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800-373-9697**Life Agent Use Only**  
**Quick Discussion Guide**June 7, 2021  
Update[MYGA Rates](#)[SPIA Quotes](#)[Life Quotes](#)[FIA Riders](#)[Annuity Blog](#)**More MYGA Rate Increases!****\$2,500 Minimum for these rates:****Interest Rates:**

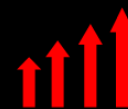
- 3.00% For All 5 Years (2.90% in CA and FL\*) (2.70% In MN\*\*)
- 3.10% For All 7 Years (3.00% in CA and FL\*) (2.80% In MN\*\*)
- 3.20% For All 10 Years (3.10% in CA and FL\*) (2.70% In MN\*\*)

[Click for more details](#)**ANNUITY AWARENESS MONTH****MYGA RATES ARE UP!****3.00%** Guaranteed For 5 Years**3.10%** Guaranteed For 7 Years**3.20%** Guaranteed For 10 Years

States NOT approved: AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV

**California & Florida**

Rates are 0.10% lower &amp; include a full death benefit.

**Click Here For Agent Licensing****FSD FINANCIAL****800-373-9697**[Request A MYGA Here](#)**LIMITED TIME! RATE INCREASE**

We are looking for agents who would like to get set up with us at FSD to sell this outstanding Multi-Year Guarantee Annuity (MYGA).

If you are allowed to be independent, then get set up under us for this MYGA and many other client oriented products. **Have risk averse clients? You will be glad you found us!**

## SPECIAL MYGA RATE

**2.30% for 3 Years**

**3.00% for 5 Years**

**\$100,000+ Premium**

*California rates 0.05% lower | "A-" Rated Carrier*

**Starts: 05/26/2021 Ends: 06/30/2021**

**Company Ratings:**

- A- by A.M. Best

**Free Withdrawal:**

- 10% Free Withdrawal Provision after the first contract year

**Death Benefits:**

- Full Death Benefit

**States NOT approved in:**

- DE, DC, MT, ND, NY, SD

**Minimum Premium For This Rate :**

- \$100,000 (\$750,000 Maximum)

**Issue Age:**

- 15 days - 90 years

**Recurring Surrender Charges With MVA:**

- 3 Years Recurring: 9%, 8%, 7%, (30 day exit window)
- 5 Years Recurring: 9%, 8%, 7%, 6%, 5% (30 day exit window)

**Commission:**

- 3 Year: 1.50% ages 0-80 | 1.00% (81 -85) | 0.75% (86 -90)
- 5 Year: 2.15% ages 0-80 | 1.40% (81 -85) | 0.90% (86 -90)

[See PDF Here](#)

[Get An Agent Licensing Kit](#)

## Immediate Annuities For Income

A Single Premium Immediate Annuity (SPIA) is a contract between an owner and an insurance company in which the owner makes a lump-sum payment and, in return, receives regular disbursements (income), beginning immediately to 12 months deferred.

Here are some current monthly income amounts based on a \$500,000 premium for a male, female and joint lives. ([Link](#))

# Single Premium Immediate Annuities

We compare immediate annuity quotes & commissions for life agents.

We work with life licensed agents/agencies to provide single premium immediate annuities.

SPIA's offer a guaranteed income stream. Our agency services are committed to providing the life agent with high-quality and top payments in immediate annuity products.

[CLICK HERE—REQUEST AN IMMEDIATE ANNUITY ILLUSTRATION](#)

\$500,000 Premium   Monthly Income For Life						
Age	Gender	Life Only	Life with 10	Life with 15	Life with 20	100% Joint
67	Male	\$2,810.00	\$2,680.00	\$2,520.00	\$2,310.00	\$2,185.00
	Female	\$2,530.00	\$2,465.00	\$2,370.00	\$2,230.00	
70	Male	\$3,125.00	\$2,920.00	\$2,675.00	\$2,395.00	\$2,380.00
	Female	\$2,800.00	\$2,690.00	\$2,545.00	\$2,335.00	
73	Male	\$3,505.00	\$3,175.00	\$2,825.00	\$2,460.00	\$2,625.00
	Female	\$3,135.00	\$2,955.00	\$2,720.00	\$2,425.00	
75	Male	\$3,805.00	\$3,350.00	\$2,915.00	\$2,495.00	\$2,820.00
	Female	\$3,410.00	\$3,145.00	\$2,830.00	\$2,470.00	
77	Male	\$4,150.00	\$3,530.00	\$2,995.00	\$2,520.00	\$3,040.00
	Female	\$3,730.00	\$3,345.00	\$2,390.00	\$2,505.00	
80	Male	\$4,760.00	\$3,795.00	\$3,095.00	\$2,545.00	\$3,440.00
	Female	\$4,315.00	\$3,650.00	\$3,055.00	\$2,540.00	

Based on \$500,000 non-qualified Arizona premium, monthly income begins 1 month after premium received.  
Not available in all states. Rates as of 05/27/2021 and subject to change.

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

[www.SPIAquote.com](http://www.SPIAquote.com)




[GET A SPIA QUOTE](#)

## Fixed Indexed Annuity | "A" Rated

**F  
I  
A**

**Annual Point to Point  
Annual Reset/Lock-in**



**5.10% Cap on 10 year FIA's**

- Crediting:**
- 100% participation
  - 5.10% Annual Pt 2 Pt
  - Annual Reset/Annual Lock-In

- 10 Year MVA Surrender:**
- 10%,9%,8%,7%,6%,5%,4%,3%,2%,1%,0%

- Commission:**
- 7.00% ages 0-75
  - 5.50% ages 76-80

- Carrier ratings:**
- "A" A.M. Best Company
  - "A" Standard & Poor's
  - \$21 Billion Total Admitted Assets
  - 20% Surplus

[Get An Agent Kit](#)

[Sample Quote With Income Rider](#)

## Start Saving Young

Which option will have earned more interest at age 60?  
 #1—\$100.00 monthly from age 18—30 (12 years of premiums)  
 #2—\$100.00 monthly from age 30—60 (30 years of premiums)  
 Answer is #1

This examples assumes a level 3.20% compounding interest rate.  
 I cannot stress enough how important it is to start saving ASAP. \$100 per month is a great place for a young person to start a good habit. Using a no fee/charge guaranteed fixed annuity will allow 100% of the new savers money to work and grow. Finding a product with no downside is great for a new savers as they see regular and consistent growth. A product that

can lose value could have a negative effect on the new saver as they may see less value in putting money away. [\(Link\)](#)

**WHICH OPTION WILL EARN MORE INTEREST?**  
 #1—\$100.00 monthly from age 18—30 (12 years of premiums)  
 #2—\$100.00 monthly from age 30—60 (30 years of premiums)

	Year	Age	Total Premium Ages 18—30	Age 18 Start \$100 monthly for 12 years	Total Premium Ages 30—60	Age 30 Start \$100 monthly for 30 years	
Assumes a level 3.20% compounding interest rate.	1	19	\$1,200	\$1,238	\$0.00	\$0.00	
	2	20	\$2,400	\$2,516	\$0.00	\$0.00	
	3	21	\$3,600	\$3,835	\$0.00	\$0.00	
	4	22	\$4,800	\$5,196	\$0.00	\$0.00	
	5	23	\$6,000	\$6,601	\$0.00	\$0.00	
	6	24	\$7,200	\$8,051	\$0.00	\$0.00	
	7	25	\$8,400	\$9,547	\$0.00	\$0.00	
	8	26	\$9,600	\$11,091	\$0.00	\$0.00	
	9	27	\$10,800	\$12,684	\$0.00	\$0.00	
	10	28	\$12,000	\$14,328	\$0.00	\$0.00	
	Displays the power of compounding over time!	11	29	\$13,200	\$16,025	\$0.00	\$0.00
		12	30	\$14,400	\$17,776	\$0.00	\$0.00
13		31	\$14,400	\$18,345	\$1,200	\$1,238	
14		32	\$14,400	\$18,932	\$2,400	\$2,516	
15		33	\$14,400	\$19,538	\$3,600	\$3,835	
16		34	\$14,400	\$20,163	\$4,800	\$5,196	
17		35	\$14,400	\$20,809	\$6,000	\$6,601	
18		36	\$14,400	\$21,474	\$7,200	\$8,051	
19		37	\$14,400	\$22,162	\$8,400	\$9,547	
20		38	\$14,400	\$22,871	\$9,600	\$11,091	
START EARLY Less premium More interest		21	39	\$14,400	\$23,603	\$10,800	\$12,684
		22	40	\$14,400	\$24,358	\$12,000	\$14,328
	23	41	\$14,400	\$25,137	\$13,200	\$16,025	
	24	42	\$14,400	\$25,942	\$14,400	\$17,776	
	25	43	\$14,400	\$26,772	\$15,600	\$19,584	
	26	44	\$14,400	\$27,629	\$16,800	\$21,449	
	27	45	\$14,400	\$28,513	\$18,000	\$23,374	
	28	46	\$14,400	\$29,425	\$19,200	\$25,360	
	29	47	\$14,400	\$30,367	\$20,400	\$27,410	
	30	48	\$14,400	\$31,339	\$21,600	\$29,525	
	ACCOUNT BALANCE IT TAKES TO AGE 50 AND \$9,600 MORE FOR THE LATE STARTER TO CATCH THE EARLY SAVER	31	49	\$14,400	\$32,341	\$22,800	\$31,709
		32	50	\$14,400	\$33,376	\$24,000	\$33,962
33		51	\$14,400	\$34,444	\$25,200	\$36,287	
34		52	\$14,400	\$35,547	\$26,400	\$38,686	
35		53	\$14,400	\$36,684	\$27,600	\$41,163	
36		54	\$14,400	\$37,858	\$28,800	\$43,718	
37		55	\$14,400	\$39,069	\$30,000	\$46,356	
38		56	\$14,400	\$40,320	\$31,200	\$49,077	
39		57	\$14,400	\$41,610	\$32,400	\$51,886	
40		58	\$14,400	\$42,941	\$33,600	\$54,785	
41		59	\$14,400	\$44,316	\$34,800	\$57,777	
42		60	\$14,400	\$45,734	\$36,000	\$60,864	
AT AGE 60			<b>Total gain:</b>	<b>\$31,334.00</b>	<b>Total gain:</b>	<b>\$24,864.00</b>	

AnnuityExperts.com 800-373-9697

[Get a quote](#)

## Life Insurance Commission

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**Top Life Insurance Contracts Available**  
 We have found that a number of our annuity agents do all of their own paperwork, quotes and follow-up on life insurance sales. We have rewarded these agents with top level life insurance contracts. It is simple, the street level plus a bonus! Paid direct from the life insurance company in most cases.

If you do all of your own back office work, why not get paid for it. For a specific life commission schedules and samples call 800-373-9697 or fill out the form [here](#):

## Full Support For Life Licensed Agents.

DEFERRED ANNUITY QUOTES

- Guaranteed fixed rates
- Indexed accumulation
- Flexible premiums
- Lock-in terms 2-15 years

### Accumulation

- [MYGA Quotes](#)
- [Fixed Indexed Annuities \(FIA\)](#)
- [Interest Comparison Calculation](#)
- [IRA Deadline approaching - \\$2K minimums](#)

### Income

- [Immediate Annuities](#)
- [Income rider on deferred annuity](#)
- [Income rider on indexed annuity](#)
- [Split Annuity](#)

**INCOME ANNUITY QUOTES**

Lifetime income now  
 Lifetime income later  
 Joint lifetime options  
 Fixed period certain

**LIFE INSURANCE QUOTES**

Term Life  
 IUL  
 Whole Life  
 Final Expense

**Life Insurance**

- Single premium whole life SPWL
- All other life illustrations
- Life insurance commission

**Webinars****Frequent Social Media Updates****Webinars | Training****Daily updates and industry news!**

On-line webinars/trainings have increased in frequency so I built a dedicated page to list them all.

[Check it out here.](#)



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Follow FSD on LinkedIn

**Fixed Annuities With FSD****Life Licensed Agent?****Add Fixed Annuities Today!**

Work with the **Annuity Experts** so you can cut through all the sizzle and get matched quickly to the right product for your risk averse client.

When that need arises for a guaranteed insurance product **call 800-373-9697 your full service fixed annuity desk.**

**News and Incentives****What's Happening Now 2021**

- MDL-275 Annuity Suitability and Best Interest Standards
- 2021 Tax Reference Guide Lafayette
- Importance of a Beneficiary Review by the Standard Ins.
- Deadlines for IRA Sagjor

**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
- Oxford Withdrawal procedure changes
- Bankers Life Rehabilitation Update

**Secure Act Info**

- 20/20 Vision on the SECURE ACT
- SECURE Act Text / SECURE Act FAQ

**Trips / Rewards**

- Guggenheim Bonus
- American Equity Rewards

**The Other Annuities**

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

**Integrity Life / W&S Reference Guides**

- Titling of Contracts
- Annuitant Driven Contracts
- 2021 Tax Reference Guide Lafayette
- 2020 Tax Reference Guide WS

[www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com)

**FSD Financial Services Division**

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*Quality | Integrity | Expertise*

800-373-9697



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