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FSD Financial Services Division Insurance News & Reviews

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Quality | Integrity | Expertise

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Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

June 02, 2020
Update

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June Annuity HotList



Fixed Annuity Hot List



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June 01, 2020

800-373-9697

AGENT USE ONLY

June is National Annuity Awareness Month

2.30%

2 YEAR INITIAL SURRENDER CHARGE WITH 30 DAY EXIT WINDOW

- 1.50% Commission (ages 18-80) & 1.00% (81-85)
- NO FREE WITHDRAWALS INCLUDED—SUBTRACT 0.06% FROM INTEREST RATE FOR WITHDRAWAL RIDER
- NOT AVAILABLE IN CA, MD, MA, MN, NY, NJ, OR, PA, WA

[More Details](#) | [Agent Kits](#)

2.50%

3 YEAR SURRENDER ONLY CHARGE 9%, 8%, 7%, 0% THEREAFTER

- 1.20% Commission (ages 0-75) & 0.60% (76-97)
- FREE WITHDRAWALS OF INTEREST INCLUDED
- AVAILABLE IN THESE STATE: AK, AL, AR, AZ, CO, CT, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

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3.00%

4 YEAR SURRENDER ONLY CHARGE 8%, 7%, 6%, 5%, 0% THEREAFTER

- 1.60% Commission (ages 0-79) & 0.80% (80-100)
- FREE WITHDRAWALS OF ACCUMULATED INTEREST INCLUDED
- AVAILABLE IN THESE STATE: AL, AR, AZ, CA, 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

[More Details](#) | [Agent Kits](#)

3.00%

5 YEAR INITIAL SURRENDER CHARGE WITH 30 DAY EXIT WINDOW

- 3.00% Commission (ages 0-80) & 2.25% (80-90)
- FREE WITHDRAWALS OF ACCUMULATED INTEREST INCLUDED
- NOT AVAILABLE IN NY

[More Details](#) | [Agent Kits](#)

3.10%

5 YEAR INITIAL SURRENDER CHARGE WITH 30 DAY EXIT WINDOW

- 2.25% Commission (ages 0-80) & 1.50% (80-90)
- FREE WITHDRAWALS OF INTEREST INCLUDED
- NOT AVAILABLE IN THESE STATE: AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV

[More Details](#) | [Agent Kits](#)

Tax Exclusion Ratio On Lifetime Income

Did you know clients with non-qualified funds can receive a tax exclusion on a portion of their income tax?

Life Only

Male 65 = \$2,745.00 | 75.9% Exclusion
 Male 70 = \$3,240.00 | 80.4% Exclusion
 Male 75 = \$3,925.00 | 84.9% Exclusion
 Male 80 = \$4,880.00 | 89.9% Exclusion

Female 65 = \$2,490.00 | 83.7% Exclusion
 Female 70 = \$2,910.00 | 89.5% Exclusion
 Female 75 = \$3,520.00 | 94.7% Exclusion
 Female 80 = \$4,430.00 | 99.0% Exclusion

Life With 10 Year Certain

Male 65 = \$2,645.00 | 74.0% Exclusion
 Male 70 = \$3,025.00 | 76.6% Exclusion
 Male 75 = \$3,455.00 | 80.1% Exclusion
 Male 80 = \$3,895.00 | 82.2% Exclusion

Female 65 = \$2,440.00 | 80.3% Exclusion
 Female 70 = \$2,795.00 | 82.9% Exclusion
 Female 75 = \$3,245.00 | 85.3% Exclusion
 Female 80 = \$3,750.00 | 85.4% Exclusion

Based on \$500,000 Premium
Monthly income starting in one month



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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 0620 | AGENT USE

Lifetime Income With Tax Exclusion

About the Tax Exclusion Ratio:

Only the interest portion of an annuity payment from a non-qualified immediate annuity is taxable. A part of each annuity payment is a return of principal. The difference between the total annuity payment and the excluded amount is subject to income tax. This partial exclusion continues until recover of principal, around life expectancy.

The exclusion ratio may help clients keep their earned income down, a planning benefit!

Example Exclusion Ratio:

Monthly income starting in one month. Based on \$500,000 of NQ premium with a 100% cost basis.*

*(if you do not understand or have questions on these statements, please call me 800-373-9697)

LIFE ONLY

Age Income Tax Excluded

Male 65 = \$2,745.00 | 75.9% Exclusion

Male 70 = \$3,240.00 | 80.4% Exclusion

Male 75 = \$3,925.00 | 84.9% Exclusion

Male 80 = \$4,880.00 | 89.9% Exclusion

Female 65 = \$2,490.00 | 83.7% Exclusion

Female 70 = \$2,910.00 | 89.5% Exclusion

Female 75 = \$3,520.00 | 94.7% Exclusion

Female 80 = \$4,430.00 | 99.0% Exclusion

LIFE WITH 10 YEAR CERTAIN

Age Income Tax Excluded

Male 65 = \$ 2,645.00 | 74.0% Exclusion

Male 70 = \$ 3,025.00 | 76.6% Exclusion

Male 75 = \$ 3,455.00 | 80.1% Exclusion

Male 80 = \$ 3,895.00 | 82.2% Exclusion

Female 65 = \$2,440.00 | 80.3% Exclusion

Female 70 = \$ 2,795.00 | 82.9% Exclusion

Female 75 = \$ 3,245.00 | 85.3% Exclusion

Female 80 = \$ 3,750.00 | 85.4% Exclusion

Request an immediate annuity

Company Rate Sheets

Carriers

- American National
- **AIG - American General**
- Atlantic Coast
- Equitable
- Equitrust
- Great American Life
- Guarantee Income Life
- Guggenheim Life and Annuity
- Lafayette Life
- Liberty Bankers Life
- Lincoln Financial
- Manhattan Life
- Oxford Life
- Sagicor
- Sentinel Security
- The Standard Insurance

Shortest Commitment

3.00%

Interest Guarantee

- 4 Year Surrender
8%, 7%, 6%, 5%, 0% Thereafter
- Free Withdrawals
100% of Accumulated Interest
- Premiums
\$5,000 - (\$2,000 Qualified)
\$600,000 Maximum (\$200K 90+)
- Issue Ages
(0-100) most states
- Full Death Benefit
- Available in:
AL, AR, AZ, CA, 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

Annuity Articles

Over 20 topics related to Insurance and Fixed Annuities



May 11, 2020 | Beneficiary Guarantees, Compounding Interest, Deferred A...

May 2020 - Compound Interest on a 4 year fixed deferred annuity

This month a 4 year (MYGA), Multi Year Guarantee Annuity, will guarantee a 3.00% interest rate. The interest rate is guaranteed for the entire 4 years. The surrender charge reduces to 0.00% in year 5, a true walk away pr...

[Continue Reading](#)



April 16, 2020 | Compounding Interest, Deferred Annuity, Fixed Annuities, L...

Fixed Deferred Annuity with a Lifetime Income Rider

Single Premium, Fixed, Deferred Annuity with a Lifetime Income Rider.

[Continue Reading](#)



April 15, 2020 | Beneficiary Guarantees, Commission, Life Insurance, Minim...

Tax-Efficient Wealth Transfer Create a LEGACY - SPWL

Does your SPWL offer a Preferred Rating? Simplified Issue product with two ratings categories, Preferred & Standard

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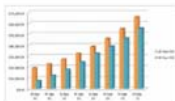


April 7, 2020 | Beginner Annuity, Beneficiary Guarantees, Compounding L...

A trust me rate with a great story, a very high minimum guarantee

4.00% 1st Year Rate - reduces 4/15/20

[Continue Reading](#)



April 3, 2020 | Beginner Annuity, Compounding Interest, Deferred Annuity...

Starting Young - Savings and Compounding Interest

The sooner a person starts saving, the better the results will be. To illustrate this point, the article will compare an 18 year who saves \$50.00 per month for 20 years and someone who starts saving 12 years later, at ag...

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Categories

All Posts

Agents

Beginner Annuity

Beneficiary Guarantees

Client Suitability

Commission

Compounding Interest

Cost Of Living Adjustment

Deferred Annuity

Exclusion Ratio

Fixed Annuities

Flexible Premiums

Immediate Annuities

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Interest Rates

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Liquidity In Fixed Annuities

Longevity

MYGA Rates

Minimum Guarantees

SECURE ACT

Split Annuity

Surrender Charges

Systematic Withdrawals

Tax Deferral

Using Interest As Income

Deferred Annuity Rates By Term

Multi-Year Guarantee Annuity "MYGA Rates"

GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR

MYGA Rates as of 02/03/2020 - From various insurance carriers:

No Surrender - Liquid Fixed Annuity

- **SUSPENDED** - Fully Liquid FPDA - No Surrender

3 Year Interest Rate Guarantees

- **2.85% Interest Rate** - "B+" Rated Carrier - Issues to 97 - Rate 2.75% under \$250K
- **2.60% Interest Rate** - "A-" Rated Carrier
- **2.50% Interest Rate** - "A-" Rated Carrier
- **2.50% Interest Rate** - "B++" Rated Carrier - 2.00% Commission (0-90)
- **2.45% Interest Rate** - "B+" Rated Carrier
- **2.40% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.30% under \$250K
- **2.30% Interest Rate** - "B++" Rated Carrier - Withdrawals full death benefit
- **2.30% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to age 99
- **2.25% Interest Rate** - "A-" Rated Carrier - Issues to age 95
- **2.10% Interest Rate** - "A-" Rated Carrier
- **2.00% Interest Rate** - "A+" Rated Carrier

4 Year Interest Rate Guarantees

- **2.70% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.60% under \$250K
- **2.45% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.25% Interest Rate** - "A" Rated Carrier - NY Approved

5 Year Interest Rate Guarantees

- **3.60% Interest Rate** - "B++" Rated Carrier (3.70% in California)
- **3.60% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **3.45% Interest Rate** - "B+" Rated Carrier - Rate is 3.35% under \$250,000
- **3.30% Interest Rate** - "A-" Rated Carrier
- **3.05% Interest Rate** - "B++" Rated Carrier - 2.25% commission (0-90)
- **3.80% Year 1 then 2.80% Years 2-5** - B++ Rated - Issues to Age 90

LIFE AGENTS

Bookmark this page!

Interest Rates
Illustrations
Contracting
Commission

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Visit The MYGA Page

No Surrender - Liquid Fixed Annuity

- **2.00% Interest Rate**- No Surrender Charge FPDA

2 Year Interest Rate Guarantees

- **2.30% Interest Rate** - "B+" Rated Carrier - (2.00% in Florida)

3 Year Interest Rate Guarantees

- **2.50% Interest Rate** - "B+" Rated Carrier - Issues to 97 - Rate 2.40% under \$250K

4 Year Interest Rate Guarantees

- **3.00% Interest Rate** - "B++" Rated Carrier - Issues to age 100

5 Year Interest Rate Guarantees

- **3.20% Interest Rate** - "B+" Rated Carrier - Rate is 3.10% under \$250,000

6 Year Interest Rate Guarantees

- **3.20% Interest Rate** - "B+" Rated Carrier - Rate is 3.10% under \$250,00

7 Year Interest Rate Guarantees

- **3.25% Interest Rate** - "B+" Rated Carrier- Rate is 3.15% under \$250,000

8 Year Interest Rate Guarantees

- **3.15% 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

10 Year Interest Rate Guarantees

- **3.30% Interest Rate** - "B++" Rated Carrier - (3.20% in California)

10 Year With A Lifetime Income Rider

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

20 Year Interest Rate Guarantee

- **3.40% Interest Rate** - "B++" Rated Carrier - Issues to 75 - only pay for needed riders

LTC Annuity

- **2.60% Interest Rate**

News and Incentives

Trips / Rewards

- Lafayette Life 2021
- American National 2021
- Liberty Bankers 2020
- Sentinel Security 2021
- Royal Neighbors Bahamas 2021
- Sagicor 15% bonus commission
- Equitrust Bonus 1.00% ends 05/31

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!

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Enclosed information subject to change and human error.

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Update

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June Rate Increase - 5 Year MYGA

3.35%

Interest rate guarantee, illustrated:

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

Rates are 0.10% lower in CA and FL

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

Accumulate with no assumptions, client can earn **17.91% guaranteed after 5 years**. In this case a client with \$500,000 can earn over \$89,000 interest in just 60 months.

Single Premium: \$500,000

Year	Age	Guaranteed - 1.00%		Current - 3.35%		Surrender Charge Percentage
		Contract Value	Cash Surrender Value ±	Contract Value	Cash Surrender Value ±	
1	61	516,750.00	475,410.00	516,750.00	475,410.00	8%
2	62	534,061.13	491,336.24	534,061.13	491,336.24	8%
3	63	551,952.18	513,315.53	551,952.18	513,315.53	7%
4	64	570,442.58	536,216.03	570,442.58	536,216.03	6%
5 *	65	589,552.41	589,552.41	589,552.41	589,552.41	0%
6	66	595,447.93	565,675.53	609,302.42	578,837.30	5%
7	67	601,402.41	571,332.29	629,714.05	598,228.35	5%
8	68	607,416.43	577,045.61	650,809.47	618,269.00	5%
9	69	613,490.59	582,816.06	672,611.59	638,981.01	5%
10 *	70	619,625.50	619,625.50	695,144.08	695,144.08	0%

More Details & Agent Contracting

Request an illustration



3.25%
Guaranteed for
5 YEARS

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 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 (%) | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 0 | 0

SENTINEL SECURITY LIFE INSURANCE COMPANY IS A MEMBER OF THE A-CAP FAMILY SSLCAPRE-CAL-061120

Indexed Annuities

NEW

Sample illustration - \$250,000 premium.

**10% Bonus
FIA Carrier
Contracting
Commission**

Policy Year	MOST RECENT 12/31/2009 - 12/31/2019			LOW 01/09/2006 - 01/09/2016			HIGH 03/23/2005 - 03/23/2015		
	Barclays Atlas 5 Gain	Interest Credit Rate	Account Value	Barclays Atlas 5 Gain	Interest Credit Rate	Account Value	Barclays Atlas 5 Gain	Interest Credit Rate	Account Value
Issue	N/A	N/A	275,000	N/A	N/A	275,000	N/A	N/A	275,000
1	10.94%	10.39%	303,570	-1.78%	0.00%	275,000	11.50%	10.92%	305,033
2	9.93%	9.44%	332,212	5.34%	5.08%	288,959	1.62%	1.54%	309,718
3	9.06%	8.61%	360,822	-0.36%	0.00%	288,959	5.05%	4.80%	324,585
4	10.89%	10.35%	398,149	6.76%	6.42%	307,513	-1.67%	0.00%	324,585
5	12.20%	11.59%	444,298	10.97%	10.42%	339,550	11.17%	10.61%	359,036
6	-0.44%	0.00%	444,298	9.17%	8.71%	369,125	5.44%	5.16%	377,577
7	2.42%	2.30%	454,512	8.97%	8.52%	400,570	12.75%	12.11%	423,309
8	7.27%	6.91%	485,901	10.92%	10.38%	442,133	12.73%	12.09%	474,487
9	-2.29%	0.00%	485,901	13.36%	12.69%	498,231	5.92%	5.63%	501,181
10	11.27%	10.71%	537,931	-2.21%	0.00%	498,231	18.57%	17.64%	589,590
Annual Effective Rate	7.01%	6.94%	6.94%	5.97%	6.12%	6.12%	8.15%	7.92%	7.92%

Get an agent kit & special bonus

**"A+" Rated
FIA Carrier
Contracting
Commission**

The Lafayette Life Marquis Series of Annuities

Fixed-interest option, and up to nine indexing choices. These include the S&P 500® Index, the Goldman-Sachs Momentum Builder Multi-Asset Class Index, and the JP Morgan Strategic Balanced Index.

Learn more in this recorded webinar series, featuring Brandon Hamilton, Michael Buckner, and representatives from Goldman-Sachs and JP Morgan. Click on one of the links below to learn more.

Marquis Centennial Video

Agent Paperwork

Marquis SP

Pensions and Fixed Annuities!

UPCOMING LIVE
**PENSION
WEBINARS**

Solutions for Business Owners: Deductible Retirement Plans

Most business owners are now filing their 2019 returns and feeling that pinch as they write those tax checks. Join American National as they look at ways to empower business owners through qualified retirement plans. A look at unique solutions to help business owners accumulate wealth and reduce taxes.

Wednesday, June 17, 2020 at 12 p.m. CDT

[Sign up for the American National Webinar](#)

Deferred Income Annuity with "A+" Rated Carrier

Life Only

Current age 57 Income at age 67, illustrated:

Not Available: NY - Issue ages 40-75 (40-68 qualified)

Commission 4.00% 1st year and Flex

The life only option offers the highest income. However, the payments end at the annuitant's death. At \$1,851.74 per month (22,221 annually) which is **8.89% of the initial \$250,000** premium. Assuming the funds are non-qualified, 61% of the payment has a tax exclusion ratio. So, at a 30% tax bracket that would leave \$1,635 of after tax income.

A Flexible Premium Paid-Up Deferred Income Annuity

Annuitant: FSD Client

Male Age: 57

State of Issue: AZ

Contract Type: Nonqualified

Date of Quote: 06/14/2020

Quote Expiration Date: 06/21/2020

Purchase Payment: \$250,000.00

Single Lifetime Income Only
Purchase Payment: \$250,000.00

<u>Income Start Date</u>	<u>Payment Frequency</u>	<u>Income Payment Amount</u>
06/14/2030	Monthly	\$1,851.74

***The payout illustration will be honored if the application, premium payment, and any additional requirements are received in good order by the quote expiration date. For 1035 exchanges and transfers, funds must be received within 60 calendar days of the date of quote.**

Contract Benefits Beginning on the Income Start Date, we will pay the income payment until death of the Annuitant. **No further income payments will be paid after death of the Annuitant.**

If the Annuitant dies before the Income Start Date, no Income Payments will be paid.

Exclusion Ratio 61.1% of each payment will be income tax free until the single premium has been recovered. The Exclusion Ratio is calculated on the assumption that \$250,000.00 is the cost basis. The Exclusion Ratio may be smaller if the policy is purchased by exchanging an existing life or annuity policy.

Installment Refund

Current age 57 Income at age 67, illustrated:

Not Available: NY - Issue ages 40-75 (40-68 qualified)

Commission 4.00% 1st year and Flex

The life with installment refund option offers a guarantee of premium. At \$1,669.46 per month (20,033 annually) which is **8.01% of the initial \$250,000** premium. Assuming the funds are non-qualified, 60% of the payment has a tax exclusion ratio. So, at a 30% tax bracket that would leave \$1,469 of after tax income.

A Flexible Premium Paid-Up Deferred Income Annuity

Annuitant: FSD Client

Male Age: 57

State of Issue: AZ

Contract Type: Nonqualified

Date of Quote: 06/14/2020

Quote Expiration Date: 06/21/2020

Purchase Payment: \$250,000.00

Single Lifetime Income with Installment Refund

Purchase Payment: \$250,000.00

<u>Income Start Date</u>	<u>Payment Frequency</u>	<u>Income Payment Amount</u>	<u>Guaranteed Period Year(s)</u>	<u>Months(s)</u>	<u>Guaranteed Income</u>
06/14/2030	Monthly	\$1,669.46	12	6	\$250,419.00

***The payout illustration will be honored if the application, premium payment, and any additional requirements are received in good order by the quote expiration date. For 1035 exchanges and transfers, funds must be received within 60 calendar days of the date of quote.**

Contract Benefits

Beginning on the Income Start Date, we will pay the income payment until death of the Annuitant.

If the Annuitant dies before the Income Start Date, 100% of the purchase payment(s) will be returned.

If the Annuitant dies after the Income Start Date, any difference between the purchase payment and income payments received will be paid through regularly scheduled income payments.

Exclusion Ratio

60.4% of each payment will be income tax free until the single premium has been recovered. The Exclusion Ratio is calculated on the assumption that \$250,000.00 is the cost basis. The Exclusion Ratio may be smaller if the policy is purchased by exchanging an existing life or annuity policy.

Life + 20

Current age 57 Income at age 67, illustrated:

Not Available: NY - Issue ages 40-75 (40-68 qualified)

Commission 4.00% 1st year and Flex

The life with 20 year period certain option offers a return of premium during deferral and a guarantee gain of over \$100,000 after the income starts. At \$1,508.15 per month (18,097 annually) which is **7.24% of the initial \$250,000 premium**. Assuming the funds are non-qualified, 60% of the payment has a tax exclusion ratio. So, at a 30% tax bracket that would leave \$1,245 of after tax income.

A Flexible Premium Paid-Up Deferred Income Annuity

Annuitant: FSD Client

Male Age: 57

State of Issue: AZ

Date of Quote: 06/14/2020

Contract Type: Nonqualified

Quote Expiration Date: 06/21/2020

Purchase Payment: \$250,000.00

Single Lifetime Income with Period Certain *Purchase Payment: \$250,000.00*

<u>Income Start Date</u>	<u>Payment Frequency</u>	<u>Income Payment Amount</u>	<u>Guaranteed Period</u>		<u>Guaranteed Income</u>
			<u>Year(s)</u>	<u>Months(s)</u>	
06/14/2030	Monthly	\$1,508.15	20	0	\$361,956.00

*The payout illustration will be honored if the application, premium payment, and any additional requirements are received in good order by the quote expiration date. For 1035 exchanges and transfers, funds must be received within 60 calendar days of the date of quote.

Contract Benefits

Beginning on the Income Start Date, we will pay the income payment until the end of the certain period or death of the Annuitant, whichever is later.

If the Annuitant dies before the Income Start Date, 100% of the purchase payment(s) will be returned.

If the Annuitant dies after the Income Start Date and before the end of the certain period, income payments will continue until the end of the certain period.

Exclusion Ratio

58.6% of each payment will be income tax free until the single premium has been recovered. The Exclusion Ratio is calculated on the assumption that \$250,000.00 is the cost basis. The Exclusion Ratio may be smaller if the policy is purchased by exchanging an existing life or annuity policy.

Joint Life

Current age 57/55 Income in 10 yrs, illustrated:

Not Available: NY - Issue ages 40-75 (40-68 qualified)

Commission 4.00% 1st year and Flex

The joint life option offers \$1,388.85 per month (16,666 annually) which is **6.67% of the initial \$250,000 premium**. Assuming the funds are non-qualified, 62% of the payment has a tax exclusion ratio. So, at a 30% tax bracket that would leave \$1,130 of after tax income.

A Flexible Premium Paid-Up Deferred Income Annuity

Annuitant: FSD Client

Male Age: 57

Joint Annuitant: Joint Annuitant

Female Age: 55

State of Issue: AZ

Contract Type: Nonqualified

Date of Quote: 06/14/2020

Quote Expiration Date: 06/21/2020

Purchase Payment: \$250,000.00

*Joint Lifetime Income Only
Purchase Payment: \$250,000.00*

<u>Income Start Date</u>	<u>Payment Frequency</u>	<u>Income Payment Amount</u>
06/14/2030	Monthly	\$1,388.85

*The payout illustration will be honored if the application, premium payment, and any additional requirements are received in good order by the quote expiration date. For 1035 exchanges and transfers, funds must be received within 60 calendar days of the date of quote.

Contract Benefits

Beginning on the income start date, we will pay the income payment while both annuitants are alive. If the Annuitant dies and the Joint Annuitant is alive, we will pay 100% of the income payment until death of the Joint Annuitant. If the Joint Annuitant dies and the Annuitant is alive, we will pay 100% of the income payment until death of the Annuitant.

If the Owner or Joint Owner dies before the Income Start Date and there is a surviving annuitant, the spousal continuation provision must be exercised for the contract to continue. After spousal continuation, if the surviving annuitant dies before the income start date, no income payments will be paid.

If both the Annuitant and Joint Annuitant die after the Income Start Date, no additional payments will be paid.

Exclusion Ratio

62.0% of each payment will be income tax free until the single premium has been recovered. The Exclusion Ratio is calculated on the assumption that \$250,000.00 is the cost basis. The Exclusion Ratio may be smaller if the policy is purchased by exchanging an existing life or annuity policy.

About the Tax Exclusion Ratio:

Only the interest portion of an annuity payment from a non-qualified immediate annuity is taxable. A part of each annuity payment is a return of principal. The difference between the total annuity payment and the excluded amount is subject to income tax. This partial exclusion continues until recover of principal, around life expectancy.

The exclusion ratio may help clients keep their earned income down, a planning benefit!

[Request a SPIA Quote](#)

Deferred Annuity Rates By Term

No Surrender - Liquid Fixed Annuity

- **2.00% Interest Rate**- No Surrender Charge FPDA

2 Year Interest Rate Guarantees

- **2.30% Interest Rate** - "B+" Rated Carrier - (2.00% in Florida)

3 Year Interest Rate Guarantees

- **2.50% Interest Rate** - "B+" Rated Carrier - Issues to 97 - Rate 2.40% under \$250K
- **2.25% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.15% under \$250K

- **2.25% Interest Rate** - "B++" Rated Carrier - 2.00% Commission

4 Year Interest Rate Guarantees

- **3.00% Interest Rate** - "B++" Rated Carrier - Issues to age 100
- **2.70% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+

5 Year Interest Rate Guarantees

- **3.35% Interest Rate** - "B++" Rated Carrier (3.25% in California)
- **3.35% Interest Rate** - "B++" Rated Carrier - Issues to age 90

6 Year Interest Rate Guarantees

- **3.42% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders

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

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
- **3.30% Interest Rate** - "B++" Rated Carrier - Issues to age 90

20 Year Interest Rate Guarantee

- **3.65% Interest Rate** - "B++" Rated Carrier - Issues to 75 - only pay for needed riders

LTC Annuity

- **2.60% Interest Rate**

News and Incentives

Trips / Rewards

- Lafayette Life 2021
- American National 2021
- Liberty Bankers 2020
- Sentinel Security 2021
- Royal Neighbors Bahamas 2021
- Sagacor 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

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Jeff Affronti & FSD Financial

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FOR AGENT USE ONLY



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June 01, 2020

800-373-9697

AGENT USE ONLY

June is National Annuity Awareness Month

2.30% 2 YEAR INITIAL SURRENDER CHARGE WITH 30 DAY EXIT WINDOW

[More Details](#) | [Agent Kits](#)

- 1.50% Commission (ages 18-80) & 1.00% (81-85)
- NO FREE WITHDRAWALS INCLUDED—SUBTRACT 0.06% FROM INTEREST RATE FOR WITHDRAWAL RIDER
- NOT AVAILABLE IN CA, MD, MA, MN, NY, NJ, OR, PA, WA

2.50% 3 YEAR SURRENDER ONLY CHARGE 9%, 8%, 7%, 0% THEREAFTER

[More Details](#) | [Agent Kits](#)

- 1.20% Commission (ages 0-75) & 0.60% (76-97)
- FREE WITHDRAWALS OF INTEREST INCLUDED
- **AVAILABLE** IN THESE STATE: AK, AL, AR, AZ, CO, CT, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

3.00% 4 YEAR SURRENDER ONLY CHARGE 8%, 7%, 6%, 5%, 0% THEREAFTER

[More Details](#) | [Agent Kits](#)

- 1.60% Commission (ages 0-79) & 0.80% (80-100)
- FREE WITHDRAWALS OF ACCUMULATED INTEREST INCLUDED
- **AVAILABLE** IN THESE STATE: AL, AR, AZ, CA, 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

3.00% 5 YEAR INITIAL SURRENDER CHARGE WITH 30 DAY EXIT WINDOW

[More Details](#) | [Agent Kits](#)

- 3.00% Commission (ages 0-80) & 2.25% (80-90)
- FREE WITHDRAWALS OF ACCUMULATED INTEREST INCLUDED
- NOT AVAILABLE IN NY

3.10% 5 YEAR INITIAL SURRENDER CHARGE WITH 30 DAY EXIT WINDOW

[More Details](#) | [Agent Kits](#)

- 2.25% Commission (ages 0-80) & 1.50% (80-90)
- FREE WITHDRAWALS OF INTEREST INCLUDED
- NOT AVAILABLE IN THESE STATE: AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV

Tax Exclusion Ratio On Lifetime Income

Did you know clients with non-qualified funds can receive a tax exclusion on a portion of their income tax?

Life Only

Male 65 = \$2,745.00 | 75.9% Exclusion
 Male 70 = \$3,240.00 | 80.4% Exclusion
 Male 75 = \$3,925.00 | 84.9% Exclusion
 Male 80 = \$4,880.00 | 89.9% Exclusion

Female 65 = \$2,490.00 | 83.7% Exclusion
 Female 70 = \$2,910.00 | 89.5% Exclusion
 Female 75 = \$3,520.00 | 94.7% Exclusion
 Female 80 = \$4,430.00 | 99.0% Exclusion

Life With 10 Year Certain

Male 65 = \$2,645.00 | 74.0% Exclusion
 Male 70 = \$3,025.00 | 76.6% Exclusion
 Male 75 = \$3,455.00 | 80.1% Exclusion
 Male 80 = \$3,895.00 | 82.2% Exclusion

Female 65 = \$2,440.00 | 80.3% Exclusion
 Female 70 = \$2,795.00 | 82.9% Exclusion
 Female 75 = \$3,245.00 | 85.3% Exclusion
 Female 80 = \$3,750.00 | 85.4% Exclusion

Based on \$500,000 Premium
Monthly income starting in one month



[Request A SPIA Quote](#)

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