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Watch: Mid July Rate and Product Review

Fixed rates have improved again.
Check out what is hot and worth a look so far this month.

LIFE AGENTS ONLY Update Mid-July 2022 | Reviewing the mo...



PDF discussed

MYGA Rates

Fixed Annuity - Agent Update

JULY 13, 2022

Let's move MYGA's



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(800) 373-9697

www.FixedAnnuitiesAndLife.com
California Insurance License #OB67385

5 Year Split Annuity
\$500,000

\$96,774.00 To Term & Split From 5 Years
\$401,226.00 To Term & Split From 10 Years

\$1,763.75 To Term & Split From 5 Years
4.50% Interest Guarantee From 5 Years

STARTS 07/11/2022
MYGA RATES ARE UP! !!!

4.50% Guaranteed For 5 Years
4.55% Guaranteed For 7 Years
4.60% Guaranteed For 10 Years

Guaranteed & Rides: Rates are 5.0% lower & include a full death benefit.

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4 Year Annuity
\$500,000

4.15% Guaranteed For 4 years
4.0% under \$250,000 premium

Client Friendly
Interest Rates
Highly Rated
Low Fees
High Liquidity
Highly Rated
Highly Rated
Highly Rated
Highly Rated
Highly Rated
Highly Rated

Click Here

MYG Annuities | July 13, 2022

Click rate for more info and commission!

- 2 Year Interest Rate Guarantees**
 - [3.10% Interest Rate](#) - GBU | "A-" Rated
 - [3.15% Interest Rate](#) - SILAC | "B+" Rated
 - [2.60% Interest Rate](#) - SILAC | "B+" Rated
- 3 Year Interest Rate Guarantees**
 - [4.10% Interest Rate](#) - Guggenheim | "A-" Rated
 - [3.80% Interest Rate](#) - RNA | "A" Rated
 - [3.80% Interest Rate](#) - American Century | NR Rated
 - [3.75% Interest Rate](#) - American National | "A" Rated
 - [3.70% Interest Rate](#) - Standard | "A" Rated
 - [3.60% Interest Rate](#) - GBU | "A-" Rated
 - [3.60% Interest Rate](#) - GILICO | "B++" Rated
 - [3.60% Interest Rate](#) - Oxford | "A" Rated
 - [3.50% Interest Rate](#) - Liberty Bankers | "A-" Rated
 - [3.50% Interest Rate](#) - Sagcor | "A-" Rated
- 4 Year Interest Rate Guarantees**
 - [4.15% Interest Rate](#) - Guggenheim | "A-" Rated
 - [4.00% Interest Rate](#) - Oxford | "A" Rated
 - [3.90% Interest Rate](#) - Oceanview | "A-" Rated
 - [3.75% Interest Rate](#) - GBU | "A-" Rated
 - [3.70% Interest Rate](#) - Sagcor | "A-" Rated
 - [3.65% Interest Rate](#) - GILICO | "B++" Rated
 - [3.45% Interest Rate](#) - Western & Southern | "A+" Rated
 - [3.25% Interest Rate](#) - American General | "A" Rated
- 5 Year Interest Rate Guarantees**
 - [4.50% Interest Rate](#) - Sentinel Security | "B++" Rated
 - [4.20% Interest Rate](#) - Guggenheim | "A-" Rated
 - [4.20% Interest Rate](#) - GBU | "A-" Rated
 - [4.15% Interest Rate](#) - American Century | NR Rated
 - [4.10% Interest Rate](#) - Standard | "A" Rated
 - [4.05% Interest Rate](#) - RNA | "A" Rated
 - [4.05% Interest Rate](#) - Liberty Bankers | "A-" Rated
 - [4.00% Interest Rate](#) - Equitrust | "B++" Rated
 - [4.00% Interest Rate](#) - SILAC | "B+" Rated

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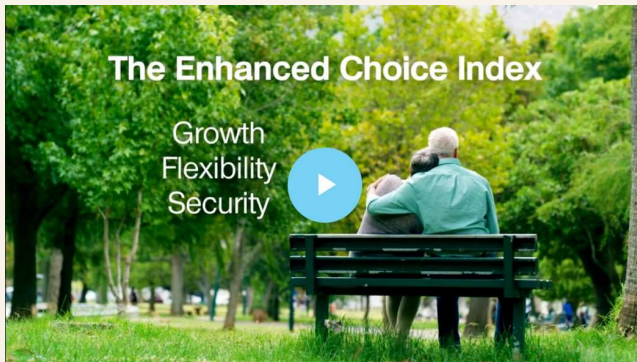
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New FIA From The Standard:



NEW FIA

Introducing the Enhanced Choice Index - Watch the Video for Details

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Watch: Single Lifetime SPIA Income Options

Available life contingent income options and sample pricing video:



MYGA Rates | Multi-Year Guarantee Annuities

4.25% for 5 Years

4.10% for 3 Years

(A-) Rated by A.M Best

JUST ANNOUNCED MYGA RATE INCREASE!

A very nice increase for the end of **July 2022!**

Rates as of 07/19/2022 & subject to change.

Premium Levels	3-Year	4-Year	5-Year
\$100,000+	3.90%	4.10%	4.25%
\$50,000+	3.65%	3.85%	4.00%
\$15,000+	2.90%	3.30%	3.55%

5 Year 4.25% Interest Guaranteed*
4 Year 4.10% Interest Guaranteed*

* Minimum premium \$100,000

Available in California at **0.05% lower rate.**
 Not available in CT, MT, NY
 10% Free Withdrawals | Full Death Benefit

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3 Year Annuity
 MYGA—Multi Year Guarantee Annuity

July 2022 **4.10%** guaranteed for 3 years
 4.00% under \$250,000 premium

Client Friendly

- Full death benefit
- Interest free withdrawals in year 1
- 10% free withdrawals after year 1
- RMD Friendly after year 1

Short Term

- Issue ages 0-90
- Surrender 7%, 6%, 5% (30 day exit window)
- \$10,000 minimum | \$1,000,000 maximum

Safety

- (A-) rated insurance carrier
- Commission: 1.50%* (0-80) *1.00% + 0.50% bonus
- NOT available in NY
- Product details—[Click here](#)

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Good Commission MYG **Immediate Annuity**

4.20% for 6 Years
 3.00% Commission

SPIA sample pricing various ages
 A+ rated carrier | 3% commission

Multi-Year Guarantee Annuity
 RATE INCREASE | NICE COMMISSION

6 YEAR INITIAL TERM
4.20% Interest Rate
 3.00% Commission

Rates as of 06/22/2022 and are subject to change!
 6 Year Renewing Early Surrender Charges: 10%, 10%, 10%, 9%, 9%, 8%, 8% (30 day exit window) MVA

FEATURES:

- Free Withdrawals Of Cumulated Interest
- Not available in NY
- Full Death Benefit & Other Waivers
- \$10,000 Minimum Premium
- Commission: 3.00% (0-80) & 2.25% (81-90)
- Surrender Charges vary, often lower, in:
 AK, CA, CT, IN, MN, MT, NJ, OH, OK, OR, PA, SC, TX, UT, WA
 No MVA in CA

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LIFETIME INCOME NOW
"A+" RATED CARRIER
\$500,000 PREMIUM

INCOME FOR SINGLE & JOINT LIFE WITH 15 YEAR CERTAIN

Male Age	Monthly Income	Annual P&I	Exclusion Ratio	Female Age	Monthly Income	Annual P&I	Exclusion Ratio
65	\$2,945.73	7.06%	62.2%	65	\$2,869.80	6.89%	63.9%
67	\$3,044.32	7.31%	64.0%	67	\$2,963.15	7.11%	65.7%
70	\$3,204.15	7.69%	65.8%	70	\$3,117.58	7.48%	67.7%
72	\$3,309.25	7.94%	67.3%	72	\$3,224.02	7.73%	69.0%
75	\$3,460.70	8.31%	69.4%	75	\$3,378.46	8.10%	71.0%
77	\$3,548.79	8.52%	70.2%	77	\$3,472.82	8.33%	71.8%

Joint	Male Age	Female Age	Monthly Income	Annual P&I	Exclusion Ratio
	67	65	\$2,679.68	6.43%	62.4%
	70	68	\$2,814.52	6.75%	65.4%
	72	70	\$2,921.66	7.01%	67.7%
	75	73	\$3,102.03	7.44%	69.1%
	77	75	\$3,229.70	7.75%	70.2%
	80	78	\$3,411.19	8.19%	71.5%

IMMEDIATE ANNUITIES—IT'S INSURANCE
 LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | 3% COMMISSION

 **www.SPIAquote.com** 
 800-373-9697 | California Insurance License #0867385 | Rates as of 07/20/22

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Split/Combo Annuity

\$401,226 to MYGA	\$98,774 to SPIA
Interest rate 4.50% for 5 years	Term 60 months
MYGA grows back to \$500,000	Income \$1,763 per month

5 Year Split Annuity

\$500,000

Non Qualified Premium | 100% Cost Basis

\$98,774.00

TO FUND A SPIA
FOR 5 YEARS

\$401,226.00

TO FUND A MYGA
FOR 5 YEARS

\$1,763.75

PER MONTH
FOR 5 YEARS ONLY

APPROX 93% TAX-EXCLUDED

4.50%

INTEREST GUARANTEED
FOR A FULL 5 YEARS



AFTER 5 YEARS

\$500,000

GUARANTEED

Rates as of 7/11/2022 | Non-Premium Tax State | 800-373-9697

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