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FSD Financial Services Insurance News & Reviews

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Quality | Integrity | Expertise

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Life Agent Use Only
Quick Discussion Guide

June 12, 2019
Update

The Split Annuity - With Tax Exclusion Ratio

A Split Annuity may be a fit for clients who:

- Need income now
- Want a top interest rate and withdrawals
- Want to keep control of premium
- Are trying to avoid adding too much taxable income
- Are risk averse and like guarantees

The illustration below gives clients an annual income of \$38,229 guaranteed for 10 years, of which up to 88% can be tax excluded. That is only \$4,511 of taxable income. At a 24% tax rate, \$1,082 per year is tax. This leaves the bulk of the income for the client to use.

After the 10 year term the clients full premium is available. The illustration assumes the premium is 100% cost basis/after tax dollars.

10 Year Split Annuity



INCOME QUOTE

Primary Annuitant: Valued Client
Date of Birth (Age): June 11, 1960 (Age 59)
Gender: Female

Certain Period Annuity with payments guaranteed for 10 years				
Illustration Date: 06/11/2019	Premium: \$337,291.00	Payment Mode: Monthly		
Premium Date: 06/11/2019	Cost Basis: \$337,291.00	Exclusion Ratio (*): 88.20%		
Illustration Expiration Date: 06/25/2019				
Market: Non-qualified				
First Payment Date	Monthly Annuity Income	Annual Payout Percentage*	Non-Taxable Portion of Annuity Income	Taxable Portion of Annuity Income
07/11/2019	\$3,185.79	11.3%	\$2,809.87	\$375.92
Total Amount of Guaranteed Payments: \$382,294.80				
Certain Period End Date: 06/11/2029				

Certain Period Annuity

Annuity payments are guaranteed for a period of 10 years. If the annuitant dies before the end of the period, the beneficiary will continue to receive the payments for the remainder of the period.

* Annual Payout Percentage is the ratio of total annual Annuity Income to Premium. This percentage is not an interest rate or a rate of return.

(*) Exclusion Ratio is the nontaxable percentage of each payment through life expectancy. It will apply to payments until the cost basis is fully recovered. Once the cost basis has been recovered, the excludable amount is zero and all future payments will be fully taxable. Exclusion ratio is calculated using tables provided by the Internal Revenue Service and the cost basis that was entered. The actual exclusion ratio will be determined at the time funds are received.

ACCUMULATION QUOTE

Designed for: Valued Client, Female, Age 69

Single Premium: \$662,709

Year	Age	Guaranteed - 1.65%		Current - 4.20%		Surrender Charge Percentage
		Contract Value	Cash Surrender Value †	Contract Value	Cash Surrender Value †	
1	70	690,542.78	628,393.93	690,542.78	628,393.93	9%
2	71	719,545.58	661,981.93	719,545.58	661,981.93	8%
3	72	749,766.49	697,282.84	749,766.49	697,282.84	7%
4	73	781,256.68	734,381.28	781,256.68	734,381.28	6%
5	74	814,069.46	773,365.99	814,069.46	773,365.99	5%
6	75	848,260.38	805,847.36	848,260.38	805,847.36	5%
7	76	883,887.32	839,692.95	883,887.32	839,692.95	5%
8	77	921,010.59	874,960.06	921,010.59	874,960.06	5%
9	78	959,693.03	911,708.38	959,693.03	911,708.38	5%
10	79	1,000,000.14	1,000,000.14	1,000,000.14	1,000,000.14	0%
11	80	1,016,500.14	965,675.13	1,042,000.15	989,900.14	5%
12	81	1,033,272.39	981,608.77	1,065,764.16	1,031,475.95	5%
13	82	1,050,321.38	997,805.31	1,131,366.25	1,074,797.94	5%
14	83	1,067,651.68	1,014,269.10	1,178,883.63	1,119,939.45	5%
15	84	1,085,267.93	1,031,004.53	1,228,396.74	1,166,976.90	5%
16	85	1,103,174.85	1,048,016.11	1,279,989.40	1,215,989.93	5%
17	86	1,121,377.24	1,065,308.38	1,333,748.95	1,267,061.50	5%
18	87	1,139,879.96	1,082,885.96	1,389,766.41	1,320,278.09	5%
19	88	1,158,687.98	1,100,753.58	1,448,136.60	1,375,729.77	5%
20	89	1,177,806.33	1,177,806.33	1,508,958.34	1,508,958.34	0%

Contract values are as of the end of the policy year.

The Immediate Annuity side will pay the client 120 monthly payments of \$3,185.79. Totaling \$382,294.80

The Deferred Annuity side will accumulate the portion of the client premium not being used to fund the income. This allows the

From an A+ rated carrier. The commission is 3.00% and the product is approved in all states. We may find better pricing based on issue state, carrier and commission structure.

client to take advantage of an enhanced rate MYGA's with scaled down features.

The \$662,709 premium will compound at a rate of 4.20% for 10 years ending with a \$337,291 gain and restoring the initial premium.

[Request a Split Annuity Quote](#)

Deferred Annuities

Hurry Before these rates reduce!

LIQUID ANNUITY

1.65% Interest Rate

No Surrender Charges

A trail commission is paid monthly for as long as policy is in force. 0.50% Annually

[More Details | Agent Kit](#)

4 Year MYGA

3.15% Interest Rate*

*3.05% Premiums Under \$250,000

[Request An Agent Kit](#)

2.00% Commission SPECIAL:

- 1.75% Commission + 0.25% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

7 Year MYGA

3.20% Interest Rate

[Request An Agent Kit](#)

4.00% Commission Plus:

- Full Accumulation Value At Death
- Accumulated Interest Withdrawals
- Non-Repeating Surrender Charge Liquid After 7th Year
- Not Available in DE, MN, NH, NY
- [More Details](#)

Fixed Indexed Annuities

Very Short Term Indexed Annuity

Rates :

S&P 500 annual point-to-point with cap:

- 4.60% Cap (\$150,000+) - 4.35% Cap (\$10,000 - \$149,999)
- (AK, CA & UT Rates - 4.35% Cap (\$150,000+) - 4.00% Cap (\$10,000 - \$149,999)

iShares® U.S. Real Estate annual point-to-point with cap:

- 5.75 Cap (\$150,000+) - 5.50% Cap (\$10,000 - \$149,999)
- (AK, CA & UT Rates - 5.50% Cap (\$150,000+) - 5.25% Cap (\$10,000 - \$149,999)

iShares MSCI EAFE ETF annual point-to-point with cap::

- 5.25% Cap (\$150,000+) - 5.00% Cap (\$10,000 - \$149,999)
- (AK, CA & UT Rates - 5.00% Cap (\$150,000+) - 4.75% Cap (\$10,000 - \$149,999)

Declared Fixed Account Interest Rate:

- 2.35% (\$150,000+) - 2.20% (\$10,000 - \$149,999)
- (AK, CA & UT Rates - 2.25% (\$150,000+) - 2.10% (\$10,000 - \$149,999)

Issue ages:

- 0–90 (qualified); 0–90 (non-qualified) (85 in Texas)
- 0–75 (inherited IRA) & (inherited non-qualified)

Tax Qualifications:

- Non-qualified & qualified: 403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 457(b) and inherited non-qualified

Minimum initial premium

- \$50,000 non-qualified and qualified
- Maximum premium \$1,000,000 (\$500,000 age 86+)

3 Year surrender charge period:

- 9.00%, 8.00%, 7.00%, 0.00% Thereafter
- During the first three contract years, MVA will also apply (not in AK, CA and UT)

Free Withdrawals:

- 10% of the account value on the most recent contract anniversary
- RMD friendly

Waivers:

- Extended Care Waiver – 100% account value when criteria met
- Terminal Illness Waiver – 100% account value when criteria met

Not Available In:

- DE, IL, NV, NY, PA, VA, WY

Choose 1 Time Commission or a Trail Commission:

- 2.50% (0-75) or (Trial = 2.00% upfront & 0.25% Years 2+)
- 2.00% (76-85) or (Trial = 1.50% upfront & 0.25% Years 2+)
- 1.50% (86-90) or (Trial = 1.00% upfront & 0.25% Years 2+)

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[Visit our FIA Page](#)

Multi-Year Guarantee Rates

A good page to bookmark for MYGA rates and products.

On-line access:

This week access carrier rates sheets for [MYGA](#), [FIA](#) & [New York Rates](#)

No Surrender - Liquid Fixed Annuity

- [1.65% Interest Rate](#) - Fully Liquid FPDA - No Surrender

3 Year Interest Rate Guarantees

- [3.10% Interest Rate](#) - 10% Withdrawals - Rate is 3.00% under \$250,000
- [2.95% Interest Rate](#) - 2.00% Commission (0-90)
- [2.85% Interest Rate](#) - Issues to age 97 - Rate is 2.75% under \$250,000
- [2.75% Interest Rate](#) - "A+" Rated Carrier - \$100,000 premium minimum

- **2.75% Interest Rate** - Withdrawals full death benefit 2% Commission (0-80)
- **2.65% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.60% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.45% Interest Rate** - New York Rate 0.10% Lower - Issues to age 99

4 Year Interest Rate Guarantees

- **3.15% Interest Rate** - 10% Withdrawals - Rate is 3.05% under \$250,000
- **3.05% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+

5 Year Interest Rate Guarantees

- **4.00% Interest Rate** - (3.90% in California) - 2.25% commission (0-80)
- **4.00% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.65% Interest Rate** - 2.25% commission (0-90) - \$10,000 Premium minimum
- **3.55% Interest Rate** - Walk Away MYGA - Rate is 3.45% under \$250,000
- **3.35% Interest Rate** - 10% Withdrawals - Rate is 3.15% under \$250,000
- **3.20% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **3.15% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **3.00% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **3.00% Interest Rate** - "A" Rated Carrier - NY Options - 2.70% under \$100,000
- **2.85% Interest Rate** - New York 0.15% Lower - 10% Free Withdrawal
- **2.80% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum

6 Year Interest Rate Guarantees

- **4.12% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.70% Interest Rate** (Available in California) - 2.00% commission (0-79)
- **3.55% Interest Rate** - Walk Away MYGA - Rate is 3.45% under \$250,000
- **3.40% Interest Rate** - 10% Withdrawals - Rate is 3.30% under \$250,000
- **3.25% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **3.00% Interest Rate** - "A" Rated Carrier - NY Options - 2.70% under \$100,000
- **2.95% Interest Rate** - "A" Rated Carrier - \$100,000 premium

7 Year Interest Rate Guarantees

- **4.10% Interest Rate** (4.00% in California) - 2.25% commission (0-80)
- **4.19% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.70% Interest Rate** - 2.50% Commission - No Features
- **3.60% Interest Rate** - Walk Away MYGA - Rate is 3.50% under \$250,000
- **3.30% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **3.45% Interest Rate** - 10% Withdrawals - Rate is 3.35% under \$250,000
- **3.20% Interest Rate** - 4.00% Commission (0-80) - Full Beat Benefit
- **3.19% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **3.10% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **3.00% Interest Rate** - "A" Rated Carrier - NY Approved - 2.70% under \$100,000
- **2.90% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum

8 Year Interest Rate Guarantees

- **3.50% Interest Rate** - 10% Withdrawals - Rate is 3.40% under \$250,000

9 Year Interest Rate Guarantees

- **3.75% Interest Rate** - 2.75% Commission - No Features
- **3.55% Interest Rate** - 10% Withdrawals - Rate is 3.45% under \$250,000
- **3.00% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum

10 Year Interest Rate Guarantees

- **4.20% Interest Rate** (4.10% in California) - 2.75% commission (0-80)
- **4.30% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.65% Interest Rate** - Walk Away MYGA - Rate is 3.55% under \$250,000
- **3.60% Interest Rate** - 10% Withdrawals - Rate is 3.50% under \$250,000
- **3.10% Interest Rate** - "A" Rated Carrier - Rate is 3.00% under \$100,000
- **3.00% Interest Rate** - "A" Rated Carrier - NY Approved - 2.70% under \$100,000

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Immediate Annuities



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QUALITY | INTEGRITY | EXPERTISE

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SPIAQuote.com works with independent life agents to provide single premium immediate annuities offering a guaranteed income stream that can last a lifetime. Our agent services are committed to providing the life agent with high-quality and client friendly fixed annuity products.

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QUOTE
NOW

Did you know SPIA's offer:

- Single or Joint Lifetime Income
- Immediate or Deferred Starts
- Premium Guarantees
- Tax Exclusion Ratios
- Cost Of Living Adjustments
- Enhancements For Nursing Home
- Commutation and Liquidity
- Period Certain Guarantees -
- Can Guarantee A Gain From Day 1

Top Quality SPIAs

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Life Insurance Links

Life Products To See:

- [SPLW - Preferred & Standard Ratings - 14% Commission](#)
- [SPWL - A+ Rated Carrier](#)
- [Whole Life Product With Strong, Early Cash Value Growth](#)
- [SPWL Quotes](#)
- [Life Insurance Quotes](#)
- [Life Insurance Commission](#)

News and Incentives

WHAT'S HAPPENING NOW

- [2019 Tax Reference Guide](#)
- [2018 Tax Reference Guide](#)

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [Sentinel Security 2020](#)

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

Integrity Life Reference Guides

- [Titling of Contracts](#)
- [Annuitant Driven Contracts](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)

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 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 insurance product!

Jeff Affronti & FSD Financial

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

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FSD offers a traditional approach to current fixed insurance products.



Quality | Integrity | Expertise

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Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

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Life Agent Use Only
Quick Discussion Guide

June 20, 2019
Update

Life Ins. SPWL - 15% Commission Special

SPLW - Preferred & Standard Ratings!

A male age 55 can turn \$100,000 premium into \$211,000 Death Benefit!
In 13 - 15 years he can walk with the original premium.

This is a simple product, great for annuity producers and offers guarantees of a life insurance death benefit and cash value liquidity.

<u>End of Year</u>	<u>Attained Age</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>
1	56	\$ 66,754.60	\$ 211,416.00	\$ 63,276.30	\$ 200,400.00
2	57	\$ 69,226.05	\$ 211,416.00	\$ 65,618.97	\$ 200,400.00
3	58	\$ 71,784.18	\$ 211,416.00	\$ 68,043.81	\$ 200,400.00
4	59	\$ 74,433.23	\$ 211,416.00	\$ 70,554.82	\$ 200,400.00
5	60	\$ 77,168.95	\$ 211,416.00	\$ 73,148.00	\$ 200,400.00
6	61	\$ 79,987.12	\$ 211,416.00	\$ 75,819.33	\$ 200,400.00
7	62	\$ 82,881.41	\$ 211,416.00	\$ 78,562.81	\$ 200,400.00
8	63	\$ 85,843.35	\$ 211,416.00	\$ 81,370.41	\$ 200,400.00
9	64	\$ 88,870.82	\$ 211,416.00	\$ 84,240.14	\$ 200,400.00
10	65	\$ 91,965.96	\$ 211,416.00	\$ 87,174.00	\$ 200,400.00
11	66	\$ 95,128.74	\$ 211,416.00	\$ 90,171.98	\$ 200,400.00
12	67	\$ 98,363.40	\$ 211,416.00	\$ 93,238.10	\$ 200,400.00
13	68	\$ 101,667.84	\$ 211,416.00	\$ 96,370.35	\$ 200,400.00
14	69	\$ 105,042.03	\$ 211,416.00	\$ 99,568.74	\$ 200,400.00
15	70	\$ 108,479.66	\$ 211,416.00	\$ 102,827.24	\$ 200,400.00

1. Super simplified point-of-sale approval by telephone.
2. NO medicals. NO APS's
3. Guaranteed death benefit and guaranteed cash values
4. Issue ages 50 - 80
5. Agent Level Commission 14% Plus 1% Commission Bonus From FSD

6. Wholesale commission contract levels available - Call for details on this great deal.

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Illustration Request For SPWL

Additional Life Insurance Information & Products To Review:

- [SPWL - A+ Rated Carrier](#)
- [Whole Life Product With Strong, Early Cash Value Growth](#)
- [SPWL Quotes](#)
- [Life Insurance Quotes](#)
- [Life Insurance Commission](#)

A MYGA Advantage In CA and FL

Tax-Deferred Compounded Interest for your risk averse clients!

The below rates are for California and Florida ONLY. The below rates **INCLUDE** a **full death benefit** in Florida and California ONLY.

Yield if left to accumulate to the end of term:

- @ 3.90% will yield **21.08% after 5 years**
- @ 4.00% will yield **31.59% after 7 years**
- @ 4.10% will yield **49.45% after 10 years**

Adding a withdrawal option will only lower the rate by 0.08%!

FLORIDA & CALIFORNIA

3.90%
Guaranteed for
5 YEARS



Personal Choice Annuity

7

years

4.00%

10

years

4.10%

CALL TODAY 800-373-9697

www.fsdfinancial.com

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 07/09/2018 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 SSLPCAPRE-CA-FL

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

Fixed Indexed Annuities

FIA with GOLD and many other crediting methods

American Legend® 7 Overview

Issue ages
 Qualified: 0-65
 Non-qualified: 0-65
 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
 > Single and flexible purchase payments
 > All purchase payments are paid into purchase payment account, then moved into interest strategies at the start of the next term
 > Minimum: \$10,000
 > Subsequent: \$2,000
 > Maximum: \$1 million for ages 0-75, \$750,000 for ages 76-80, \$500,000 for ages 81+

Riders & waivers
Included
 > Extended Care Waiver – 100% account value when criteria met
 > Terminal Illness Waiver – 100% account value when criteria met
Optional
 > Inheritance Enhancer™ – Death benefit rider
 > IncomeSecure™ – Income rider

GMSV: Guaranteed Minimum Surrender Value
 87.5% of purchase payments, plus interest credited daily at a minimum guaranteed rate of 1% less prior withdrawal, net of applicable early withdrawal charges and market value adjustments.

Early withdrawal charges
 Seven-year declining early withdrawal charges starting at 9%

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

MVA
 A market value adjustment will apply to withdrawals or surrenders during the seven-year term. An MVA does not apply to all states. Refer to the Interest Rate or State Approval Charts for non-MVA states.

Annuitization for account value
 Greater of account value or GMSV used for all annuitizations. A fixed period of less than 10 years is available only as a death benefit settlement option.

Easy systematic payment program (non-contractual)
 Fixed dollar and RMDs

Loans
 Available: 403(b)
 Minimum loan: \$1,000

Interest strategies
 > Declared rate
 > S&P 500® annual point-to-point with cap
 > S&P 500® annual monthly sum with cap
 > S&P 500 Risk Control annual point-to-point with participation rate
 > SPDR® Gold Shares annual point-to-point with cap
 > S&P U.S. Retiree Spending annual point-to-point with participation rate
 > iShares U.S. Real Estate annual point-to-point with cap

Payment options
 > Fixed period payout
 > Life payout
 > Life payout with payments for at least a fixed period
 > Joint and one-half survivor payout

Death benefit
 Greater of the account value or GMSV

For producer use only. Not for use in sales solicitation.

Check out these credit methods:

- Declared rate
- S&P 500® annual pt-to-pt with cap
- S&P 500® annual monthly sum with cap
- S&P 500 Risk Control annual pt-to-pt with participation rate
- **SPDR® Gold Shares annual pt-to-pt with cap**
- S&P U.S. Retiree Spending annual pt-to-pt with participation rate
- iShares U.S. Real Estate annual pt-to-pt with cap

[Learn More / Request Agent Kit](#)

[Request an FIA Illustration](#)

Sagicor Life 

Two great FIAs that can meet multiple client goals!

SAGE SECURE FIA

- Competitive CAPs and PARs
- 10% penalty-free withdrawal beginning contract year 2
- All durations issued to age 90

Premiums of \$100K+

STRATEGY	10-YEAR	7-YEAR	5-YEAR
Global Multi-Index			
1-year point-to-point w/PAR	49.00%	47.00%	47.00%
S&P 500® Index			
1-year point-to-point w/CAP	5.00%	4.80%	4.75%
Declared Rate			
1-year fixed interest rate	2.45%	2.40%	2.30%

SAGE SELECT BONUS FIA

- 4% bonus of the single premium paid; 100% vested day 1
- Cumulative penalty-free withdrawals beginning contract year 2

STRATEGY	9-YEAR
Global Multi-Index	
1-year point-to-point w/PAR	40.00%
S&P 500® Index	
1-year point-to-point w/CAP	4.00%
Declared Rate	
1-year fixed interest rate	2.00%

This "A-" rated carrier has a 10 year FIA with a 4.00% bonus that is vested day 1 and an uncapped crediting method for upside potential.

[See More Here](#)

Deferred Annuities

Hurry Before these rates reduce!

LIQUID ANNUITY

1.65% Interest Rate

No Surrender Charges

A trail commission is paid monthly for as long as policy is in force. 0.50% Annually

[More Details | Agent Kit](#)

4 Year MYGA

3.15% Interest Rate*

*3.05% Premiums Under \$250,000

[Request An Agent Kit](#)

2.00% Commission SPECIAL:

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- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

7 Year MYGA

3.20% Interest Rate

[Request An Agent Kit](#)

4.00% Commission Plus:

- Full Accumulation Value At Death
- Accumulated Interest Withdrawals
- Non-Repeating Surrender Charge Liquid After 7th Year
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