%	\$7,818.69
64	\$167,543.45	5.00%	\$8,377.17
65	\$175,920.62	5.10%	\$8,971.95
66	\$184,716.65	5.20%	\$9,605.27
67	\$193,952.48	5.30%	\$10,279.48
68	\$203,650.10	5.40%	\$10,997.11
69	\$213,832.61	5.50%	\$11,760.79
70	\$224,524.24	5.60%	\$12,573.36

### Guaranteed Lifetime Withdrawal Benefits

Displaying Years 10 to 20



[Request An FIA Income Quote](#)

## "A-" Rated Carrier - Strong Fixed Rates

**"A-" rated by AM Best | "B+" rated by Weiss  
2.3 billion in admitted assets | 10% Surplus**

**ASK US ABOUT THESE MYGA RATES**

**INCLUDED FEATURES:**

- INTEREST WITHDRAWALS
- 10% WITHDRAWALS YEARS 2+
- FULL DEATH BENEFIT
- HEALTH WAIVERS
- NOT IN: AL, NY, MS, WV, VT
- \$20,000 MINIMUM
- GET CONTRACTED NOW!

**4 YEAR = 3.05%**

**5 YEAR = 3.00%**

**6 YEAR = 3.10%**



**FixedAnnuitiesAndLife.com**

FSD Financial Services | CA Insurance License #0B67385 | 800-373-9697

### LOOK AT THIS ONE!

This MYGA "Multi-Year Guarantee Annuity" offers 8 interest rate guarantee periods. Choose from 3 - 10 year initial surrender terms with 30 day exit windows.

**This carrier checks all the boxes**

- Free withdrawals
- Full death benefit
- Low \$10,000 minimum
- High financial rating
- Strong interest rate

[Request an agent kit here](#)

[More details here](#)

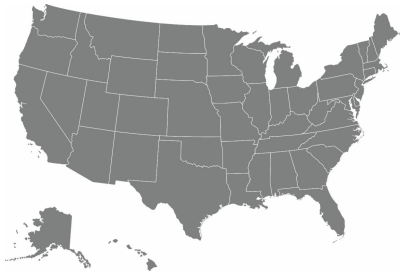
## Multi-Year Guarantee Annuities

**These Rates Are Holding For Now:**

**Not Available in:** AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV

Rates in CA & FL are 0.10% lower than national rates and include full DB

Commission 2.25% (0-80) and 1.50% 81-90



**3.35%**  
Guaranteed for  
**5 YEARS**

**Personal Choice Annuity**

<b>7</b> years	<b>10</b> years
<b>3.45%</b>	<b>3.55%</b>

**CALL TODAY 800-373-9697**  
Rates for most approved states

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SENTINEL SECURITY LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY SSLPCAPRE-07 061120



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SENTINEL SECURITY LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY Maximum Surrender Charges - Issue age 60-90 Year: 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 (%) | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 0 | 0  
SSLPCAPRE-CA-FL 061120

[Get An Agent Kit](#)

[Request an illustration](#)

## Helpful Carrier Information



**Received this from Justin at Lincoln, Thanks Justin!**  
**Justin Shipman is the Regional Sales Director Fixed Annuities**

It is tough to meet with new clients in this environment, so let's focus on your current clients.

[Whitepaper](#)

**This is a perfect time to review their beneficiary elections!**

Here are three pieces to help you with this process ... whitepaper, advisor piece & client piece. This is about uncovering new assets, building a relationship with beneficiaries and most importantly making sure your clients wishes are correctly laid out.

[Advisor](#)

Don't forget we allow for both Beneficiary IRA's and NQ Stretch contracts in our FIA's!

[Client](#)

## Immediate Annuity Pricing

# Single Premium Immediate Annuities

## Life ONLY:

\$100,000 Premium | Monthly Income  
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**30 Years = \$396.00**

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- American National 2021
- Sentinel Security 2021
- Royal Neighbors Bahamas 2021
- Sagicor 15% bonus commission

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- SECURE Act Text
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- Fee Advisor QLAC
- Pension Fixed Annuities
- LTC Annuity

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- IRS RULE - Limits IRA Rollovers
- U.S. Treasury Ruling QLAC and DIAs
- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
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### Integrity Life / W&S Reference Guides

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- Annuitant Driven Contracts
- SECURE Act FAQ
- 2020 Retirement Planning Guide
- 2020 Tax Reference Guide WS

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 23 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 reach out to my network distributors. 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

Remember When that need arises for a guaranteed insurance product call 800-373-9697.

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

**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***

**Financial Services Division Fixed Products Only | We are here to help!**

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

**800-373-9697**

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

Enclosed information subject to change and human error.

**CA Insurance License 0B67385**

Non Resident Licenses:

AL, AZ, CO, CT, FL, HI, GA, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI

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## FSD Financial Services Division 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

July 22, 2020  
Update

[MYGA Rates](#)

[FIA Rates](#)

[Life Products](#)

[SPIA Quotes](#)

[Annuity Blog](#)

## "A-" Rated Carrier

### MultiYear Guarantee

[Request  
MYGA Quote](#)

### Oxford Life Is Looking Good

#### MYGA

- 4 Year - **3.05%** - 1.30% commission 0-75
- 5 Year - **3.00%** - 2.50% commission 0-75
- 6 Year - **3.10%** - 1.25% commission 0-75
- 7 Year - **3.05%** - 2.50% commission 0-75
- [More details](#)

### Withdrawal Benefit On Multi-Year Guarantee

[Request An  
FIA Illustration](#)

**\$100,000 Premium @ age 60**  
**\$7,150.00 Annual Income @ age 67**

Annuitant Age: 60		Deposit Amount: \$100,000	
Spouse Age:			
Address:			
Beginning Year	Age	Payout Factor	Annual Income (1)
2	61	4.16%	\$4,160.00
3	62	4.56%	\$4,560.00
4	63	5.00%	\$5,000.00
5	64	5.47%	\$5,470.00
6	65	5.99%	\$5,990.00
7	66	6.56%	\$6,560.00
8	67	7.15%	\$7,150.00
9	68	7.58%	\$7,580.00
10	69	8.05%	\$8,050.00
11	70	8.54%	\$8,540.00
12	71	9.07%	\$9,070.00
13	72	9.73%	\$9,730.00
14	73	10.43%	\$10,430.00
15	74	11.08%	\$11,080.00
20	79	13.85%	\$13,850.00
25	84	15.75%	\$15,750.00
30	89	17.81%	\$17,810.00

(1) These values assume no withdrawals.

# Fixed Indexed Annuity

Agent Kit

## FIA

- 10 year MVA surrender: **10,9,8,7,6,5,4,3,2,1,0% Thereafter**
- Annual Pt to Pt Cap - **5.20%**
- Monthly Average Cap - **5.20%**
- Fixed Rate - **2.35%**
- Commission - **6.50%** (0-75)
- Also available in 3, 5 and 7 year term
- Call 800-373-9697

**YES!**  
**Life Only Licensed Agents Can Sell**  
**Fixed Indexed Annuities**

## New 5 Year Fixed Rate With Upstream

**3.45% RATE FOR 5 YEARS**  
**18.48% YIELD AFTER 5 YEARS\***

- Issue Ages @ this rate 0-80
- Commission: 2.55% (0-80)
- Free withdrawals of interest
- B++ Rated Carrier
- Rate as of 07/20/20

Issue Age:	55	Initial Guaranteed Period:	5-Years
Death Benefit Rider:	No	Initial Guaranteed Interest Rate:	3.45%
10% Free Withdrawal Rider:	No	Subsequent Guaranteed Interest Rate:	3.45%

End of Contract Year	Age	Guaranteed Interest Rate	Interest Credited to Contract	Withdrawals	Contract Value	Cash Surrender Value	Surrender Charge Percentage
1	55	3.45%	17,250.00	0.00	517,250.00	462,852.28	10.00%
2	56	3.45%	17,845.13	0.00	535,095.13	486,756.10	9.00%
3	57	3.45%	18,460.78	0.00	553,555.91	511,302.67	8.00%
4	58	3.45%	19,097.68	0.00	572,653.59	536,513.32	7.00%
5	59	3.45%	19,756.55	0.00	592,410.13	562,410.13	6.00%

Request An agent Kit

Currently available in: AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT, ND, NE, NM, NV, OH, SD, TX, TN, UT, WV, WY  
 \*Assumes no withdrawals

## Higher Minimum Guarantees

### Flexible Premium Deferred Annuity (FPDA)

- 8 year surrender: 7,6,5,5,4,3,2,1,0% thereafter
- 3.50% non-guaranteed renewal year 2-8
- 2.25% minimum contract guarantee
- Commission: 2.50%: 0-80 | 1.50% 81-85 | 1.00% - 90
- Full death benefit
- 10% of cash value at 1st anniversary

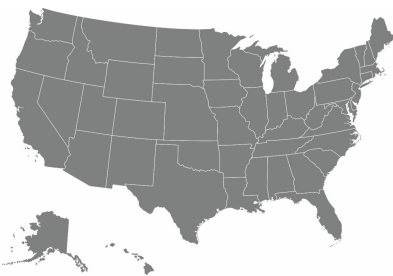
# 3.50%

# Year 1

- Only Avail: AZ,CO,CT,FL,IL,IN,MD,NJ,NV,MI,OH,PA,RI,VA,TX,WI,WV

[Request An Agent Kit](#)

## Sentinel Security



**Not Available in:**

AK,CT,MA,MI,ME,MO,NY,NJ,NH,TN,VA,VT,WA,WI,WV

### 3.35%

Guaranteed for  
**5 YEARS**



### Personal Choice Annuity

**7**

years

3.45%

**10**

years

3.55%

**CALL TODAY 800-373-9697**

Rates for most approved states

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SSLPCAPRE-07061120



**Rates in CA & FL are 0.10% lower and include full DB**

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Maximum Surrender Charges - Issue age 60-90

Year: 1 1 2 3 4 5 6 7 8 9 10

(%) 1 8 7 6 5 4 3 2 1 0 0

SENTINEL SECURITY LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY

SSLPCAPRE-CA-FL-061120

Commission 2.25% (0-80) and 1.50% 81-90

[Get An Agent Kit](#)

[Request an illustration](#)

## Liberty Bankers Life

## Looking for a strong carrier with good rates?

Liberty Bankers | "B++" rated | \$2 Billion in admitted assets | 13.9% surplus!



[Learn More Here](#)

### Bankers Elite 5

- Surrender: 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 0.0% after
- Commission: 2.25%
- Issue Ages: 0-90 (75 in CA & FL)
- Not Available in DE, MN, NH, NY
- No free withdrawals in years 1-5, 100% liquid thereafter
- Limited death benefit



[Learn More Here](#)

### Bankers Elite 3

- Surrender: 7.9%, 7.0%, 6.2%, 0.0% after
- Commission: 2.00%
- Issue Ages: 0-90 (75 in CA & FL)
- Not Available in DE, MN, NH, NY
- No free withdrawals in years 1-5, 100% liquid after
- Limited death benefit



[Learn More Here](#)

### Bankers 7

- Surrender:
- Ages 0-55: 12%, 11%, 10%, 8%, 6%, 5%, 4%, 0%
- Ages 56+: 8%, 7%, 6%, 5%, 4.5%, 3.5%, 2.5%, 0%
- Issue Ages: 0-85
- Commission: 4.00% (0-80) & 2.00% (81-85)
- Full Accumulation Value Death Benefit
- Not Available in DE, MN, NH, NY

[Financial Info](#)

[Agent Appointment](#)

## Helpful Carrier Information

[Register](#)

### EquiTrust Annuity Portfolio

EquiTrust Redesigned Index Annuity Portfolio  
Thursday, July 23rd at 10:00 AM Central

[Register](#)

### Join Lafayette Life

Using Life Insurance to Stand Out in the Qualified Wealth Transfer Market  
July 28 at 11:30 AM EST

[Register](#)

**Penn Mutual**

SECURE Act: Planning Opportunities for Trusts

August 03 at 12:00 p.m. - 1:00 p.m. ET

[Register](#)

**American National**

Life Insurance Sales Idea

Thursday, July 23, 2020, at 1 p.m. CDT

[Register](#)

**Equitable**

**Teton & Denali FIA Case Studies!**

Monday, July 27: 10:30am CST

[Register](#)

**Sagicor**

**How to Sell Fixed and Fixed Indexed Annuities During Market Turbulence**

Wednesday, July 29, 2020 : 12:00 p.m., EDT | 9:00 a.m., PDT

[View PDF](#)

**Integrity Life Insurance Company**

Money in Motion

Recent events can affect client retirement.



**R ebrand Campaign Key Dates:**

**Changing brand name and corporate identity to SILAC Insurance Company**



Policyholder announcement: July 21, 2020

Press Release: No later than August 1, 2020

Website and Portals: Branding switches November 1, 2020

## Immediate Annuity Pricing

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*Quality | Integrity | Expertise*

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