

SHARE:

[Join Our Email List](#)



Traditional Fixed Annuities & Life with FSD Financial
Independent insurance wholesaler since 1994
Quality | Integrity | Expertise

Call us 800-373-9697 + Follow on



June 01, 2022 | [Click here to view as Webpage](#) | For Agent Use

June is National Annuity Awareness Month

**5 Year MYGA Rate
True Walk-Away**

4.35% Year 1

3.35% Years 2-5

Accumulated Interest Withdrawals

Full Value Death Benefit

Non-Recurring Surrender Charge

Walk Away Annuities

5 Year ONLY Surrender Charges:

8.1%, 7.3%, 6.4%, 5.5%, 4.5%, 0% Thereafter
+/- MVA during guarantee period | (No MVA in PA & MO)

Rated A- by AM Best

Commission 2.00% 0-80

Not available in DE & NY

Health waivers

Videos

Watch: Walk-Away Deferred Annuities

Watch: Stretch IRA Alive & Well

Walk-Away Deferred Annuities

Stretch IRA Alive & Well!



[Watch on YouTube](#) | [Watch on Rumble](#)

[Watch on YouTube](#) | [Watch on Rumble](#)

MYG Annuity Rates

This is our interactive MYGA quick guide for June 1st. Rates, features & issue ages may vary in certain states. Subject to change. Please request state specific information if interested!

MYG Annuities | June 01, 2022
Click rate for more info and commission!

- 2 Year Interest Rate Guarantees**
 - 2.85% Interest Rate - GBU | "A-" Rated
 - 2.60% Interest Rate - SILAC | "B+" Rated
 - 2.15% Interest Rate - SILAC | "B+" Rated
- 3 Year Interest Rate Guarantees**
 - 3.60% Interest Rate - RNA | "A" Rated
 - 3.60% Interest Rate - GILICO | "B++" Rated
 - 3.60% Interest Rate - Guggenheim | "A-" Rated
 - 3.50% Interest Rate - Sagico | "A-" Rated
 - 3.35% Interest Rate - GBU | "A-" Rated
 - 3.35% Interest Rate - Oxford | "A" Rated
 - 3.35% Interest Rate - American National | "A" Rated
 - 3.25% Interest Rate - Minnesota | "A+" Rated
 - 3.20% Interest Rate - Standard | "A" Rated
 - 3.20% Interest Rate - Liberty Bankers | "A-" Rated
- 4 Year Interest Rate Guarantees**
 - 3.75% Interest Rate - Oxford | "A" Rated
 - 3.70% Interest Rate - Sagico | "A-" Rated
 - 3.65% Interest Rate - GILICO | "B++" Rated
 - 3.65% Interest Rate - Guggenheim | "A-" Rated
 - 3.55% Interest Rate - Oceanview | "A-" Rated
 - 3.50% Interest Rate - GBU | "A-" Rated
- 5 Year Interest Rate Guarantees**
 - 4.05% Interest Rate - Sentinel Security | "B++" Rated
 - 4.00% Interest Rate - American Century | NR Rated
 - 3.95% Interest Rate - GILICO | "B++" Rated
 - 3.85% Interest Rate - Sagico | "A-" Rated
 - 3.85% Interest Rate - RNA | "A" Rated
 - 3.75% Interest Rate - GBU | "A-" Rated
 - 3.70% Interest Rate - Guggenheim | "A-" Rated
 - 3.70% Interest Rate - Standard | "A" Rated
 - 3.70% Interest Rate - Oxford | "A" Rated
 - 3.65% Interest Rate - Oceanview | "A-" Rated
 - 3.60% Interest Rate - Liberty Bankers | "A-" Rated
 - 3.55% Interest Rate - Liberty Bankers | "A-" Rated
 - 3.50% Interest Rate - American National | "A" Rated

Request a MYGA Quote

800-373-9697 | FSD Financial & Insurance Services
28720 Roadside Drive #126 Agoura Hills CA 91301
California Insurance License #0B67385 | Not available in all states | Rates are subject to change.

MYG Annuities | June 01, 2022
Click rate for more info and commission!

- 6 Year Interest Rate Guarantees**
 - 4.30% Interest Rate - Oceanview | "A-" Rated
 - 4.05% Interest Rate - Oxford | "A" Rated
 - 3.85% Interest Rate - Sagico | "A-" Rated
 - 3.85% Interest Rate - GILICO | "B++" Rated
 - 3.75% Interest Rate - Guggenheim | "A-" Rated
 - 3.75% Interest Rate - Equitrust | "B++" Rated
- 7 Year Interest Rate Guarantees**
 - 4.10% Interest Rate - Sentinel Security | "B++" Rated
 - 4.05% Interest Rate - American Century | NR Rated
 - 3.90% Interest Rate - Oxford | "A" Rated
 - 3.85% Interest Rate - Sagico | "A-" Rated
 - 3.85% Interest Rate - GILICO | "B++" Rated
 - 3.80% Interest Rate - Guggenheim | "A-" Rated
 - 3.80% Interest Rate - Oceanview | "A-" Rated
 - 3.65% Interest Rate - Liberty Bankers | "A-" Rated
 - 3.50% Interest Rate - American National | "A" Rated
 - 3.45% Interest Rate - WU | "B+" Rated
 - 3.40% Interest Rate - Standard | "A" Rated
- 8 Year Interest Rate Guarantees**
 - 4.15% Interest Rate - Oxford | "A" Rated
 - 3.85% Interest Rate - GILICO | "B++" Rated
 - 3.85% Interest Rate - Guggenheim | "A-" Rated
 - 3.50% Interest Rate - American National | "A" Rated
 - 3.80% Interest Rate - Equitrust | "B++" Rated
- 9 Year Interest Rate Guarantees**
 - 4.00% Interest Rate - Oxford | "A" Rated
 - 3.90% Interest Rate - Guggenheim | "A-" Rated
 - 3.85% Interest Rate - GILICO | "B++" Rated
 - 3.65% Interest Rate - Liberty Bankers | "A-" Rated
 - 3.50% Interest Rate - American National | "A" Rated
- 10 Year Interest Rate Guarantees**
 - 4.15% Interest Rate - Sentinel Security | "B++" Rated
 - 4.10% Interest Rate - American Century | NR Rated
 - 4.05% Interest Rate - Oxford | "A" Rated
 - 4.00% Interest Rate - Equitrust | "B++" Rated
 - 3.95% Interest Rate - Guggenheim | "A-" Rated

Request a MYGA Quote

800-373-9697 | FSD Financial & Insurance Services
28720 Roadside Drive #126 Agoura Hills CA 91301
California Insurance License #0B67385 | Not available in all states | Rates are subject to change.

7.10% S&P CAP on 5 Yr FIA (\$20K+)

Annual Reset Annual Lock-In -

Watch My favorite crediting method here: <https://youtu.be/ScwM8Njd1TE>

Rating	Term	S&P - PT 2 PT Cap	Commission
A+	3 Years	6.00%	2.50%

A+	5 Years	7.00%	3.75%
A+	7 Years	7.00%	4.75%
B++	5 Years	7.10%	3.00%
B++	7 Year	7.25%	4.50%
B++	10 Years	7.40%	6.50%

Get an FIA illustration

www.FSDfinancial.com

FSD Financial & Insurance Services

28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

800-373-9697

CA INSURANCE LICENSE #0B67385

Non Resident Licenses:

AL, AZ, CO, CT, FL, HI, GA, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI

Enclosed information subject to change and human error.



FSD Financial Services Division | 28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

[Unsubscribe annuity@earthlink.net](mailto:unsubscribe_annuity@earthlink.net)

[Update Profile](#) | [Our Privacy Policy](#) | [Constant Contact Data Notice](#)

Sent by fsd@annuityexperts.net in collaboration with



Try email marketing for free today!

SHARE:

[Join Our Email List](#)



Traditional Fixed Annuities & Life with FSD Financial
Independent insurance wholesaler since 1994
Quality | Integrity | Expertise

Call us 800-373-9697 + Follow on



June 08, 2022 | [Click here to view as Webpage](#) | Agent Use

June is National Annuity Awareness Month

Are you aware of Not-For-Profit Fraternal Organizations?
James Donovan shares his expertise! Annuities & Life options.

[Watch on YouTube](#) | [Watch on Rumble](#)

MYG Annuity Rates

MYGA RATES ARE UP!

4.00%

Interest Rate Guaranteed For 7 Years*

**Rates are 0.10% lower under \$100,000*



3.50%

Commission (ages 0-80)
(81-85) = 1.75% | (86-90) = 1.50%

7 Year MYGA

Interest Rate
4.00% (100K+)
3.90% > \$100K

Commission
3.50% (0-80)
1.75% (81-85)
1.50% (86-90)

THIS INTEREST RATE INCLUDES:

- . RMD friendly withdrawals
- . Full death benefit
- . Terminal conditions & Nursing home wavers

NOT approved in New York | Rates effective 06/08/22 and are subject to change.

FSD FINANCIAL



800-373-9697

CA Insurance License Number 0B67385 & 0B91910

More
Details
Click
Here

www.FSDfinancial.com

FSD Financial & Insurance Services

28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

800-373-9697

CA INSURANCE LICENSE #0B67385

Non Resident Licenses:

AL, AZ, CO, CT, FL, HI, GA, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, OH, OK, OR, PA, TN, TX, VA, WA, WI

Enclosed information subject to change and human error.



FSD Financial Services Division | 28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

[Unsubscribe annuity@earthlink.net](mailto:Unsubscribe_annuity@earthlink.net)

[Update Profile](#) | [Our Privacy Policy](#) | [Constant Contact Data Notice](#)

Sent by fsd@annuityexperts.net in collaboration with



Try email marketing for free today!

SHARE:

[Join Our Email List](#)



Traditional Fixed Annuities & Life with FSD Financial
Independent insurance wholesaler since 1994
Quality | Integrity | Expertise

Call us 800-373-9697 + Follow on



June 16, 2022 | [Click here to view as Webpage](#) | Agent Use

June is National Annuity Awareness Month

MYG Annuity 4.00% For 5 Years

5 Year Annuity
MYGA—Multi Year Guarantee Annuity

4.00% guaranteed for 5 years
3.80% under \$100,000 premium

- Client Friendly**
 - Full death benefit
 - 10% free withdrawals all years
 - RMD Friendly
 - Issue ages 0-95
- Short Term**
 - MVA Surrender 8%, 8%, 7%, 6%, 5% **(45 day exit)**
 - \$25,000 minimum | \$2,000,000 maximum
 - Commission: 2.50% (0-80) & 1.10% (81-90) 0.45% (90-95)
- Safety**
 - **(A-) rated insurance carrier**
 - **ONLY available** in: AL, AR, AZ, CO, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NJ, NM, OH, OK, PA, RI, TN, VA, VT, WV, WI
 - Product details—[Click here](#)
- Agent Kit** [Click Here](#)

800-373-9697 | FSD Financial & Insurance Services
California Insurance License #0B67385 | Not available in all states | Rates as of 06/15/2022

5 Year MYGA

Interest Rate

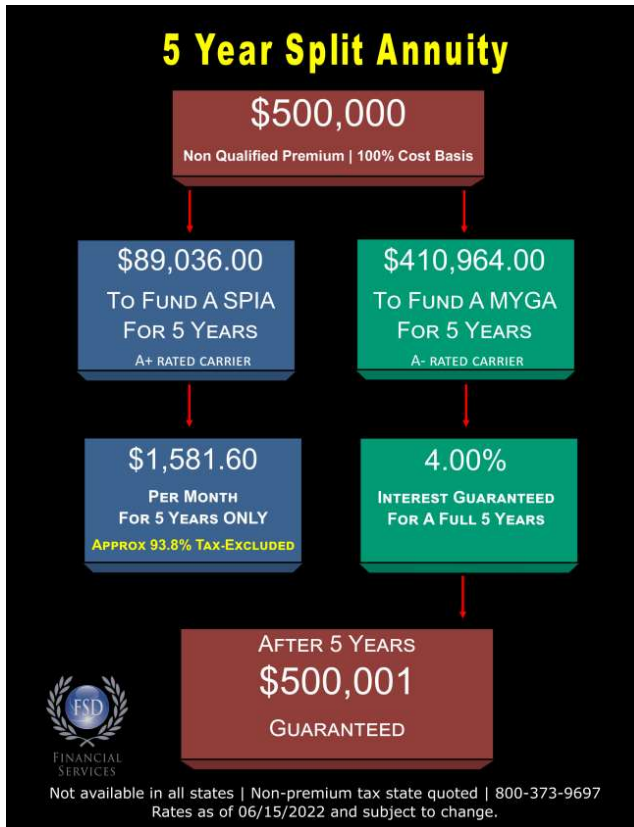
4.00% (100K+)
3.80% > \$100K

Commission

2.50% (0-80)
1.15% (81-90)
0.45% (91-95)

More
Details
Click
Here

Combo/Split Annuity (60 Month Guarantee)



5 Year Split

Income

\$1,581.60 Monthly
\$94,869 total income

Accumulation

4.00% for 5 years
\$410,964 grows to \$500K in 60 months

Request a Split Quote Here

MYG Annuity 4.00% For 7 Years

MYGA RATES ARE UP!

4.00%
Interest Rate Guaranteed For 7 Years*
*Rates are 0.10% lower under \$100,000

A
rated by A.M. Best

3.50%
Commission (ages 0-80)
(81-85) = 1.75% | (86-90) = 1.50%

THIS INTEREST RATE INCLUDES:

- . RMD friendly withdrawals
- . Full death benefit
- . Terminal conditions & Nursing home waivers

NOT approved in New York | Rates effective 06/08/22 and are subject to change.

FSD FINANCIAL **800-373-9697**
CA Insurance License Number 0B67385 & 0B91910

7 Year MYGA

Interest Rate

4.00% (100K+)
3.90% > \$100K

Commission

3.50% (0-80)
1.75% (81-85)
1.50% (86-90)

More Details Click Here

Watch:



How taxable & tax deferred interest compounding effects overall accumulation values.



How a non-assignable/non-Commutible SPIA can protect a income from being reduced or cancelled.



Webinars:

[Visit Webinar Page](#)

www.FSDfinancial.com

FSD Financial & Insurance Services

28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

800-373-9697

CA INSURANCE LICENSE #0B67385

Non Resident Licenses:

AL, AZ, CO, CT, FL, HI, GA, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, OH, OK, OR, PA, TN, TX, VA, WA, WI

Enclosed information subject to change and human error.



FSD Financial Services Division | 28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

[Unsubscribe annuity@earthlink.net](mailto:unsubscribe@earthlink.net)

[Update Profile](#) | [Our Privacy Policy](#) | [Constant Contact Data Notice](#)

Sent by fsd@annuityexperts.net in collaboration with



Try email marketing for free today!

SHARE:

[Join Our Email List](#)



Traditional Fixed Annuities & Life with FSD Financial
Independent insurance wholesaler since 1994
Quality | Integrity | Expertise

Call us 800-373-9697 + Follow on



June 23, 2022 | [Click here to view as Webpage](#) | **Agent Use**

June is National Annuity Awareness Month

4.05% For 5 Years | 3.50% For 3 Years | Walk-Away

The MYGA Compounding Effect

21.95%
After 5 Years

4.05% Rate
Guaranteed For 5 Years

10.87%
After 3 Years

3.50% Rate
Guaranteed For 3 Years

- NO withdrawals during guarantee period
- Issue Ages : 0-90 (0-75 in CA & FL)
- WAK AWAY 0% surrender charges after guarantee period
- Tax deferral
- Not avail in DE, NY
- Commission 5 year: 2.25% (0-90) 3 year: 2.00% (0-90)
- Rates as of 06/22/22

5 Year
Interest Rate
4.05% (10K+)

Commission
2.25% (0-90)

3 Year
Interest Rate
3.50% (10K+)

Commission
2.00% (0-90)

We make fixed annuities simple. Easy to understand with the highest guarantees we can offer. We specialize in working with the risk adverse. We get it.



A Domain of FSD Financial Services

FSD Financial
800-373-9697

www.FixedAnnuitiesAndLife.com

Rates as of 06/22/2022 and subject to change at anytime - Withdrawals prior to age 59^{1/2} may be subject to 10% tax.

CA Insurance License 0B91910

More
Details
Click
Here

Watch: Ladder vs Combo | Steps or Splits

The screenshot shows the AnnuityExperts.com website interface. At the top, there is a navigation menu with links for MYGA RATES, IMMEDIATE ANNUITIES, PRODUCTS, AGENTS, and CONTACT. A banner at the top right says 'Risk Averse? See us first! TM'. Below the navigation, there is a search bar and a button that says 'Want to speak to an expert about annuities? Schedule a zoom meeting.' The main content area features a video player with a play button overlay. The video title is 'Ladder vs Combo | Steps or Splits' and the subtitle is 'Guaranteed Income Through Insurance'. The AnnuityExperts.com logo and 'A domain of FSD Financial Services' are visible at the bottom of the video player. On the left side of the video player, there is a small weather widget showing 'Monday Jun 20, 2022' and '92°F'. At the bottom left of the video player, there is a small profile picture of a man and the text 'Independent Advisor AnnuityExperts.com FSD Insurance Services | Fixed Annuities & Life | 800-373-9697'.

Ladder vs Combo | Steps or Splits
How to get a 65 year old \$50,000 for life with \$850,008!

FIA Caps Increase | Annual Reset | Annual Lock-in

**FIXED
INDEXED
ANNUITY**

CAP RATES ARE UP — NOW **8.25% CAP**

100% PARTICIPATION | 1-YEAR POINT-TO-POINT S&P 500



- Full value lump sum death benefit
 - 10% penalty free withdrawals
 - Terminal Illness & Care Waivers
 - Issue ages 0-85 (0-75 inherited)
 - Non-repeating 7 yr surrender (MVA)
 - \$100,000 minimum
 - **(A+)** superior rated insurance carrier
 - NOT in NY (rates lower AK, CA, PA & UT)
- Agent friendly commission 0-75:**
- 4.75% (0-75) & 2.75% (76-85)

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSION



www.FSDfinancial.com

800-373-9697 | California Insurance License #OB67385 | Rates as of 06/21/2022

7 Year FIA

8.25% Cap (\$100K+)

7.95% Cap (>\$100K)

More
Details
Click
Here

Watch: My
favorite credit
method video on
YouTube:



Learn:



Past Webinars:

Visit Webinar Page

www.FSDfinancial.com

FSD Financial & Insurance Services

28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

800-373-9697

CA INSURANCE LICENSE #OB67385

Non Resident Licenses:

AL, AZ, CO, CT, FL, HI, GA, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, OH, OK, OR, PA, TN, TX, VA, WA, WI

Enclosed information subject to change and human error.



FSD Financial Services Division | 28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

[Unsubscribe annuity@earthlink.net](mailto:annuity@earthlink.net)

[Update Profile](#) | [Our Privacy Policy](#) | [Constant Contact Data Notice](#)

Sent by fsd@annuityexperts.net in collaboration with



Try email marketing for free today!