



Fixed Annuity Hot List



www.FSDfinancial.com | www.AnnuityExperts.com | www.SPIAquote.com

June 05, 2018

800-373-9697

AGENT USE ONLY

3.50%

5 Year Fixed Annuity Rate

5 Year Non-Repeating Surrender NO MVA
Systematic Interest Withdrawals Allowed
A- Rated Carrier | 2.00% Commission to 75

Fixed Interest Rate

3.10%

For All 7 Years

**7 YEAR FIXED MYGA
Non-Repeating Surrender
Free Interest Withdrawals**

Commission

4.00%

For Ages 0-80

Lifetime Income With Client Liquidity Control - SPIA

Liquidate initial premium less any previous income payments and surrender charges.

Surrender charge is for 5 years declining: 5%, 4%, 3%, 2%, 1%, 0%. Liquidation will end payments

Lifetime Income With Lump Sum Cash Refund - Monthly Income Starting In 1 Year - NQ Full Cost Basis

Male 67 = 6.52% Annual Payment Stream - 74% Tax Exclusion

Male 72 = 7.51% Annual Payment Stream - 76% Tax Exclusion

Male 75 = 8.29% Annual Payment Stream - 77% Tax Exclusion

Female 67 = 6.10% Annual Payment Stream - 77% Tax Exclusion

Female 72 = 6.94% Annual Payment Stream - 81% Tax Exclusion

Female 75 = 7.60% Annual Payment Stream - 82% Tax Exclusion

5.00%

**Commission
Up to age 85**

Would you like a life or annuity illustration for your client? - Click Here

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE



FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | www.fsdfinancial.com | www.SPIAquote.com

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For Agent Use Only

June 06, 2018

June Life Agent Update

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5 Year Fixed Annuity Rate
3.50%
 5 Year Non-Repeating Surrender NO MVA
 Systematic Interest Withdrawals Allowed
 A- Rated Carrier | 2.00% Commission to 75

Fixed Interest Rate **3.10%** **Commission** **4.00%**
 For All 7 Years 7 YEAR FIXED MYGA Non-Repeating Surrender Free Interest Withdrawals For Ages 0-80

Lifetime Income With Client Liquidity Control - SPIA
 Liquidate initial premium less any previous income payments and surrender charges.
 Surrender charge is for 5 years declining: 5%, 4%, 3%, 2%, 1%, 0%. Liquidation will end payments

Lifetime Income With Lump Sum Cash Refund - Monthly Income Starting In 1 Year - NQ Full Cost Basis
 Male 67 = 6.52% Annual Payment Stream - 74% Tax Exclusion
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5.00% Commission Up to age 85

Would you like a life or annuity illustration for your client? - [Click Here](#)
 CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FSD Financial Services | 5550 Orange Ave #100 | CA Insurance License #0B67385 | Rates Subject To Change | FSD 318 | Agent Use

Special Bonus Commission 5 Year MYGA

3.60%
 For 5 Years
 Up to 0.75%
 commission bonus
 A- Rated Carrier

Base Commission:
 2.00% 0-80 | 1.25% 81-85

[Details](#)

SPIA's Offer Your Clients The Highest Income NOW

June is Annuity Awareness Month

Fixed Rate & Immediate Insurance Guarantees

www.fsdfinancial.com
 CA Insurance License #0B67385 | 800-373-9697

Articles:

- You know about immediate annuities?
- 4.00% Lifetime Income Cost Analysis
- Calculating Compounding Fixed Annuities On The HP12C
- Age Rated Medically Underwritten Immediate Annuities

Immediate Annuities - SPIA Quotes

Immediate Guaranteed Lifetime Income longevity Protection!

We specialize in large premium cases & work with the most competitive highest quality carriers.

Based On: \$500,000 Premium | Monthly Income Starts in 1 Year
Life & Cash Refund | 5.00% Commission | A+ Rated Carrier

100% liquidity minus any surrender charges and payments received.

Gender / Age	Monthly Income	Annual Payment Stream	Tax Exclusion Ratio
Male / 67	\$2,717.56	6.52%	74%
Male / 72	\$3,132.05	7.50%	76%
Male / 75	\$3,456.75	8.29%	77%
Female / 67	\$2,544.65	6.10%	77%
Female / 72	\$2,894.58	6.94%	81%
Female / 75	\$3,166.68	7.60%	82%

Single Premium Immediate Annuity

Annuitant 1: VC	Date of First Payment: 06/05/2019
Female Age Nearest Birthday: 67	Non-Qualified
Quote Date: 06/05/2018	Purchase Date: 06/05/2018
Quote Expiration Date: 06/12/2018 *	Premium Tax: 0.00%
State of Issue: AZ	

End of Policy Year	End of Year Annualized Total Income Payments	End of Year Return of Premium on Cancellation	End of Year Return of Premium on Death
1	2545	472583	497455
2	30536	448243	466920
3	30536	423292	436384
4	30536	397731	405848
5	30536	371559	375312
6	30536	344776	344776
7	30536	314241	314241
8	30536	283705	283705
9	30536	253169	253169
10	30536	222633	222633
11	30536	192097	192097
12	30536	161562	161562
13	30536	131026	131026
14	30536	100490	100490
15	30536	69954	69954
16	30536	39418	39418
17	30536	8883	8883
18	30536	0	0
19	30536	0	0
20	30536	0	0

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!



Longevity Protection
If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- **Get A Quote & Compare Lifetime Income NOW!**

Deferred Annuities - SPDA - FPDA - MYGA

[What A Difference A Week Can Make Again!](#)

Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

RATES recover 5.42% in 7 days! The 10 Year Treasury Yield of 2.77% on May 29th has increased to 2.92% on June 5th! One carrier did drop rates by 0.10% and some weekly and daily priced SPIA products are still recovering but overall rates have held or increased. Get your applications in now and lock in these rates!

3.10% For 7 Years

4.00% Commission

Includes These Features:

- Full Death Benefit
- Accumulated Interest Withdrawals
- 7 Year Non Recurring Surrender

CLICK FOR MORE INFO

4.15% Year 1

3.15% Years 2-5

Includes These Features:

- Full Death Benefit
- Accumulated Interest Withdrawals
- 5 Year Non Recurring Surrender

CLICK FOR MORE INFO

Top MYGA Rates As Of June 5, 2018:

- 4.00% After 10 Years - [Details](#)
- 3.90% For 10 Years - [Details](#)
- 3.50% For 9 Years - [Details](#) (A+ Rated)
- **3.85% For 7 Years** - [Details](#) (**30.27% Yield**)
- 3.80% For 7 Years - [Details](#) (3.70% in CA!)
- 3.75% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- **3.10% For 7 Years** - [Details](#) - (**4.00% Commission**)
- 3.65% For 6 Years - [Details](#) (A- Rated)
- 3.60% For 5 Years - [Details](#)
- **3.60% For 5 Years** - [Details](#) (A- Rated) **Bonus**
- 3.50% For 5 Years - [Details](#) (CA Approved)
- 3.65% For 5 Years - [Details](#) (3.55% In CA!)
- **3.50% For 5 Years** - [Details](#) (A- Rated)
- 3.30% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- **3.15% For 4 Years** - [Details](#) (**3.15 for 4 = NICE!**)
- **3.00% For 3 Years** - [Details](#) - (A- Rated) - **NEW**
- 2.75% For 3 Years - [Details](#) 2.00% Commission
- 2.75% For 3 Years - [Details](#) (A Rated)
- 2.70% For 3 Years - [Details](#) (A- Rated)
- **No Surrender Liquid** - [Details](#) - Fully Liquid, Combine IRA's

[See more rates and request a quote here](#)

Fixed Annuity Carrier Rates AGENTS ONLY

- Sagikor Life | [Agent Contracting](#)
- Liberty Bankers | [Agent Appointment](#)
- American National | NY | [Agent Appointment](#)
- Bankers Life | [Agent Appointment](#)
- Guarantee Income Life | [Agent Appointment](#)
- The Standard | [Agent Appointment](#)
- Guggenheim | [Agent Appointment](#)
- Lafayette | [Agent Appointment](#)
- Great American | [Agent Appointment](#)
- Sentinel Security | [Agent Appointment](#)
- Oxford Life | [Call for appointment](#)

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity.

LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)

Life Insurance Corner

Term Life Sample For Female Age 57

This client may be able to **save \$122,566 of premium** if she funded a SPIA to pay the insurance premiums. That is 26% or 5 years of premium payments. Should a client die in the 20 year period, the life insurance death benefit would be paid and any remaining annuity payments would also continue to be made to the beneficiary.

<p>20 Year Term Annual Premium \$23,520.40 20 Year Premium Outlay \$470,408</p>	<p>Single Premium Immediate Annuity For 20 Year Certain Annual Income \$23,521 Premium Outlay \$347,841.74</p>
--	---

\$5,600,000 (Annual Pay Option)

Female Age 57

1	\$23,520.40
2	\$23,520.40
3	\$23,520.40
4	\$23,520.40
5	\$23,520.40
TOTAL	\$117,602.00
6	\$23,520.40
7	\$23,520.40
8	\$23,520.40
9	\$23,520.40
10	\$23,520.40
TOTAL	\$235,204.00
11	\$23,520.40
12	\$23,520.40
13	\$23,520.40
14	\$23,520.40
15	\$23,520.40
TOTAL	\$352,806.00
16	\$23,520.40
17	\$23,520.40
18	\$23,520.40
19	\$23,520.40
20	\$23,520.40
TOTAL	\$470,408.00
Pay Options	
Annual	\$23,520.40
Semi	\$12,113.01
Quarterly	\$6,162.34
Monthly	\$2,058.04

Income starts a month after premium is received.

Certificate Information:

Insured Name: Vc
Issue Age/ Sex: 57 Female
Payout Option: Specified Period

Issue State: California

Tax Basis: Non-Qualified

Initial Contribution: \$347,841.74

Payout Mode: Annual

Yearly Detail:

Payout Period

The Settlement Interest Rate Illustrated is 3.5% APY

Payout Option: Specified Period
Monthly Payout Amount: \$2,000.09
Quarterly Payout Amount: \$5,880.26
Semi-Annual Payout Amount: \$11,880.53
Annual Payout Amount: \$23,521.06

End of Certificate Year	Age	Annual Contract Payout
1	58	\$23,521.06
2	59	\$23,521.06
3	60	\$23,521.06
4	61	\$23,521.06
5	62	\$23,521.06
		<hr/>
		\$117,606.30
6	63	\$23,521.06
7	64	\$23,521.06
8	65	\$23,521.06
9	66	\$23,521.06
10	67	\$23,521.06
		<hr/>
		\$235,210.60
11	68	\$23,521.06
12	69	\$23,521.06
13	70	\$23,521.06
14	71	\$23,521.06
15	72	\$23,521.06
		<hr/>
		\$352,815.90
16	73	\$23,521.06
17	74	\$23,521.06
18	75	\$23,521.06
19	76	\$23,521.06
20	77	\$23,521.06
		<hr/>
		\$470,421.20
		<hr/>
		\$470,421.20

Not available in all states and not for clients. Issue age and guarantees will vary.

Webinar - Life Insurance On Protective Life

If you would like to learn more about this really complete carrier with great term pricing, competitive GUL and the simplest guaranteed IUL on the market today, Sign up for a webinar [here!](#)

SPWL offer a Preferred and Standard Rating

You may want to add this single premium life product to your life insurance product list!

[Get appointed](#) and add this single premium life product to your life insurance product list!

- Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Income tax free death benefit
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 12.00% commission + FSD bonus of 1.00% = 13.00% (bonus will ends so lock in with [appointment](#) now)
- Full incentive trip credit
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD

[Get Details and an illustrations Here](#) | [See New Agent Flier Here](#)

Get Appointed With One Of Our Life Carriers!

Liberty Bankers - [Rate Sheet](#) - [Agent Appointment](#) - [Pricing Guide](#) - [Case Sample](#)
Sagikor - [Agent Appointment](#)
Life Of The Southwest - [Rate Sheet](#) - [Agent Appointment](#)
American National - [Rate Sheet](#) - [Agent Appointment](#)
Lafayette - [Rate Sheets](#) - [Agent Appointment](#) - [Sample Quote](#) - Product Brochure
American General - [Rate Sheet](#)
[Request others here](#)

Life Insurance illustrations

Term | Whole Life | UL and IUL | Guaranteed Issue | Return Of Premium Term | Single Premium SPWL
[Request A Life Insurance Quote](#)

Fixed Indexed Annuities

No Fee, Accumulation Based, Walk Away FIA - Clean & Simple

If your clients are looking to lock in gains or just have a shot at better than current fixed rates, check out these FIA's.



Historical Illustrations

Sample Of Two Crediting Methods

7 Year FIA - A Rated Carrier

\$500,000 illustrates growth to \$681,833 in 7 years @ 6.40% CAP

\$500,000 illustrates growth to \$696,932 in 7 years @ 8.25% CAP

When it comes to Pt 2 Pt caps in a crediting index, the higher the cap the better! - [Details](#)

Call for a client illustration 800-373-9697 or [Click Here](#)

Other competitive FIA rates!

Give us a call and we can walk you through the strength of the carrier products and rates! Shorter term 5 - 7 years available from varies carrier! As rate increase we will see more competition on shorter term fixed indexed annuities!

[American National](#) | [Sagikor](#) | [Lafayette](#) | [Lincoln National](#) | [Standard](#) | [Guggenheim](#) | [LSW](#) | [Great American](#)

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697

News and Reviews

WHAT'S HAPPENING NOW

2018 Important Topics

- 2018 Retirement Planning Guide W&S
- 2018 Tax Reference Guide Lafayette Life
- 2017 Tax Reference Guide Integrity
- 2018 Cost of Living Adjustments Announced
- **QLAC NEWS:**
Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

Trips / Rewards

- Liberty Bankers 2018
- American National Cabo 2019
- Portugal Douro River Cruise - Sentinel Security

Annuity Webinars

- Life Of The Southwest National Life Group
- Lafayette Life - What will retirement income look like
- Lafayette - 10 Pay (recording)
- Lafayette - Executive Bonus Arrangements Using Life Insurance (Recording)

DOL Updates

- DOL Vacated
- Lafayette Life Insurance Company
- Athene Guide
- 84 -24 Form Needed For Qualified Funds

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs
- Partial 1035 Rule - IRS Page

Articles

- SPIA costs for 4% Annual Life Income
- Split Annuity Advantages
- See all articles here

Offer Fixed Annuity With FSD's Assistance

Life Agents - 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 annuity!
Jeff Affronti & FSD Financial

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

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.

Follow Here



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WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE**



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Quality | Integrity | Expertise

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Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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Quality | Integrity | Expertise | www.fsdfinancial.com | www.SPIAquote.com

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For Agent Use Only

June 13, 2018

The Immediate Annuity For Couples

I have been working with agents on SPIA everyday since 1996!

Clients who have the resources available now do not have to constantly reevaluate earnings on their nest egg to obtain their desired base income. An immediate annuity can offer clients the income they are planning for with a bonus, piece of mind. It is longevity protection insurance.

Here is an example of a married couple, male age 60 and female 58. Based on a \$500,000 premium this couple could easily receive over \$25,000 per year for as long as either is alive. In the example below the monthly income of \$2,142.82 equals a 5.14% annual withdrawal rate.

Where else can a couple at these ages remove 5.14% of their nest egg annually and never run out?

If the female lives to age 95 the payout will equal \$951,305. A \$451,305 gain. That is 90.2% of premium!

240 payments are guaranteed even if both annuitants die earlier, totaling a minimum of \$514,270.80.

Non-qualified funds will offer an exclusion ratio based on cost basis. Payments up to 62% tax free until life expectancy.

Annuity Awareness

Joint Life Income

MALE 60
FEMALE 58

5.14%
ANNUALLY
FOR LIFE

102.8%
PREMIUM
GUARANTEE
FROM DAY ONE

Starts In Just One Month!

With Insurance Guarantees

Based on \$500,000 Initial Premium | 100% Joint Lifetime Income With 20 Year Certain | Minimum Guaranteed Income Total \$514,276.80
Joint Lifetime Income \$2,142.82 Monthly | Male age 60 and 0 months | Female Age 58 and 0 Months | No Fees | 800-373-9697 FSD

**Based On: \$500,000 Premium | Monthly Income Starts in 1 Month
100% Joint and Survivor Life With 20 Year Certain | 3.00% Commission | A Rated Carrier**

100% Joint Life Annuity Gender / Age	Monthly Income	Annual Payment Stream	Minimum Guaranteed Returned Income	Tax Exclusion Ratio Assumes 100% Cost Basis
Male 55 / Female 53	\$2,062.47	4.95%	\$494,992.80	56.50%
Male 60 / Female 58	\$2,142.82	5.14%	\$514,276.80	62.20%
Male 65 / Female 63	\$2,320.41	5.56%	\$556,898.40	66.30%
Male 70 / Female 68	\$2,519.96	6.04%	\$604,790.40	69.20%
Male 75 / Female 73	\$2,714.78	6.52%	\$651,547.20	70.10%
Male 80 / Female 78	\$2,848.03	6.84%	\$683,527.20	70.40%

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- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- Establish Lifetime Base Income High Net Worth Clients



SPIA

**The Insurance Product
Built To Guarantee The
HIGHEST Income Flow NOW!**

**Your Clients Can
Use More Of That
Nest Egg Right Now!**

- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

Deferred Annuities - SPDA - FPDA - MYGA

Great Rate - Great Ratings - Great Bonus

Interest Rate:	5 Year Guaranteed Rate Based on initial premium 3.60% (\$100,000+) 3.00% (\$50,000 - \$99,999)
Guaranteed Period:	Guaranteed For 5 Years
Request An Illustration:	Get A Quote
Surrender Charges:	5 Years Recurring 9% Year 1 8% Year 2 7% Year 3 6% Year 4 5% Year 5 +/- MVA - 30 Day Exit Window then charges renew.
Minimum Deposit:	\$50,000 (\$750,000 Maximum)
Issue Age:	15 days - 90 years old
States NOT approved in:	CA, DE, DC, MT, ND, NY, SD In CA Click
Free Withdrawal:	10% Free Withdrawal Provision after the first contract year
Death Benefits:	Full Death Benefit
Commission:	2.00% 0-80 (bonus up to 0.75%) 1.25% 81-85 (bonus up to 0.50%) 0.75% 86-96 (bonus up to 0.25%) Bonus Commission from carrier (details and appointment)
Waivers	CALL
Company Ratings:	A- by A.M. Best

Fixed Indexed Annuities

No Fee, Accumulation Based, Walk Away FIA - Clean & Simple

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Historical Illustrations

Sample Of Two Crediting Methods

7 Year FIA - A Rated Carrier

\$500,000 illustrates growth to \$681,833 in 7 years @ 6.40% CAP

\$500,000 illustrates growth to \$696,932 in 7 years @ 8.25% CAP

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Other competitive FIA rates!

Give us a call and we can walk you through the strength of the carrier products and rates!

Shorter term 5 - 7 years available from varies carrier! As rate increase we will see more competition on shorter term fixed indexed annuities!

[American National](#) | [Sagicor](#) | [Lafayette](#) | [Lincoln National](#) | [Standard](#) | [Guggenheim](#) | [LSW](#) | [Great American](#)

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697

Offer Fixed Annuity With FSD's Assistance

Life Agents - 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 annuity!
Jeff Affronti & FSD Financial

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

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.

Follow Here



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**Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance**

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FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

For Agent Use Only

June 27, 2018

SPIA With Access For Liquidity & Other Benefits

Immediate Annuity With Liquidity and Optional Riders!

Annuity Awareness Month

MYTHS

- #1 SPIA COMPANIES KEEP ANY UNUSED PREMIUMS AT DEATH
- #2 SPIA'S HAVE NO LIQUIDITY
- #3 SPIA'S CAN NOT HANDLE INFLATION
- #4 SPIA'S OFFER NO LONG TERM BENEFITS FOR SURVIVORS

TRUTH

THE BELOW PRODUCT DISPELS ALL THOSE MYTHS IN ONE SHOT!

Guaranteed Lifetime Income:	Will pay a lifetime income with cash refund for as long as the annuitant lives. Payments can be received monthly, quarterly, semi-annually or annually														
Minimum Deposit:	\$10,000 or \$100 per month														
Company Ratings:	A+ by A.M. Best														
Issue Age:	0-85														
Return of Premium on Cancellation of Contract:	<p>If you cancel your policy, you may be entitled to a refund of up to 100 percent of any remaining premium less any previous income payments. The following chart indicates the percent that will be returned each policy year.</p> <table border="1"> <tr> <td>Policy Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> </tr> <tr> <td>% Returned</td> <td>95</td> <td>96</td> <td>97</td> <td>98</td> <td>99</td> <td>100</td> </tr> </table>	Policy Year	1	2	3	4	5	6	% Returned	95	96	97	98	99	100
Policy Year	1	2	3	4	5	6									
% Returned	95	96	97	98	99	100									
States NOT approved in:	ALL STATES except Washington														
Return of Premium at Death:	The policy will pay any remaining premium not already received through income payments to beneficiaries at the annuitant's death.														
Accidental Death Benefit:	The policy will pay the beneficiaries an amount double the Death Benefit if the annuitant dies in an airplane, train, taxi or other common carrier accident.														
Return of Premium for Terminal Illness:	The policy will pay the amount that would have been payable under the death benefit if the annuitant is diagnosed with a terminal illness that is expected to result in death within 12 months (24 months or less in MA). A written statement from a doctor is required.														
Commission:	5.00% 0-85 (get appointed by 08/01/18 and earn an additional 0.10%)														
Single Life Annual Payout Factors:	<p>Based on monthly income starting 1 month after \$100,000 premium received.</p> <table> <tr> <td>Male Age 65 = 5.86%</td> <td>Female Age 65 = 5.52%</td> </tr> <tr> <td>Male Age 70 = 6.62%</td> <td>Female Age 70 = 6.18%</td> </tr> <tr> <td>Male Age 75 = 7.67%</td> <td>Female Age 75 = 7.07%</td> </tr> <tr> <td>Male Age 80 = 9.06%</td> <td>Female Age 80 = 8.24%</td> </tr> <tr> <td>Male Age 85 = 10.81%</td> <td>Female Age 85 = 9.73%</td> </tr> </table> <p>(Example male 85 monthly income is \$900.66 = \$10,807.92 annually or 10.81%)</p>	Male Age 65 = 5.86%	Female Age 65 = 5.52%	Male Age 70 = 6.62%	Female Age 70 = 6.18%	Male Age 75 = 7.67%	Female Age 75 = 7.07%	Male Age 80 = 9.06%	Female Age 80 = 8.24%	Male Age 85 = 10.81%	Female Age 85 = 9.73%				
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Request An Illustration or More Info:	Click Here														

Optional Features Below** (Subject to state availability) **Additional premium or low payment required

50% Increase in Payments for Nursing Home Confinement:	The policy owner may choose an option to enhance income payments by 50 percent each year for five years if the annuitant becomes confined to a nursing home. This increase will go into effect after the first two years the policy has been in force, and the annuitant has been confined to a nursing home for 90 consecutive days. At the end of the five-year period, the payments will return to the initial payment amount. If the Inflation Protection option is selected, the yearly 3 percent increase will continue throughout nursing home confinement. This increased payment will end at death. This option is not available if the Survivor Continuation option, described below, is selected.
10% or 20% Payment Increase for Certain Medical Conditions:	Income payments may be increased by 10 or 20 percent, based on certain health conditions. These benefits are referred to as 10 percent Payment Enhancement Risk Classes (PERC®) and 20 percent PERC®. In order to qualify for this benefit, the policy owner will be asked to complete additional questions on the application, and provide medical records. There is no additional cost for this option.
3.00% Inflation Protection:	The policy owner may select an option that will help income payments keep pace with inflation. Under this provision, the total income payments will increase by 3 percent each policy year. This 3 percent increase goes into effect 12 months after the first income payment.
Guaranteed Minimum Death Survivor Benefit:	In addition to the Return of Premium at Death provision, this policy also offers an optional Guaranteed Minimum Death Benefit. At death, the policy will pay the greater of any remaining premiums not already received through income payments or 10 percent of the initial premium. (Not in NY)
Survivor Continuation Option	This annuity can be tied to the life of both the annuitant and a spouse or a companion. The annuitant can elect to have the survivor continue to receive a predetermined percent of the income payment, up to 100 percent. In the event the survivor predeceases the annuitant in death, the payee will continue to receive a percentage of the income payment.

SPIA are the insurance product created to offer the highest guaranteed income NOW!

Deferred Annuities - SPDA - FPDA - MYGA

Great Rates + Commission Bonus For JULY!

You have your life agent license but are you using it to the full ability? If you have never looked at or presented a MYGA or SPIA you are missing out on well respected insurance products with the strongest guarantees and very high client satisfaction rates.

Take a look at how compounding increases overall yield on a tax deferred fixed rate annuities. Do you have a clients who would be happy with growing their nest egg by 32.48% GUARANTEED over just the next 7 years? Well look no further current MYGA rates can do that NOW!

Give me a call and let me tell you all about these tried and proven traditional fixed insurance products.

Licensed Life Insurance Agent ?

Did you know a MYGA can guarantee your clients:

7 Year Rate 4.10%	=	5 Year Rate 3.80%
32.48% After 7 Years	=	20.50% After 5 Years

MYGA - 7 year guaranteed interest rate annuity.

Interest Rate:	4.10% For 7 Years - Starts 7/01/2018										
Guaranteed Period:	Guaranteed For 7 Years										
Surrender Charges:	7 Years - Non Recurring 9% Year 1 8% Year 2 7% Year 3 6% Year 4 5% Year 5 4% Year 6 3% Year 7 0% thereafter / NO MVA										
Minimum Deposit:	\$10,000										
Issue Age:	0-85 (age of last birthday) Mary vary by state										
States NOT approved in:	CA, CT, DC, DE, FL, IA, ME, MA, MT, ND, NH, NJ, NY, OR, RI, SD, VT, WI										
Free Withdrawal:	10% FREE withdrawals. Policy owners may withdraw up to 10% of the accumulated contract value each year after the first year, without a withdrawal charge.										
Death Benefits:	Withdrawal charges are waived in the event of the annuitant's death Withdrawal charges apply at the death of a non-annuitant owner , if death occurs during the withdrawal charge period.										
Commission:	Base Commission: 2.25% (ages 0-80) 1.25% ages (81-85) Monthly Bonus Offered By Insurance Carrier - Call for details: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Premium Per Month</th> <th>\$250k</th> <th>\$500k</th> <th>\$750k</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Bonus Commission</td> <td>0.25%</td> <td>0.25%</td> <td>0.25%</td> <td>0.75%</td> </tr> </tbody> </table>	Premium Per Month	\$250k	\$500k	\$750k	Total	Bonus Commission	0.25%	0.25%	0.25%	0.75%
Premium Per Month	\$250k	\$500k	\$750k	Total							
Bonus Commission	0.25%	0.25%	0.25%	0.75%							
Waivers	NURSING CARE WAIVER - Up to 50% of accumulated contract value without a withdrawal charge.										
Request A Quote	Click Here										
Details / Agent Contracting:	Click Here										

MYGA - 5 year guaranteed interest rate annuity.

Interest Rate:	3.80% For 5 Years - Starts 7/01/2018
Guaranteed Period:	Guaranteed For 5 Years
Surrender Charges:	5 Years Non MVA: 9% Year 1 8% Year 2 7% Year 3 6% Year 4 5% Year 5 0% Thereafter / NO MVA
Minimum Deposit:	\$10,000
Issue Age:	0-85 (age of last birthday) Mary vary by state
States NOT approved in:	CA, CT, IA, ME, MA, MT, NH, NJ, NY, OR, RI, VT, WI
Free Withdrawal:	10% FREE withdrawals. Policyowners may withdraw up to 10% of the accumulated contract value each year after the first year, without a withdrawal charge.

Death Benefits:	Withdrawal charges are waived in the event of the annuitant's death Withdrawal charges apply at the death of a non-annuitant owner , if death occurs during the withdrawal charge period.										
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Request A Quote	Click Here										
Request Info:	Click Here										

FPDA - 7 year FLEX premium adjusting interest rate annuity.

Interest Rate: Agent Appointment	3.85% Year 1 Includes a 1.50% Year 1 bonus 2.35% Base Rate:
Minimum Interest Rate:	1.00%
Guaranteed Period:	Guaranteed For 1 Year
Surrender Charges:	7 year period: Ages 0-55: 12%, 11%, 10%, 8%, 6%, 4%, 2%, 0% Ages 56+: 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0% +/- MVA 1st 7 Yrs
Minimum Deposit:	\$5,000 - \$100 month additions
Issue Age:	0-85
States not approved in:	AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, OR, PA, RI, VT, WY
Free Withdrawal:	Accumulated Interest Twice Yearly
Death Benefits:	Full Death Benefit
Commission:	Eligible for 25 BP Annual Trail - Call or see commission schedule Policy Year 1: 5.50% (0-80) 2.50% (81-85) Policy Year 2-5: 3.00% (0-80) 1.50% (81-85) Policy Year 6+: 2.60% (0-80) 0.60% (81-85)
Waivers	Nursing Home Disability Waivers
Request More Information:	Click Here

[See more rates click here](#)

LTC MYG Fixed Rate Annuity

Agents have been asking about LTC Fixed Annuities.

This product has a very good walk away fixed MYGA rate especially for a hybrid product.

LTC MYGA - Fixed Rate Annuity with LTC Rider

Interest Rate:	3.40% For 6 Years
Guaranteed Period:	Guaranteed Years 1 - 6
Surrender Charges:	6 Years Market Value Adjustment and 8, 7, 7, 6, 5, 4, 0% 8, 7, 6.5, 6, 5, 4, 0% FL, IL, UT only
Minimum Guarantee:	Based on the 5 Year Constant Maturity Treasury (CMT) Rate reported by the Federal Reserve as of the last business day of the prior year, minus 1.25%, and rounded to the nearest 1/20th of one percent. Minimum will never be less than 1% or more the 3%. This is in compliance with the NAIC Model Regulations.
Minimum Deposit:	\$36,500 Non Qualified \$50,000 Qualified (Must be at least age 59 ½)
Issue Age:	-79
States approved in:	AL, AR, AZ, CO, FL, GA, IA, IL, IN, KS, KY, LA MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY
Free Withdrawal:	100% of Accumulated Interest - Minimum interest payment - \$100 Each \$1 withdrawn reduces the LTC benefit by \$3
Death Benefits:	Full Death Benefit
LTC Benefit:	3 Times the Annuity Value
LTC Benefit Period:	A minimum of six years - The Daily Maximum Benefit and depletion of the bucket of funds determines the benefit period.
LTC Benefits:	Home Health Care, Homemaker Services, Hospice Services, Personal Care Services, Assisted Living Facility Care, Alternative Care Services, Nursing Home Care, Respite Care, Adult Day Care at 50% of Daily Maximum (Includes Foster Care in OR)
LTC Benefits Triggers:	The insured must be certified by a Licensed Health Care Practitioner as: Being unable to perform, without substantial assistance, at least 2 of 6 Activities of Daily Living for a period of at least 90 days, or having a severe cognitive impairment, such as Alzheimer's Disease.
Maximum Daily Benefit:	Annuity Value divided by 730 days (2 years) Example: \$73,000 divided by 730 = \$100 Daily Maximum Benefit
LTC Premium:	% of Annuity Value based on the policyholder's age at issue. Approximately 1/3 the cost of traditional LTC insurance. LTC Premium is deducted from the annuity monthly
LTC Type	Tax Qualified LTC Plan Qualified LTC expenses are reimbursed after completion of the 90 day Elimination Period. / Not a Partnership LTC Plan
Underwriting	No Parameds or Medical Records ordered / Ages 0-69 Telephone Interview Ages 70-85 Face to Face Interview / Most Decisions within 3 Business Days of Interview
Request An Illustration:	Get A Quote
Commission:	2.00% 0-79 0.80% Additional Funds Year 2-5
Request More Details:	Click Here

Fixed Indexed Annuities

No Fee, Accumulation Based, Walk Away FIA - Clean & Simple

If your clients are looking to lock in gains or just have a shot at better than current fixed rates, check out these FIA's.

The S&P annual Pt 2 Pt at 6.40% Cap is pretty good! If S&P goes up, client gets 100% up to the 6.40% cap! Fast way to hit the cap and very simple for clients to understand.

	Declared rate	S&P 500 Risk Control 10% Annual Point-to-Point (Participation)	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual point-to-point with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission
Over \$100K	3.00%	70%	6.40%	2.50%	8.25%	7.25%	75%	18 - 75 - 4.75%
\$10K-\$100K	2.90%	65%	6.15%	2.30%	7.75%	7.00%	70%	76 - 85 - 2.75% 86 - 89 - 2.75%

Rates in AK, CA, UT and VA are lower.

Issue Ages:	Qualified: 0 -85 Non-qualified: 0-85 Inherited IRA: 0-75 Inherited non-qualified: 0-75
Tax qualifications:	Non-qualified & qualified: 403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 457(b) and inherited non-qualified
Purchase payments:	•• Minimum: \$10,000 Subsequent: \$2,000
Riders & waivers:	Included •• Extended Care Waiver- 100% account value when criteria met •• Terminal Illness Waiver - 100% account value when criteria met
GMSV: Guaranteed Minimum Surrender Value:	87.5% of purchase payments, rate of 1%, less withdrawals (other than rider charges)
State Not Approved:	IA, NY, PA, WA rates in AK, CA, UT and VA lower
Early withdrawal charges Seven-year declining:	9% 8% 7% 6% 5% 4% 3% 0% - With MVA No MVA in AK, CA, UT and VA
Penalty-free withdrawals:	•• During first contract year, 10% of purchase payments •• After first contract anniversary, 10% of the sum of the account value as of the most recent contract anniversary and any purchase payments received since
Death benefit:	Full Death Benefit - Greater of the account value or GMSV
Details:	Click Here

Other competitive FIA rates!

Give us a call and we can walk you through the strength of the carrier products and rates!
Shorter term 5 - 7 years available from varies carrier! As rate increase we will see more competition on shorter term fixed indexed annuities!

[American National](#) | [Sagicor](#) | [Lafayette](#) | [Lincoln National](#) | [Standard](#) | [Guggenheim](#) | [LSW](#) | [Great American](#)

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697

Split Annuities Samples

How to take advantage of non liquid MYGA's higher rates for client who want laddered or shorter term income.

\$500,000 10 YEAR SPLIT ANNUITY	
Allocate \$162,203.00 to a Period Certain Immediate Annuity 4.00% SPIA Commission To Age 85	Allocate \$337,797.00 to purchase a 10-year Deferred Annuity 2.25% MYGA Commission to Age 80

<p>Annuitant receives \$1,492.35 Per month for 10 Yrs</p> <p>Guaranteed (TAX-EXCLUDED 90% Based on 100% Cost Basis)</p>	<p>Current Interest Rate 4.90% Year 1 3.90% Years 2-10 (4.00% Yield) Guaranteed Over the 10 Years</p>
<p>After 10 years a GUARANTEED, \$500,001 will be available.</p>	

\$500,000 6 YEAR SPLIT ANNUITY	
<p>Allocate \$100,621.00 to a Period Certain Immediate Annuity</p> <p>4.00% SPIA Commission To Age 85</p>	<p>Allocate \$399,379.00 to purchase a 6-year Deferred Annuity</p> <p>2.00% MYGA Commission to Age 80</p>
<p>Annuitant receives \$1,492.35 Per month for 6 Years Guaranteed (TAX-EXCLUDED 90.6% Based on 100% Cost Basis)</p>	<p>Current Interest Rate 4.65% Year 1 3.65% Years 2-6 (3.82% Yield) Guaranteed Over the 6 Years</p>
<p>After 6 years a GUARANTEED, \$500,001 will be available.</p>	

[Get a Split Annuity Quote Here](#)

SPWL - Life Insurance

SPWL Quote Request Tax-Efficient Wealth Transfer Create a LEGACY

Preferred and Standard Ratings Available

- *Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- *Guaranteed death benefit and guaranteed cash values
- *Not subject to market risks
- *No annual increasing cost of insurance
- *Income tax free death benefit
- *Benefits and values GUARANTEED to age 121
- *Issue ages 50 - 80
- *Premium \$20,000 - \$500,000
- *Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- *12.00% commission + 1st case bonus of 1.00% from FSD
- *Full incentive trip credit
- *Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD

[Request A Quote Click Here](#)

Offer Fixed Annuity With FSD's Assistance

Life Agents - 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 annuity!
Jeff Affronti & FSD Financial

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

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

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Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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