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FSD Financial Services Division Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | Independent Wholesaler For Agents

Quality | Integrity | Expertise

www.FixedAnnuitiesandLife.com | www.SPIAquote.com

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

March 03, 2020
Update

[MYGA Rates](#) [FIA Rates](#) [Life Products](#) [SPIA Quotes](#) [Annuity Blog](#)

March Update and Hot List

Mid month rate drops can happen.
If you see a rate you like, grab it!

In This Update:

- FIA vested bonus day 1
- Income rider with indexing
- How much does \$500 cost
- 3.00% for 4 years MYGA
- 3.25% for 6 years "A-" rated
- Earn 21% in 6 years
- SPWL with 15% commission
- News & incentives
- Flashback 20 to March 2000
- Follow me on social media

SPIA are super popular currently, a very misunderstood product. Call me if you would like the full story on SPIA's. After all, I have been working with SPIA's every day for 25 years!

Fixed Annuity Hot List

www.FixedAnnuitiesAndLife.com | www.SPIAquote.com

March 2, 2020 800-373-9697 AGENT USE ONLY

3.25%

Guaranteed 6 Year Interest Rate

"A-" Rated Carrier Established In 1895

This MYGA has a few great features, clients can choose one of three guarantee periods. This MYGA has NO market value adjustment, a great advantage in an ultra low interest rate environment.

Click For Details

Below are the example premiums required to fund \$500.00 per month on a variety of immediate annuity options.

<p>Dial In The Income! Cost Per \$500 Monthly</p> <p>Life Only</p> <p>Male 60 = \$104,821 Female 60 = \$114,155 Male 65 = \$91,074 Female 65 = \$100,401 Male 70 = \$77,160 Female 70 = \$85,910 Male 75 = \$63,894 Female 75 = \$71,022 Male 80 = \$51,229 Female 80 = \$56,433</p> <p>100% Joint & Survivor</p> <p>Male & Female 60 = \$129,219 Male & Female 65 = \$118,026 Male & Female 70 = \$106,915 Male & Female 75 = \$91,896 Male & Female 80 = \$77,451</p> <p>IMMEDIATE ANNUITIES \$500.00 monthly income starting in 1 month</p>	<p>Life With Installment Refund</p> <p>Male 60 = \$118,372 Female 60 = \$121,871.99 Male 65 = \$107,328 Female 65 = \$110,995.36 Male 70 = \$95,216 Female 70 = \$100,212.40 Male 75 = \$84,210 Female 75 = \$88,439.81 Male 80 = \$73,079 Female 80 = \$77,642.87</p> <p>Temporary Life 15 Years:</p> <p>Male 60 = \$73,322 Female 60 = \$74,723 Male 65 = \$71,010 Female 65 = \$73,300 Male 70 = \$66,100 Female 70 = \$70,105 Male 75 = \$59,815 Female 75 = \$63,051 Male 80 = \$49,679 Female 80 = \$53,800</p> <p>Life Only & 3% COLA</p> <p>Male 60 = \$162,158.26 Female 60 = \$171,429.95 Male 65 = \$138,470.55 Female 65 = \$147,804.72 Male 70 = \$112,794.06 Female 70 = \$121,576.94</p> <p>Period Certain Only</p> <p>10 Years = \$53,590 15 Years = \$78,219 20 Years = \$96,339 25 Years = \$114,416</p>
--	--

5 Year FPDA | Surrender Charges 5%, 4%, 2%, 2%, 1%, 0% Thereafter & No MVA

3.40% rate guaranteed year 1

3.40% base rate
(2.50% minimum guarantee)
\$5,000 Minimum Premium

Free interest withdrawals
Free 10% withdrawal after 1st anniversary
RMD friendly for qualified plans
Full death benefit
Commission 2.50% (0-80)

Surrender Charge: 8,7,6,5,0%
Issue ages 0-100
Full death benefit

Currently Available in AZ, CO, CT, FL, IL, IN, MD, NJ, NV, MI, OH, PA, RI, VA, TX, WI, WV

3.00% Interest Rate
4 Years Guaranteed

Surrender Charge: 8,7,6,5,0%
Issue ages 0-100
Full death benefit

Approved In CA, FL, WA many others!
Minimum \$5,000 NQ & \$2,000 Q
Free withdrawals of interest

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 0320 | AGENT USE

Indexed Annuity With Bonus

FIA With A Bonus Vested Day 1

4.00% Bonus & 2.00% Fixed Rate = 6.00% Year 1 Guarantee

"A-" Rated Carrier

Male, 60

Premium Paid at Beginning of Year 1 \$500,000

Bonus Interest 4% \$20,000 credited at issue

"Hypothetical Illustrated Values" are not guaranteed. The assumptions on which "Illustrated Values" are based are subject to change by Sagicor Life Insurance Company; and actual results may be higher or lower. The Hypothetical Illustrated Values use what the indexed strategy would have credited for years shown, if prior to the illustration date. For dates in the future, indexed strategy values assume that the interest credits for the previous 10 years continue indefinitely in the future.

Strategy Option	Allocation Percentage	Initial Interest Rate	Initial Cap Rate	Initial Participation Rate
Declared Rate Strategy	10%	2.00%	N/A	N/A
Indexed Strategy 1 - S&P 500 Index Point-to-Point	45%	N/A	4.00%	100%
Global Multi-Index Strategy - Basket Index Strategy with a Participation Rate	45%	N/A	100%	40.00%

Year Ending	Year	Premium & Bonuses	Annual Withdrawal	Guaranteed Values ¹			Hypothetical Illustrated Values Based on Historical Index Performance						
				Account Value	Surrender Value	Death Benefit ³	Declared Rate Strategy	Indexed Strategy 1	Global Multi-Index Strategy ²	Account Value ⁴	Surrender Value	Guaranteed Surrender Value	Death Benefit ³
12/31/2020	1	520,000	0	521,040	471,225	521,040	53,040	243,360	239,347	535,747	487,530	471,225	535,747
12/31/2021	2	0	0	521,822	485,362	521,822	54,101	243,360	239,347	536,808	498,149	485,362	536,808
12/31/2022	3	0	0	522,604	499,923	522,604	55,183	253,094	254,110	562,388	530,536	499,923	562,388
12/31/2023	4	0	0	523,388	514,920	523,388	56,286	263,218	275,210	594,714	569,154	514,920	594,714
12/31/2024	5	0	0	530,368	530,368	530,368	57,412	273,747	282,159	613,318	594,547	530,368	613,318
12/31/2025	6	0	0	546,279	546,279	546,279	58,560	273,747	282,159	614,466	602,154	546,279	614,466
12/31/2026	7	0	0	562,667	562,667	562,667	59,732	284,697	287,867	632,295	622,543	562,667	632,295
12/31/2027	8	0	0	579,547	579,547	579,547	60,926	296,085	309,577	666,588	659,579	579,547	666,588
12/31/2028	9	0	0	596,934	596,934	596,934	62,145	296,085	309,577	667,807	664,462	596,934	667,807
12/31/2029	10	0	0	614,842	614,842	614,842	63,388	307,928	338,950	710,266	710,266	614,842	710,266
12/31/2030	11	0	0	633,287	633,287	633,287	64,655	320,245	346,695	731,596	731,596	633,287	731,596

The Death Benefit:

- May be paid out in a lump sum or an available settlement option may be chosen

Surrender charge period: 9 Years

- 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% Thereafter
- No Market Value Adjustment (MVA)

Availability:

- States NOT approved in: AK, CT, ME, NY, VT

Commission:

- 4.50% Paper Application (0-75)
- 6.00% E-Application (0-75)
- 2.50% Paper Application (76-85)
- 3.00% E-Application (76-85)

Get An Agent Kit For The Vested Bonus FIA

Income Rider - Fixed or Fixed & Indexing

INCOME RIDER - Issues 401K Qualified

"A" Rated Carrier with \$20 Billion in admitted assets with 18% surplus.

Feel comfortable with the strength of the carrier and product guarantees!

Lifetime Income Rider (Fixed):	10 Year :	7 Year :
Fixed Rate:	7.20%	7.20%
Accumulation Period:	10 Years	10 Years

Rider Premium Charge:	1.00%	1.00%
Lifetime Income Rider (Index) : (Indexed Credit + Fixed Rate)	10 Year : 4.20% + Index Credit	7 Year : 4.20% + Index Credit
Accumulation Period:	10 Years	10 Years
Rider Premium Charge:	0.70%	0.70%
(Issue ages 50+ see payout % by age below)		
Commission:	10 Year :	7 Year :
Year 1 Premiums (0-75)	7.00%	5.00%
Year 1 Premiums (76 - Max Issue Age)	5.50%	4.00%
BONUS per 1st year premiums (0-75)*	1.00%	1.00%
Issue Ages:	0-80	0-85
Minimum Premium:	\$5,000 Q	\$5,000 Q
	\$10,000 NQ	\$10,000 NQ
Surrender Charges:	10 Years	7 Years

Lifetime Income Percentage by Age

Single life age when income begins								Joint life age when income begins							
50	3.5%	61	4.6%	72	5.7%	83	6.8%	50	3.0%	61	4.1%	72	5.2%	83	6.3%
51	3.6%	62	4.7%	73	5.8%	84	6.9%	51	3.1%	62	4.2%	73	5.3%	84	6.4%
52	3.7%	63	4.8%	74	5.9%	85	7.0%	52	3.2%	63	4.3%	74	5.4%	85	6.5%
53	3.8%	64	4.9%	75	6.0%	86	7.1%	53	3.3%	64	4.4%	75	5.5%	86	6.6%
54	3.9%	65	5.0%	76	6.1%	87	7.2%	54	3.4%	65	4.5%	76	5.6%	87	6.7%
55	4.0%	66	5.1%	77	6.2%	88	7.3%	55	3.5%	66	4.6%	77	5.7%	88	6.8%
56	4.1%	67	5.2%	78	6.3%	89	7.4%	56	3.6%	67	4.7%	78	5.8%	89	6.9%
57	4.2%	68	5.3%	79	6.4%	90	7.5%	57	3.7%	68	4.8%	79	5.9%	90	7.0%
58	4.3%	69	5.4%	80	6.5%			58	3.8%	69	4.9%	80	6.0%		
59	4.4%	70	5.5%	81	6.6%			59	3.9%	70	5.0%	81	6.1%		
60	4.5%	71	5.6%	82	6.7%			60	4.0%	71	5.1%	82	6.2%		

*payable after the free look period, standard commission chargeback rules apply. FSD Financial can revise and limit this bonus.


Request an Agent Kit & Get Registered For Your Marketing Bonus!

Using Immediate Annuities For Expenses

Dial In The Income!

Cost Per \$500 Monthly



 FixedAnnuitiesandLife.com
800-373-9697

Clients with fixed expenses can use a SPIA to cover those cost. Below are sample **premiums required to fund \$500.00 per month** on a variety of immediate annuity options.

Single Life ONLY:

Male 60 = \$104,821 | Female 60 = \$114,155
Male 65 = \$91,074 | Female 65 = \$100,401
Male 70 = \$77,160 | Female 70 = \$85,910
Male 75 = \$63,694 | Female 75 = \$71,022
Male 80 = \$51,229 | Female 80 = \$56,433

Single Life W/ Installment Refund:

Male 60 = \$118,372 | Female 60 = \$121,671.99
Male 65 = \$107,328 | Female 65 = \$110,905.36
Male 70 = \$96,316 | Female 70 = \$100,212.40
Male 75 = \$84,210 | Female 75 = \$88,439.81
Male 80 = \$73,079 | Female 80 = \$77,642.07

Period Certain ONLY:

05 Years = \$28,818
10 Years = \$53,590
15 Years = 76,219
20 Years = \$96,339
25 Years = \$114,416
30 Years = \$130,208

Temporary Life 15 Years:

Male 60 = \$73,322 | Female 60 = \$74,723
Male 65 = \$71,010 | Female 65 = \$73,300
Male 70 = \$66,700 | Female 70 = \$70,108
Male 75 = \$59,815 | Female 75 = \$63,951
Male 80 = \$49,679 | Female 80 = \$53,800

If you have risk averse clients, would they enjoy these benefits?

- Level Systematic Distributions of Principal & Interest
- Tax Excluded Income
- To Cover Long Term Expenses With A Single Premium Now
- Cost Of Living Adjustments (COLA)
- Longevity Protecting Income
- Insurance Guarantees
- Direct Deposit
- PEACE OF MIND

If the answer is YES, show them a SPIA.

GET A SPIA QUOTE TODAY

Short Term MYGA Not To Pass Up - 4 Years

3.00%

4 Year

Guaranteed Interest Rate

Surrender:
8%,7%,6%,5%,0% Thereafter

12.72% Total interest in 4 years

Minimum \$5,000 - (\$2,000 Qualified)
Issue to age 100
Free withdrawals of interest
Full death benefit

Commission:

- 1.60% (0-79)
- 0.80% (80-100)

[Details / Agent Kit](#)

Quality Product - No MVA - Strong Carrier - Hurry!

3.25%

6 Year

Guaranteed Interest Rate

"A-" Rated Carrier
Established in 1895
1 Billion in admitted assets
19.6% surplus

21.15% Total interest in 6 years

Full death benefit
Free Interest Withdrawals
Fully liquid after 6 years

Commission:

- 2.75% (0-75)
- 1.45% (76-85)

[Details / Agent Kit](#)

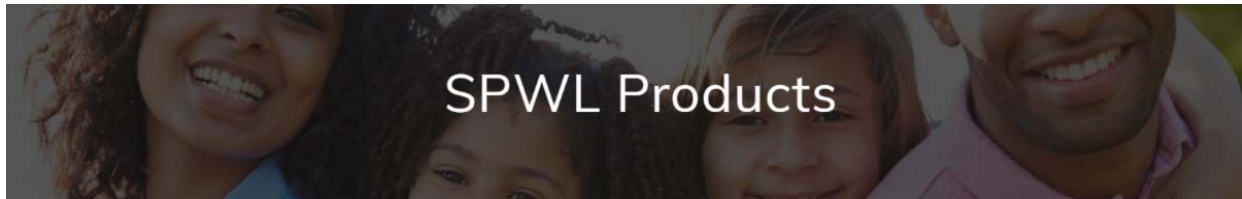
3 Year MYGA Options

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
- [2.45% 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
- [2.35% Interest Rate](#) - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 99
- [2.10% Interest Rate](#) - "A" Rated Carrier - Issues to age 93
- [2.00% Interest Rate](#) - "A-" Rated Carrier
- [2.00% Interest Rate](#) - "A+" Rated Carrier

[Other MYGA Rates Here](#)

Single Premium Whole Life - 15% Commission



Tax-Efficient Wealth Transfer Create a LEGACY From Liberty Bankers Life

Preferred and Standard Ratings Available

- Super simplified point-of-sale approval. Telephone.
- 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

Commission:

- 14.00% commission + 1st case bonus of 1.00% from FSD
- Full carrier incentive trip credit

State Availability:

- Not Available In CA, DE, DC, MN, NH, NY, ND, SD

Request an agent kit

News and Incentives

Trips / Rewards

- [Lafayette Life 2021](#)
- [American National Amazon Gift](#)
- [Liberty Bankers 2020](#)
- [Sentinel Security 2020](#)
- [Sentinel E-App \\$\\$ ends May 31](#)
- [Royal Neighbors Bahamas 2021](#)
- [Sagicor 15% bonus commission](#)

WHAT'S HAPPENING NOW 2020

- [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](#)

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](#)

Pre-Approved Ads From LBL

- [MYGA Print Ads](#)
- [MYGA Electronic Ads](#)
- [Calculators and more](#)

FLASHBACK TO FSD UPDATE MARCH 2000



INDEXED ANNUITY WITH GUARANTEES and USG sales
Annuity Agent Journal News - Archive
Fixed Annuity agent articles of FSD FINANCIAL SERVICES

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The FSD Fixed Annuity Journal And Interest Rate Review
A monthly guide for insurance agents reviewing fixed annuity product quality and performance.
March 2000

Annuity Review
A variety of sales ideas, product discussions/comparisons and miscellaneous thoughts.

Welcome Reliastar Life
We are pleased to add the annuity products from Reliastar Life to our group of carriers. Reliastar is rated (A+ Best, AA+ S&P).

Reliastar brings an excellent and simple to explain indexed annuity. The **EIA Series 1** is a non average annual reset product based on a calendar year, with a current participation rate of 60% with a 10% annual cap on earnings. Both participation rate and cap are **GUARANTEED** for the term. Reliastar also has very competitive immediate annuity rates and a good multi-year guarantee product the **MVA Annuity** :

- **7.50%** for 1st year
- **6%** for years 2-9
- **6%** Commission (to age 85)

Switzerland/Italy 2000
Reliastar has 2 great conventions coming up with what we believe to be very low qualification levels. (Until 2-29-2000)

- **\$400,000** - 4 days/ 3 nights Breckenridge, Co.
- **\$1,000,000** - 6 days/ 5 nights Switzerland & Italy.

Both levels are relatively low, but only \$1,000,000 for both Switzerland & Italy is a **Great Deal**.

USG Life & Annuity Raises Rates

Select Guarantee

- **5 years** 6.55% (years 1-5)
- **6 years** 6.75% (years 1-6)
- **8 years** 11.00% (1st year)
6.00% (years 2-8)

Rate guarantee and surrender period match.

New Agent Bonus
Sell your first USG case and receive a cash bonus from FSD and a prize from USG. Cash bonus from **\$50 to \$250** based on premium. **Prizes** - Binoculars, Power Drill & MORE!

USG Power Contest

- \$250,000 Production - **1 prize**
- \$500,000 Production - **2 prizes**

20 Years Ago

What was happening in
March 2000

11.00% Year 1
6.00% Year 2-8
For 8 Years MYGA

Indexed Annuity with
50% Minimum Participation Rate

**Rates were higher, commission
were more, overall much easier
business 20 years ago!**

[Click to see the 3/2000 update](#)

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.

For more than just our weekly updates, follow us on LinkedIn & Twitter.

STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE

FSD offers a traditional approach to current fixed insurance products.





Quality | Integrity | Expertise

Financial Services Division Fixed Products Only | We are here to help!

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

800-373-9697

www.FixedAnnuitiesAndLife.com | www.SPIAquote.com

Enclosed information subject to change and human error.

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Quick Discussion Guide

March 13, 2020
Update

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Strongest Guarantee? A High Minimum Guarantee

Current Interest Rate:

- 3.40% 1st year
- 3.40% base rate

Rate Guaranteed Period:

- 1 Year
- Minimum Guarantee Rate: 2.50%

Surrender Charges:

- 5%, 4%, 2%, 2%, 1%, 0% - NO MVA

Minimum Deposit:

- \$5,000 minimum & \$1,000,000 maximum

Issue Age:

- 0 - 95

States ONLY approved in:

- AZ, CO, CT, FL, IL, IN, MD, NJ, NV, MI, OH, PA, RI, VA, TX, WI, WV

Free Withdrawal:

- Interest W/D After 30 Days
- 10% of cash value at 1st anniversary (contractual)
- RMD for qualified plans
- Additional deposits do not reset penalty
- Nursing Home Qualified

Minimum Guarantees
2.00%
&
2.50%

The Strongest Guarantees Are Becoming Visible

FixedAnnuitiesandLife.com

Death Benefits:

- Full Death Benefit

Commission:

- 2.50%: 0 - 80
- 1.50%: 81 - 85
- 1.00%: 86 - 90
- 0.50% 91 - 95

				Guaranteed			Current		
Year	Age	Deposit	Withdrawal	Cash Value	Accum. Value	Interest Rate	Cash Value	Accum. Value	Interest Rate
1	61	\$500,000	\$0	\$491,150	\$517,000	3.40%	\$491,150	\$517,000	3.40%
2	62	0	0	508,728	529,925	2.50%	513,195	534,578	3.40%
3	63	0	0	532,310	543,173	2.50%	541,699	552,754	3.40%
4	64	0	0	545,617	556,752	2.50%	560,116	571,547	3.40%
5	65	0	0	564,965	570,671	2.50%	585,070	590,980	3.40%
6	66	0	0	584,938	584,938	2.50%	611,073	611,073	3.40%

Get An Agent Kit

E-Apps

E-App benefits are very obvious right now. Below is a sample of how an E-App works. Several carriers offer this option.

Quick Guide:

1. Illustration is run
2. Application is created
3. Review information
4. Email client review
5. Clients e-signs
6. Agent e-signs
7. Agent e-submits



Give us a call and we will walk you through the process.
 800-373-9697

Error resistant submission via E-APP

Virus Effects Financial Markets

Being a fixed only annuity wholesaler really pays off at times like this. Fixed annuity clients have peace of mind and can focus on what's important to them no matter what is happening in the financial markets. The clients know their exposure and their ultimate guarantees. No calls from worried clients or agents, ***priceless!***

We will be open next week, we have off sight capabilities as well.



Mid March March Rate Drops

The rate changes just keep coming, daily drops, almost every carrier reduced. Multiple products have been removed or suspended. **Follow us** here for the most up to date information.

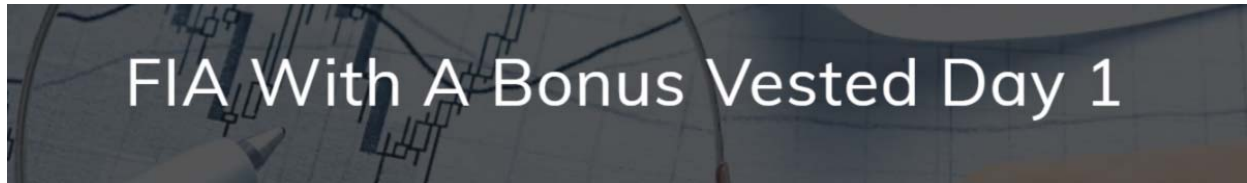
[MYGA Rates](#)

[FIA Rates](#)

[Life Products](#)

[SPIA Quotes](#)

Indexed Annuity With Bonus



4.00% Bonus & 2.00% Fixed Rate = 6.00% Year 1 Guarantee

"A-" Rated Carrier

Male, 60

Premium Paid at Beginning of Year 1 \$500,000

Bonus Interest 4% \$20,000 credited at issue

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12/31/2020	1	520,000	0	521,040	471,225	521,040	53,040	243,360	239,347	535,747	487,530	471,225	535,747
12/31/2021	2	0	0	521,822	485,362	521,822	54,101	243,360	239,347	536,808	498,149	485,362	536,808
12/31/2022	3	0	0	522,604	499,923	522,604	55,183	253,094	254,110	562,388	530,536	499,923	562,388
12/31/2023	4	0	0	523,388	514,920	523,388	56,286	263,218	275,210	594,714	569,154	514,920	594,714
12/31/2024	5	0	0	530,368	530,368	530,368	57,412	273,747	282,159	613,318	594,547	530,368	613,318
12/31/2025	6	0	0	546,279	546,279	546,279	58,560	273,747	282,159	614,466	602,154	546,279	614,466
12/31/2026	7	0	0	562,667	562,667	562,667	59,732	284,697	287,867	632,295	622,543	562,667	632,295
12/31/2027	8	0	0	579,547	579,547	579,547	60,926	296,085	309,577	666,588	659,579	579,547	666,588
12/31/2028	9	0	0	596,934	596,934	596,934	62,145	296,085	309,577	667,807	664,462	596,934	667,807
12/31/2029	10	0	0	614,842	614,842	614,842	63,388	307,928	338,950	710,266	710,266	614,842	710,266
12/31/2030	11	0	0	633,287	633,287	633,287	64,655	320,245	346,695	731,596	731,596	633,287	731,596

The Death Benefit:

- May be paid out in a lump sum or an available settlement option may be chosen

Surrender charge period: 9 Years

- 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% Thereafter
- No Market Value Adjustment (MVA)

Availability:

- States NOT approved in: AK, CT, ME, NY, VT

Commission:

- 4.50% Paper Application (0-75)
- 6.00% E-Application (0-75)
- 2.50% Paper Application (76-85)
- 3.00% E-Application (76-85)

Using Immediate Annuities For Laddering

Period Certain ONLY:

\$100,000 Premium
Monthly Income

03 Years = \$2,875.00

05 Years = \$1,808.00

10 Years = \$977.00

15 Years = \$702.00

20 Years = \$567.00

Quotes for AZ,CO,CT,FL,IL,IN,MD,NJ,NV,

MI,OH,PA,RI, VA, TX, WI, WV.

Rates in other states will vary.



Guaranteed
Lifetime Income

Peaceful

Take A Look At The Insurance
Product Built For Income

The Immediate Annuity

www.SIAQuote.com 800-373-9697

Image by Jeff Allford - CA Insurance License Number 0891910

If you have risk averse clients, would they enjoy these benefits?

- Level Systematic Distributions of Principal & Interest
- Tax Excluded Income
- To Cover Long Term Expenses With A Single Premium Now
- Cost Of Living Adjustments (COLA)
- Longevity Protecting Income
- Insurance Guarantees
- Direct Deposit
- PEACE OF MIND

If the answer is YES, show them a SIA.

GET A SIA QUOTE TODAY

"A-" Rated MYGA

3.00%

5 Year

Guaranteed Interest Rate

Recurring Surrender:

9%, 8%, 7%, 6%, 5%, 30 day window

Not Avail. In DE, DC, MT, ND, NY, SD

15.92% Total interest in 5 years

Minimum \$100,000

Issue to age 90

10% Free withdrawals of interest

Full death benefit

Commission:

- 2.00% (0-80)
- 1.25% (81-90)

Details / Agent Kit

Single Premium Whole Life - 15% Commission

Tax-Efficient Wealth Transfer Create a LEGACY From Liberty Bankers Life

Preferred and Standard Ratings Available

- Super simplified point-of-sale approval. Telephone.
- 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

Commission:

- 14.00% commission + 1st case bonus of 1.00% from FSD
- Full carrier incentive trip credit

State Availability:

- Not Available In CA, DE, DC, MN, NH, NY, ND, SD

Request an agent kit

News and Incentives

Trips / Rewards

- Lafayette Life 2021
- American National Amazon Gift
- Liberty Bankers 2020
- Sentinel Security 2020
- Sentinel E-App \$\$ ends May 31
- Royal Neighbors Bahamas 2021
- Sagicor 15% bonus commission

WHAT'S HAPPENING NOW 2020

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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

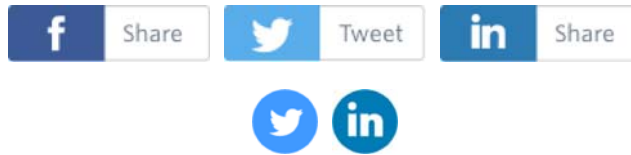
and will offer the best products no matter if I have a direct contract or I need to reach out to my network distributors. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) 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

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FSD Financial Services Division Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | Independent Wholesaler For Agents

Quality | Integrity | Expertise

www.FixedAnnuitiesandLife.com | www.SPIAquote.com

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

March 23, 2020
Update

[MYGA Rates](#)

[FIA Rates](#)

[Life Products](#)

[SPIA Quotes](#)

[Annuity Blog](#)

Higher Premiums Are Looking For Secure Ratings!

(A-) Rated Carrier | \$1.5 Billion Admitted Assets

2.50% for 3

3.00% for 5

3.05% for 7

\$100,000+ Premium & E-App Available



FixedAnnuitiesAndLife.com

Minimum Deposit:

- \$15,000 (\$750,000 Maximum)

Issue Age:

- 15 days - 90 years old

States NOT approved in:

3 Years Surrender Recurring w/ MVA

- 9%, 8%, 7%, 30 day window

5 Years Surrender Recurring w/ MVA

- 9%, 8%, 7%, 6%, 5% 30 day window

7 Years Surrender Recurring w/ MVA

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

Free Withdrawal:

- 10% Free Withdrawal Provision after the first contract year

- 9%, 8%, 7%, 6%, 5%, 4%, 3%, 30 day window

Death Benefits:

- Full Death Benefit

California rates are 0.05% lower

Get an agent kit

Index Annuity | 5% Cap | ROP | 3 Terms



New rate as of 03/16/2020

S&P 500® Price Return Options 5 Year:

- 35.00% Annual Point-to-Point Par Rate
- 5.00% Annual Point-to-Point Cap
- 1.00% Monthly Sum Cap
- 1.50% Fixed Rate

Surrender charge period:

- 5 Year = 9%, 8%, 7%, 6%, 5%,
- 7 Year = 9%, 8%, 7%, 6%, 5%, 4%, 3%
- 10 Year = 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

S&P 500® Price Return Options 7 Year:

- 37.00% Annual Point-to-Point Par Rate
- 5.00% Annual Point-to-Point Cap
- 1.00% Monthly Sum Cap
- 1.50% Fixed Rate

Not available in:

- AK, CA, DE, FL, HI, ID, ME, MN, NJ, NY, SD

S&P 500® Price Return Options 10 YEAR

— NO BONUS

- 38.00% Annual Point-to-Point Par Rate
- 5.00% Annual Point-to-Point Cap
- 1.25% Monthly Sum Cap
- 1.50% Fixed Rate

Return of Premium:

- After the 5th contract year, any full surrender will return at least the amount of premium paid into the contract reduced by previous withdrawals.

S&P 500® Price Return Options 10 YEAR

— PREMIUM BONUS

- 28.00% Annual Point-to-Point Par Rate
- 4.00% Annual Point-to-Point Cap
- 1.00% Monthly Sum Cap
- 1.50 Fixed Rate

Features:

- RMD-friendly
- Free Partial Withdrawals
- Terminal Illness & Nursing Home Confinement Waiver of Surrender Charges & MVA
- Guaranteed Living Benefit Rider (GLBR)
- Premium Bonus Rider on 10 year
- Full death benefit

Issue Ages:

- 0-90 for 5 and 7 Year
- 0-80 for 10 Year
- (max 75 if adding GLBR on 7 and 10 year)

Commission :

- 5 Year:
 - 3.00% (0-74)
 - 1.75% (75+)
- 7 Year:
 - 4.50% (0-74)
 - 2.25% (75+)
- 10 Year:
 - 6.50% (0-74)
 - 4.50% (75+)

Get Your Agent Kit

E-Apps

E-App benefits are very obvious right now. Below is a sample of how an E-App works. Several carriers offer this option.

Quick Guide:

1. Illustration is run
2. Application is created
3. Review information
4. Email client review
5. Clients e-signs
6. Agent e-signs
7. Agent e-submits



Give us a call and we will walk you through the process.
800-373-9697

Error resistant submission via E-APP

Virus Effects On FSD Staffing

We will be open this week as we are deemed essential business by CA. However, only one person will be in the physical office to receive premiums, contracts and handle other time sensitive issues.

Toll Free: 800-373-9697
Email: contact@fsdfinancial.com



Request Fixed Annuity Illustrations

Fixed Indexed

Immediate Annuity

Deferred Annuity

Indexed Annuity With Bonus

FIA With A Bonus Vested Day 1

4.00% Bonus & 2.00% Fixed Rate = 6.00% Year 1 Guarantee

"A-" Rated Carrier

The Death Benefit:

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Surrender charge period: 9 Years

- 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% Thereafter
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- 2.50% Paper Application (76-85)
- 3.00% E-Application (76-85)

Get An Agent Kit For The Vested Bonus FIA

Guaranteed Income Using Immediate Annuities



Period Certain ONLY: _

\$100,000 Premium | Monthly Income

03 Years = \$2,875.00

05 Years = \$1,808.00

10 Years = \$977.00

15 Years = \$702.00

20 Years = \$567.00

Quotes for AZ,CO,CT,FL,IL,IN,MD,NJ,NV, MI,OH,PA,RI,
VA,TX,WI,WV.

Rates in other states will vary.

Life With 10 Year Certain: _

\$100,000 Premium | Monthly Income

Age 65 Male = \$529 (6.35% Annually)

Age 70 Male = \$605 (7.26% Annually)

Age 75 Male = \$691 (8.29% Annually)

Age 65 Female = \$488 (5.87% Annually)

Age 70 Female = \$559 (6.71% Annually)

Age 75 Female = \$649 (7.79% Annually)

Not Available: MN, NH, NY, WY

Rates in premium tax states will vary.

Get A Details SPIA Quote Here

Single Premium Whole Life - 15% Commission



SPWL Products

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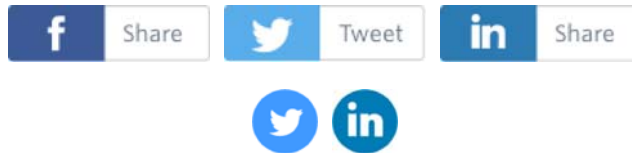
I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 23 years. (Expertise) If you want your clients to have the cream of the crop 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!
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FOR AGENT USE ONLY



Fixed Annuity Hot List



www.FixedAnnuitiesAndLife.com | www.SPIAquote.com

March 2, 2020

800-373-9697

AGENT USE ONLY

3.25%
\$100K+

Guaranteed 6 Year Interest Rate "A-" Rated Carrier Established In 1895

This MYGA has a few great features, clients can choose one of three guarantee periods.

This MYGA has NO market value adjustment, a great advantage in an ultra low interest rate environment.



Click For Details

Below are the example premiums required to fund \$500.00 per month on a variety of immediate annuity options.

Dial In The Income!
Cost Per \$500 Monthly



Life Only

Male 60 = \$104,821 | Female 60 = \$114,155
Male 65 = \$91,074 | Female 65 = \$100,401
Male 70 = \$77,160 | Female 70 = \$85,910
Male 75 = \$63,694 | Female 75 = \$71,022
Male 80 = \$51,229 | Female 80 = \$56,433

Life With Installment Refund

Male 60 = \$118,372 | Female 60 = \$121,671.99
Male 65 = \$107,328 | Female 65 = \$110,905.36
Male 70 = \$96,316 | Female 70 = \$100,212.40
Male 75 = \$84,210 | Female 75 = \$88,439.81

100% Joint & Survivor

Male & Female 60 = \$129,219
Male & Female 65 = \$118,026
Male & Female 70 = \$106,015
Male & Female 75 = \$91,896
Male & Female 80 = \$77,451

Temporary Life 15 Years:

Male 60 = \$73,322 | Female 60 = \$74,723
Male 65 = \$71,010 | Female 65 = \$73,300
Male 70 = \$66,700 | Female 70 = \$70,108
Male 75 = \$59,815 | Female 75 = \$63,951

Life Only & 3% COLA

Male 60 = \$162,158.26 | Female 60 = \$171,428.95
Male 65 = \$138,470.55 | Female 65 = \$147,604.72
Male 70 = \$112,794.06 | Female 70 = \$121,676.94

Period Certain Only

10 Years = \$53,590
15 Years = \$76,219
20 Years = \$96,339

IMMEDIATE ANNUITIES

\$500.00 monthly income starting in 1 month

5 Year FPDA | Surrender Charges 5%, 4%, 2%, 2%, 1%, 0% Thereafter & No MVA

3.40% rate guaranteed year 1
3.40% base rate
(2.50% minimum guarantee)
\$5,000 Minimum Premium

Free interest withdrawals
Free 10% withdrawal after t 1st anniversary
RMD friendly for qualified plans
Full death benefit

Currently Available in AZ, CO, CT, FL, IL, IN, MD, NJ, NV, MI, OH, PA, RI, VA, TX, WI, WV

3.00% Interest Rate
4 Years Guaranteed

Surrender Charge: 8,7,6,5,0%
Issue ages 0-100
Full death benefit

Approved In CA, FL, WA many others!
Minimum \$5,000 NQ & \$2,000 Q
Free withdrawals of interest

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

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