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## Traditional Fixed Annuities & Life with FSD Financial

Independent wholesaling since 1994 | *Quality | Integrity | Expertise*

Let's Talk Guarantees  
800-373-9697

Life Agent Use Only  
Quick Discussion Guide

July 02, 2021  
Update

[MYGA Rates](#)

[SPIA Quotes](#)

[Life Quotes](#)

[FIA Riders](#)

[Annuity Blog](#)



### Happy 4th of July!

We would like to wish you all a happy & safe **Independence Day!**

Enjoy your weekend!

FSD will be closed 07/05/2021

## Brand New MYGA

### ALL NEW - (A) 'Excellent' Rated

Short term MYGA @ up to **2.30% for 3 years!**

WOW Agent and Agency levels available!

CALL NOW 800-373-9697 or [click](#) for more info



### NEW MYGA PRODUCT! MULTI-YEAR GUARANTEE ANNUITY

#### Includes:

- Free Interest Withdrawals
- Full Death Benefit
- Emergency Access Rider
- RMD Friendly Withdrawals
- Member Benefits
- Issue ages to 85
- \$10,000 minimum premium



*Company Ratings & Interest Rates*

#### 3 YEAR GUARANTEED RATE

**2.30%** (\$100,000+)

**2.20%** (\$10K - \$99.9K)

Availability: Not in AK, AL, CA, DE, HI, LA, MA, MT, NH, NY

Features: Automatic withdrawals of monthly interest available | Full death benefit

Company: \$1.1 billion Total Admitted Assets | 18.7% Total Surplus & AVR

Rates as of 07/01/2021 & subject to change.

[CLICK FOR AGENT KIT](#)

[Click Here For Agent Licensing](#)

FSD FINANCIAL



800-373-9697

CA ONLY Rate is 2.00%

## Life Insurance Commission

**LIFE INSURANCE EXPERT?**

CONTRACTING | COMMISSIONS | ILLUSTRATIONS | SALES | SERVICE | 800-373-9697

**Bonus For Your Expertise**

Selling LIFE Insurance for a long time?  
Do all your own work?

Well, we feel you should be **compensated**  
for your expertise.

Before you place that next LIFE case call us  
for your special LIFE commission bonus!

FSD Financial Service | 5550 Corbin Ave #101 | CA Insurance License #0647383 | Rates subject to change | FSD06201901

[Sign Up Here](#)

### LIFE INSURANCE COMMISSION

#### Top Life Insurance Contracts Available

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If you do all of your own back office work, why not get paid for it. For a specific life commission schedules and samples call 800-373-9697 or fill out the form [here](#):

## Full Support For Life Licensed Agents.

### DEFERRED ANNUITY QUOTES

Guaranteed fixed rates  
Indexed accumulation  
Flexible premiums  
Lock-in terms 2-15 years

### Accumulation

- [MYGA Quotes](#)
- [Fixed Indexed Annuities \(FIA\)](#)
- [Interest Comparison Calculation](#)
- [IRA Deadline approaching - \\$2K minimums](#)

### INCOME ANNUITY QUOTES

Lifetime income now  
Lifetime income later  
Joint lifetime options  
Fixed period certain

### Income

- [Immediate Annuities](#)
- [Income rider on deferred annuity](#)
- [Income rider on indexed annuity](#)
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### LIFE INSURANCE QUOTES

Term Life  
IUL  
Whole Life  
Final Expense

### Life Insurance

- [Single premium whole life SPWL](#)
- [All other life illustrations](#)
- [Life insurance commission](#)

## Webinars

## Frequent Social Media Updates

### Webinars | Training



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

[Check it out here.](#)

### Daily updates and industry news!



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## News and Incentives

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- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
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- 20/20 Vision on the SECURE ACT
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### Trips / Rewards

- Guggenheim Bonus
- American Equity Rewards

### The Other Annuities

- QLAC: [Get a QLAC quote](#)
- Fee Advisor QLAC
- Pension Fixed Annuities
- LTC Annuity

### Integrity Life / W&S Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- 2021 Tax Reference Guide Lafayette
- 2020 Tax Reference Guide WS

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



### FSD Financial Services Division

Fixed Products Only | We are here to help!

*Quality | Integrity | Expertise*

800-373-9697



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California Insurance License 0B67385

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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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Update

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## New Life Product From American National



### Available Now!

Making Signature Performance IUL an easy choice. Based on carefully selected indices, two new crediting strategies offer your clients additional options to achieve their financial goals. [Brochure](#) | [Sample Illustration](#)

### GUARANTEED PROTECTION

#### Customize the Death Benefit

Choose death benefit protection that meets your client's needs. Guarantee coverage and premiums from ages 80 to 121.

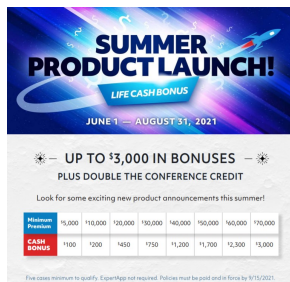
### BUILD WEALTH

Choose interest crediting strategies that help achieve financial goals

Credited interest never drops below 0%

### Training Webinar - Signature Protection IUL Product

Wednesday, July 21 @ 1 p.m. CDT - [Register Here](#)



### Summer Product Launch Life Cash Bonus!

Up to \$3,000 in Bonuses\*  
Plus Double the Conference Credit  
June 1 – August 31, 2021

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**Includes:**



(A) Rated  
by A.M. Best

**NEW MYGA PRODUCT!**  
**MULTI-YEAR GUARANTEE ANNUITY**



**3 YEAR GUARANTEED RATE**  
**2.30%** (\$100,000+)  
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Availability: Not in AK, AL, CA, DE, HI, LA, MA, MT, NH, NY  
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- Emergency Access Rider
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- Member Benefits
- Issue ages to 85
- \$10,000 minimum premium
- CLICK FOR AGENT KIT**
- California Rate** is 2.00%

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Selling LIFE Insurance for a long time?  
Do all your own work?

Well, we feel you should be **compensated**  
for your expertise.

Before you place that next LIFE case call us  
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FSD Financial Service | 5530 Corbin Ave #101 | CA Insurance License #0647385 | Rates subject to change | FSD06201901

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- [Fixed Indexed Annuities \(FIA\)](#)
- [Interest Comparison Calculation](#)
- [IRA Deadline approaching - \\$2K minimums](#)



### Income

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## Life Insurance

- Single premium whole life SPWL
- All other life illustrations
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WOW Agent and Agency levels available!  
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#### NEW MYGA PRODUCT!

#### MULTI-YEAR GUARANTEE ANNUITY

(A) Rated  
by A.M. Best

#### 10 YEAR GUARANTEED RATE

**3.10%** (\$100,000+)

**3.00%** (\$10K - \$99.9K)

#### 5 YEAR GUARANTEED RATE

**2.85%** (\$100,000+)

**2.75%** (\$10K - \$99.9K)

#### 3 YEAR GUARANTEED RATE

**2.30%** (\$100,000+)

**2.20%** (\$10K - \$99.9K)

Availability: Not in AK, AL, DE, HI, LA, MA, MT, NH, NY (CA rates are lower)

Features: Free withdrawals of monthly interest available | Full death benefit

Company: \$1.1 billion Total Admitted Assets | 18.7% Total Surplus & AVR

Rates as of 07/22/2021 & subject to change.

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Emergency Access Rider

RMD Friendly Withdrawals

Member Benefits

Issue ages to 85

**CLICK FOR AGENT KIT**

## Check these out!

### Approved in all states except NY

Here is a super clean deferred annuity for risk averse clients faced with low rates. A tax deferred interest rate of 2.30% will earn about 66% MORE than a rate of 0.80% over 5 years!

Want to offer this Fixed Annuity? [Click here](#) or check out the attached PDF.

### Short surrender term MYGA

RATE WARNING - The 10 year rates are down for July, starting at 1.48% and now hover at 1.28%. Current fixed annuity rates may begin to decline as well.


3 year MYGA's have been a popular option due to the ability to look at rates again relatively soon! [Click here](#)



### True *Walk-Away* Deferred Annuity

No rolling surrender charges / No 30 day exit window

AVAILABLE NOW IN:




**2.30% Interest Rate Guaranteed 5 Years**

Full death benefit for beneficiaries  
Free withdrawals of all earned interest

**5 Year ONLY Surrender Charges:**  
8.0% year 1  
7.0% year 2  
6.0% year 3  
5.0% year 4  
4.0% year 5  
0.0% Thereafter

NOT AVAILABLE IN NY




Liquid after 5 years with minimum guarantee 1.00%

**3.25% Commission (0-80)**  
**1.50% Commission (81-90)**

FSD Financial Services Fixed Annuity and Life IMO  
28720 Roadside Drive, #126 Agoura Hills, California 91301, United States  
(800) 373-9697 - (818) 881-6970

### 36 MONTH ACCUMULATION COMPARISON JULY 2021

Get it before it's *Gone*.....



	Fixed Annuity Rate	Other Insured Rate
Interest Rate:	2.30% APY	0.80% APY
Premium:	\$100,000.00	\$100,000.00
End of year:	Account Value	Account Value
1	\$102,300.00	\$100,800.00
2	\$104,652.92	\$101,606.40
3	\$107,059.93	\$102,419.26
\$ Gain:	+ \$7,059.93	+ \$2,419.26
Spread	+4,640.67	-4,640.67

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## American National - NEW STUFF!

NEW STRATEGY



S&P MARC 5% - Low Volatility

NEW STRATEGY

S&P MARC 5% - Low Volatility

The S&P MARC 5% is a derivative of the more well-known S&P 500® Index that is rebalanced daily to manage market volatility. There is not a cap on the crediting rate in this strategy, and yet, the rate will never be less than 0%. [Sample illustration](#)

NEW STRATEGY

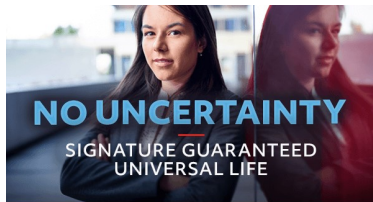


Nasdaq-100® - Growth Cap

NEW STRATEGY

Nasdaq-100® - Growth Cap

The Growth Cap strategy crediting rate is determined based on the annual change in the Nasdaq-100® Index. There is a declared cap on the crediting rate, but this strategy will never credit less than 0%. [Sample illustration](#)



Available Now!

Making Signature Performance IUL an easy choice. Based on carefully selected indices, two new crediting strategies offer your clients additional options to achieve their financial goals. [Brochure](#) | [Product Presentation](#)

Male, Non-Smoker \$1,000,000 to Age 100		Annual Premiums
Age 50 Preferred Best	American National	\$8,312
	Penn Mutual	\$8,917
	Protective	\$8,940
	Nationwide	\$9,714
	American General	\$11,737
Age 60 Preferred Best	American National	\$14,382
	Protective	\$14,892
	Penn Mutual	\$15,019
	Nationwide	\$15,912
	American General	\$17,245

## Life Insurance Commission

## Commission Experienced Life Agents Can Earn More

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