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FSD Financial Services Division Insurance News & Reviews

Independent wholesaling since 1994 | *Quality | Integrity | Expertise*

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

March 1, 2021
Update

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

New 3 Year MYGA with American National

American National | Strong "A" rated carrier

This company is upping their short term MYGA game with the reintroduction of the 3 year:

- **3 year rate: 2.10%** for \$250,000+ (1.95% \$100K+)
- **5 year rate: 2.25%** for \$250,000+ (2.10% \$100K+)
- **6 year rate: 2.45%** for \$250,000+ (2.30% \$100K+)
- Full Death Benefit
- Free Withdrawals
- [Details](#)

The Fixed Indexed Annuity (FIA) at American National is looking really good too:

- **5.00% Annual Pt. 2 Pt. Cap**
- Optional income rider **compounds at 7.20%**
- 1.00% Premium Bonus
- Commission: 7.00% to age 75 (5.50% 76-80)
- [Cash is King Bonus](#)
- [Rate sheet](#)
- [Agent Licensing](#)



Liberty Bankers - AGENTS WANTED

Liberty Bankers Rates

Client Friendly
Single or Flexible Premiums

Liberty Bankers®
February 15, 2021 Page 1

BANKERS ELITE SERIES
ENHANCED RATE MULTI-YEAR GUARANTEE - SINGLE PREMIUM ONLY ANNUITIES

Features:	Bankers Elite 3	Bankers Elite 5	Bankers Elite 7	Bankers Elite 9
Net Rate Rate	2.25%	2.85%	2.90%	3.00%
Current Rate Guarantee	3 Yrs	3 Yrs	7 Yrs	3 Yrs
Revised Rate Strategy	Guaranteed 3 Yrs	Guaranteed 3 Yrs	Guaranteed 7 Yrs	Guaranteed 3 Yrs
Minimum Guarantee Rate**	The contract rate is determined each policy year based on a formula using the five year constant maturity treasury rate. The rate may not be less than 1% or more than 2%.			
Minimum Issue Age	60	60	60	60
Maximum Premium**	\$10,000	\$10,000	\$10,000	\$10,000
Maximum Withdrawal Charges	3 Yrs 1.5% (1st 50%) (0-50%)(1st 50%)	3 Yrs 1.5% (1st 50%) (0-50%)(1st 50%)	7 Yrs 1.5% (1st 50%) (0-50%)(1st 50%)	3 Yrs 1.5% (1st 50%) (0-50%)(1st 50%)
Policy Form Information	NO FINELY PRINTED WITHDRAWAL FOR ANY REASON INCLUDING PERIODS DURING SURRENDER CHARGE PERIODS THEREAFTER. WITH LOANS			
Waiver & Disability Benefit	SURRENDER VALUE. Surrender option may elect to continue the policy in their own and avoid surrender charges. Non-spouse beneficiaries may reduce or avoid charges by electing payment or selling a portion of assets.			
Death Benefit (Beneficiary/Contingent)	CA Only: Death Benefit equals Accumulated Value less previous benefit paid if not elected.			
Subsidiary Contracts	Must comply for these markets higher rates, not meeting flexibility, including 100% living and/or annuity payment and allowing full flexibility and control after surrender charges expire.			
Available through Liberty Bankers Life	AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IL, IN, IA, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY			
Available through Capital Life	AL, AZ, CA, DC, HI, MA, ME, MI, MO, NY, VT			
Products NOT Available in	DE, NY			
Net to Gross Commission Rate**	3.00% at all ages	2.25% at all ages	2.50% at all ages	2.75% at all ages

**The Maximum Guarantee Rate is determined each policy year based on a formula using the five year constant maturity treasury rate. The rate may not be less than 1% or more than 2%. The rates determined by this methodology for 2021 is 1.90%.

**The Maximum Premium is the maximum amount of premium that can be paid for a single premium annuity contract. The maximum amount of premium that can be paid for a single premium annuity contract is \$10,000. The maximum amount of premium that can be paid for a single premium annuity contract is \$10,000.

Policy Form: May Vary - Please Refer To Specific Product For Complete Product Information - Rates Are Subject To Change Without Notice - For Agent Use Only - Not For Use With The Public

Non-Repeating Surrender Charges
Internal Rollovers
Incentive Trip
Application bonus \$100 certain states

[Request a full agent kit with financial sheets on Liberty Bankers here](#)

3 Year 2.25% Rate & 2% Commission

Who is HOT for March?

The Standard

Multi Year Guarantee Annuities (MYGA)

- 3, 5 and 7 year rates from 1.75% to 2.30%
- [Rate details](#)

Fixed Indexed Annuities (FIA)

- 5, 7 or 10 years surrender terms
- Annual Pt. 2 Pt. Caps 4.75% on the 7 year at \$100,000 premium
- [Rate Sheet Agent Appointment](#)

Sagicor Life

Multi Year Guarantee Annuities (MYGA)

- 3 - 7 year rates from 1.00% to 2.50%
- [Rate details](#)

Single Premium Deferred Annuity (Great for 2020/21 IRA contributions)

- Minimum Guaranteed Interest Rate is 2.00% in years 1-10 and **3.00% thereafter**
- Minimum Premium \$2,000 and maximum of \$750,000
- Issues to age 90
- Commission 3.00% (0-80) 1.75% (81-90)
- [Get Contracting | Rate Sheet](#)

NASSAU MYANNUITY 5X, 7X

No Withdrawals

- 5 year rate 3.10%
- 7 year rate 3.20%

10% Withdrawals

- 5 year rate 2.90%
- 7 year rate 3.00%

Agent Info

- [Details](#)
- [Rate Sheet](#)

SILAC Insurance

Fixed Indexed Annuities (FIA)

- 7, 10 or 14 years surrender terms
- Premium bonuses from 0%, 5%, 7% or 10%
- Annual Pt. 2 Pt. Caps 4.00% to 5.50%
- Commission range from 5.50% to 9.00% ages 0-75
- [Get Contracting Paperwork](#)

Multi Year Guarantee Annuities (MYGA)

- 2 year rates from 1.75% to 2.15%
 - 5 year rates from 2.70% to 2.95%
 - [Details](#)
 - [Rate Sheet](#)
-

GILICO - Guarantee Income Life

Fixed Indexed Annuities (FIA)

- Competitive 5 and 7 years surrender terms
- Annual Pt. 2 Pt. Cap 5.00% on 7 year
- Annual Pt. 2 Pt. Cap 4.50% on 5 year
- Commission 3.00% on 5 year and 4.50% on 7 year ages 0-74
- [Details](#)

Multi Year Guarantee Annuities (MYGA)

- 3 - 10 year rates from 2.05% to 3.00%
 - [Details](#)
 - [Rate Sheet](#)
-

Oxford Life

Fixed Indexed Annuities (FIA)

- Very short 3 year term, ALSO available in a 5, 7 and 10 year surrender terms
- Annual Pt. 2 Pt. Cap 3.25% on 3 year
- Annual Pt. 2 Pt. Cap 4.00% on 5 year
- Commission 2.25% on 3 year and 3.50% on 5 year ages 0-75
- [Details](#)

Multi Year Guarantee Annuities (MYGA)

- 3 - 10 year rates from 1.60% to 2.70%
- [Details](#)
- [Rate Sheet](#)

Single Premium Life Insurance

- Available to individuals ages 55 to 80
 - Available coverage from \$30,000 up to \$500,000
 - [Details / Agent Kit](#)
-

IRA Season | Low Premium | Strong Start Bonus

2 year, 5 year or 8 year options

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

START STRONG

ISDA 2021 Annuity Bonus CASH

New Annuity Production
January 1, 2021 to March 31, 2021

PRODUCTION	BONUS
\$5 Million EARN	\$25,000
\$3 Million EARN	\$15,000
\$2 Million EARN	\$10,000
\$1 Million EARN	\$5,000
\$800 K EARN	\$4,000
\$500 K EARN	\$2,500
\$200 K EARN	\$1,000
\$100 K EARN	\$500
\$10 K EARN	\$50
\$5 K EARN	\$25

Bonus Cash on accumulative personal production.

Start with as little as \$300.00 or \$25.00 per monthly ACH premium

Agent Bonus: starts at \$5,000 premium
Earn: up to \$25,000 in bonuses

Call 800-373-9697

FLEXIBLE - 8

3.50% Year 1

Non-Guaranteed Interest Rate
Years 2-8 is **3.50%**

2.00% contract minimum

FLEXIBLE - 5

3.75% Year 1

Non-Guaranteed Interest Rate
Years 2-5 is **3.00%**

1.75% contract minimum

FLEXIBLE - 2

2.25% Year 1

Non-Guaranteed Interest Rate
Years 2 is **2.00%**

1.25% contract minimum

- Interest W/D After 30 Days
- 10% of cash value at 1st anniversary
- RMD for qualified plans
- Death of annuitant
- Annuitization – 8 year minimum
- Additional deposits do not reset penalty
- *** Nursing home waiver

- Interest W/D After 30 Days
- 10% of cash value at 1st anniversary (contractual)
- RMD for qualified plans • Death of annuitant
- Annuitization – 5 year minimum
- Additional deposits do not reset penalty
- *** Nursing home waiver

- Interest W/D After 30 Days
- 10% of cash value at 1st anniversary (contractual)
- RMD for qualified plans
- Death of annuitant
- Annuitization – 2 year minimum
- Additional deposits do not reset penalty
- *** Nursing home waiver

[Get an agent kit](#)

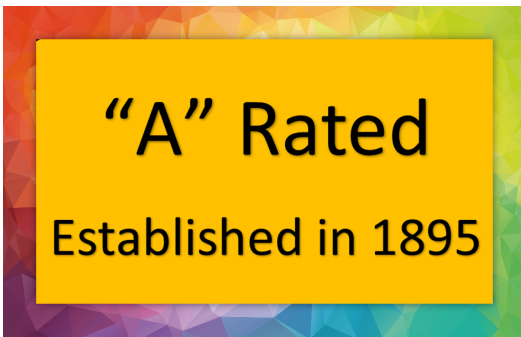
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Recently upgraded to "A" by A.M. Best

Real \$ Returns, Guaranteed

Highly Rated Carrier Established in 1895
 \$100,000 at 2.00% for 3 years = **\$106,120.80**
 \$100,000 at 2.50% for 5 years = **\$113,140.82**
 \$100,000 at 2.60% for 6 years = **\$116,649.84**



Interest Rate Options:

- 3 Year: **2.00%** (\$50K+) - 1.50% commission
- 5 Year: **2.50%** (\$10K+) - 2.00% commission
- 6 Year: **2.60%** (\$20K+) - 2.75% commission

Not available in AK, AL, HI, IA, LA, MA, NH, NY

[Get an agent kit](#)

20 Year Term Life \$25 or \$40 per month

Policy Year	End of Year Age	Guaranteed Annualized Premium	Guaranteed Death Benefit
1	51	\$300.00	\$54,381
2	52	\$300.00	\$54,381
3	53	\$300.00	\$54,381
4	54	\$300.00	\$54,381
5	55	\$300.00	\$54,381
		\$1,500.00	
6	56	\$300.00	\$54,381
7	57	\$300.00	\$54,381
8	58	\$300.00	\$54,381
9	59	\$300.00	\$54,381
10	60	\$300.00	\$54,381
		\$3,000.00	
11	61	\$300.00	\$54,381
12	62	\$300.00	\$54,381
13	63	\$300.00	\$54,381
14	64	\$300.00	\$54,381
15	65	\$300.00	\$54,381
		\$4,500.00	
16	66	\$300.00	\$54,381
17	67	\$300.00	\$54,381
18	68	\$300.00	\$54,381
19	69	\$300.00	\$54,381
20	70	\$300.00	\$54,381

Male Age 50
\$25.00 per month
 Standard Health Rating
 Death Benefit \$54,381
 20 Year Term Life Insurance

Male Age 50

\$25.00 per month
 Standard Health Rating
 Non-Smoker
Death Benefit \$54,381
 20 Year Term Life Insurance

Policy Year	End of Year Age	Guaranteed Annualized Premium	Guaranteed Death Benefit
1	51	\$486.00	\$100,032
2	52	\$486.00	\$100,032
3	53	\$486.00	\$100,032
4	54	\$486.00	\$100,032
5	55	\$486.00	\$100,032
		\$2,430.00	
6	56	\$486.00	\$100,032
7	57	\$486.00	\$100,032
8	58	\$486.00	\$100,032
9	59	\$486.00	\$100,032
10	60	\$486.00	\$100,032
		\$4,860.00	
11	61	\$486.00	\$100,032
12	62	\$486.00	\$100,032
13	63	\$486.00	\$100,032
14	64	\$486.00	\$100,032
15	65	\$486.00	\$100,032
		\$7,290.00	
16	66	\$486.00	\$100,032
17	67	\$486.00	\$100,032
18	68	\$486.00	\$100,032
19	69	\$486.00	\$100,032
20	70	\$486.00	\$100,032

Male Age 50
\$40.50 per month
 Standard Health Rating
 Death Benefit \$100,032
 20 Year Term Life Insurance

\$40.50 per month
 Standard Health Rating
 Non-Smoker
Death Benefit \$100,032
 20 Year Term Life Insurance

[Request A Life Quote](#)

Webinars Frequent Social Media Updates

Upcoming Webinars



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

[Check it out here.](#)

Daily updates and industry news!



Email is limited to a weekly cycle, we do not want to overload your inbox. Follow on FSD on [LinkedIn](#) or [Twitter](#) for the freshest original content and updates on a more frequent basis. **Let's be social!**



Fixed Annuities With FSD



Life Licensed Agent? Add Fixed Annuities Today!

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

Remember when that need arises for a guaranteed insurance product **call 800-373-9697 your full service fixed annuity desk. [Get started here](#)**

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.

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

- Liberty Bankers Banff Springs 2021
- Sentinel Security 2021
- Guggenheim Bonus
- American National Cash Is King Annuity
- American National Cash Is King Life Ins.
- American Equity Rewards
- Liberty Bankers \$100 per application

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

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Quality | Integrity | Expertise

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[MYGA Rates](#)

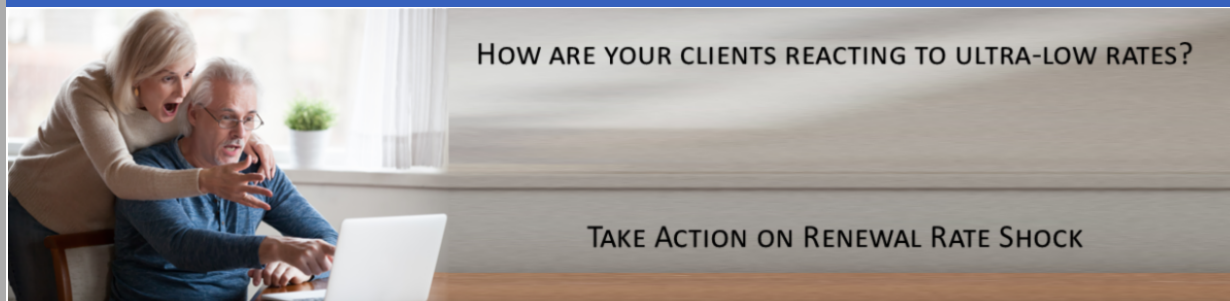
[SPIA Quotes](#)

[Life Quotes](#)

[FIA Riders](#)

[Annuity Blog](#)

3 Year Actual Returns - 3 rate comparison

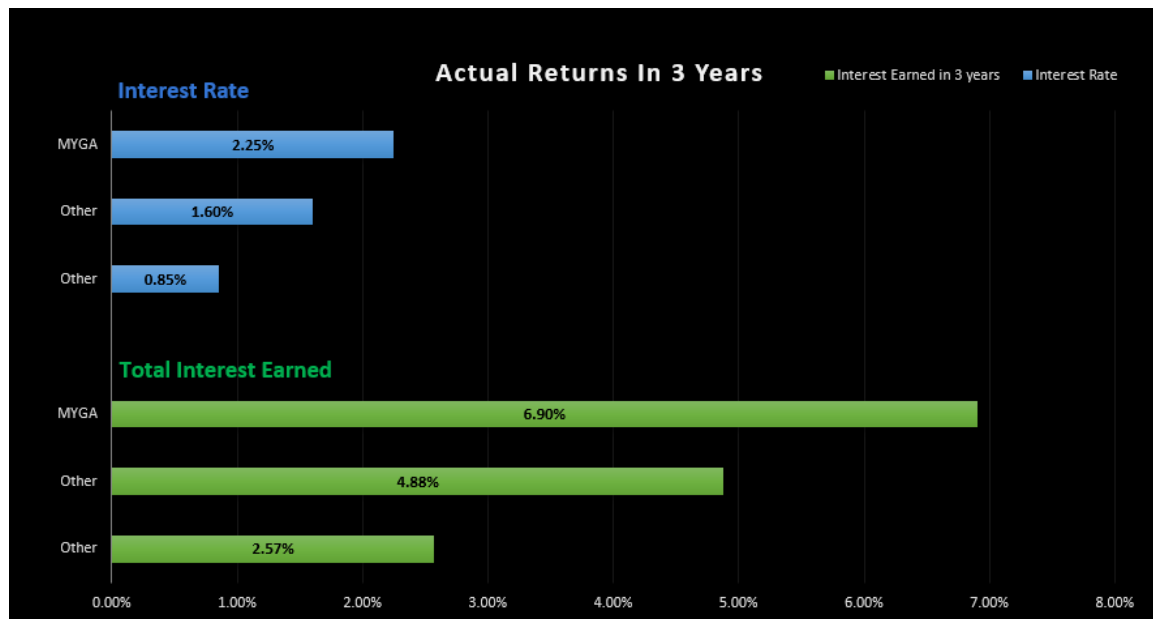


\$500,000 & Same goals - Similar safety - Different results

A rate of 2.25% earns \$21,656.43 more over 3 years than 0.85%.

#1	#2	#3
(APY) 0.85%	(APY) 1.60%	(APY) 2.25%
Number of years 3	Number of years 3	Number of years 3
Premium: \$500,000	Premium: \$500,000	Premium: \$500,000
Total at end of term: \$512,858.65	Total at end of term: \$524,386.05	Total at end of term: \$534,515.08

Accumulation Values	Accumulation Values	Accumulation Values
End Of Year 1 = \$504,249.98	End Of Year 1 = \$508,000.00	End Of Year 1 = \$511,250.01
End Of Year 2 = \$508,536.10	End Of Year 2 = \$516,128.00	End Of Year 2 = \$522,753.14
End Of Year 3 = \$512,858.65	End Of Year 3 = \$524,386.05	End Of Year 3 = \$534,515.08



Need Support?

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 ANNUITY QUOTES

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

Income

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

LIFE INSURANCE QUOTES

Term Life
IUL
Whole Life
Final Expense

Life Insurance

- [Single premium whole life SPWL](#)
- [All other life illustrations](#)
- [Life insurance commission](#)
- [Life ins. conversation starter from Sagicor](#)

Look at this interest rate and commission combo!

Real \$ Returns, Guaranteed

Highly Rated Carrier Established in 1895

"A" Rated

2.60% Interest Rate
&
2.75% Commission

[Get an agent kit](#)

\$100,000 at 2.00% for 3 years = **\$106,120.80**

\$100,000 at 2.50% for 5 years = **\$113,140.82**

\$100,000 at 2.60% for 6 years = **\$116,649.84**

Interest Rate Options:

- 3 Year: **2.00%** (\$50K+) - 1.50% commission
- 5 Year: **2.50%** (\$10K+) - 2.00% commission
- 6 Year: **2.60%** (\$20K+) - 2.75% commission

Not available in AK, AL, HI, IA, LA, MA, NH, NY

Great Initial Rate and Strong Renewal Base

FLEXIBLE - 5**3.75% Year 1**

Non-Guaranteed Interest Rate

Years 2-5 is 3.00%

1.75% contract minimum

Product features

- Interest W/D After 30 Days
- Additional deposits do not add to / reset penalty
- 10% withdrawals after year 1
- RMD withdrawals for qualified plans
- Full death benefit
- *** Nursing home waiver

[Get an agent kit](#)

More MYGA's

No Surrender - Liquid Fixed Annuity

- 2.00% Interest Rate - Non Profits ONLY

2 Year Interest Rate Guarantees

- 2.15% Interest Rate - "B+" Rated
- 2.25% Interest Rate - Limited availability
- 1.75% Interest Rate - "B+" Rated

3 Year Interest Rate Guarantees

- 2.25% Interest Rate - "B++" Rated
- 2.25% Interest Rate - "B+" Rated
- 2.20% Interest Rate - "B+" Rated
- 2.15% Interest Rate - "B++" Rated
- 2.10% Interest Rate - "A" Rated
- 2.05% Interest Rate - "B+" Rated
- 2.00% Interest Rate - "A" Rated
- 2.00% Interest Rate - "B++" Rated
- 2.00% Interest Rate - "B++" Rated
- 1.95% Interest Rate - "A-" Rated
- 1.85% Interest Rate - "A" Rated
- 1.85% Interest Rate - "A" Rated
- 1.80% Interest Rate - "B++" Rated
- 1.80% Interest Rate - "B+" Rated
- 1.75% Interest Rate - "A-" Rated
- 1.60% Interest Rate - "A-" Rated

4 Year Interest Rate Guarantees

- 2.15% Interest Rate - "A-" Rated
- 2.05% Interest Rate - "B++" Rated
- 2.00% Interest Rate - "A-" Rated
- 1.90% Interest Rate - "B++" Rated

6 Year Interest Rate Guarantees

- 2.65% Interest Rate - "A-" Rated
- 2.60% Interest Rate - "A" Rated
- 2.60% Interest Rate - "B+" Rated
- 2.45% Interest Rate - "A" Rated
- 2.45% Interest Rate - "B++" Rated
- 2.40% Interest Rate - "A-" Rated
- 2.20% Interest Rate - "B++" Rated
- 2.20% Interest Rate - "B+" Rated
- 1.90% Interest Rate - "A" Rated
- 1.85% Interest Rate - "B++" Rated

7 Year Interest Rate Guarantees

- 3.20% Interest Rate - "B+" Rated
- 3.05% Interest Rate - "B+" Rated
- 2.90% Interest Rate - "B++" Rated
- 2.90% Interest Rate - "B+" Rated
- 2.90% Interest Rate - "B++" Rated
- 2.85% Interest Rate - "B++" Rated
- 2.80% Interest Rate - "B+" Rated
- 2.65% Interest Rate - "B++" Rated
- 2.60% Interest Rate - "B+" Rated
- 2.50% Interest Rate - "A-" Rated
- 2.50% Interest Rate - "A-" Rated
- 2.45% Interest Rate - "B++" Rated
- 2.45% Interest Rate - "A" Rated
- 2.40% Interest Rate - "B++" Rated
- 2.35% Interest Rate - "B+" Rated
- 2.25% Interest Rate - "B+" Rated
- 2.25% Interest Rate - "A" Rated

- 1.75% Interest Rate - "A" Rated
- 5 Year Interest Rate Guarantees**
- 3.10% Interest Rate - "B+" Rated
 - 3.00% Interest Rate - "B+" Rated
 - 2.95% Interest Rate - "B+" Rated
 - 2.95% Interest Rate - "B+" Rated
 - 2.85% Interest Rate - "B++" Rated
 - 2.80% Interest Rate - "B++" Rated
 - 2.80% Interest Rate - "B++" Rated
 - 2.75% Interest Rate - "B+" Rated
 - 2.70% Interest Rate - "B+" Rated
 - 2.70% Interest Rate - "B+" Rated
 - 2.65% Interest Rate - "B++ Rated
 - 2.55% Interest Rate - "B+" Rated
 - 2.50% Interest Rate - "A" Rated
 - 2.35% Interest Rate - "B++" Rated
 - 2.35% Interest Rate - "A-" Rated
 - 2.35% Interest Rate - "A-" Rated
 - 2.30% Interest Rate - "B+" Rated
 - 2.30% Interest Rate - "A" Rated
 - 2.25% Interest Rate - "A-" Rated
 - 2.25% Interest Rate - "A" Rated
 - 2.25% Interest Rate - "B++" Rated
 - 2.15% Interest Rate - "B+" Rated
 - 2.00% Interest Rate - "B++" Rated
 - 1.90% Interest Rate - "A" Rated
 - 1.70% Interest Rate - "B++" Rated

- 1.90% Interest Rate - "A" Rated
- 8 Year Interest Rate Guarantees**
- 2.75% Interest Rate - "B++" Rated
 - 2.70% Interest Rate - "A-" Rated
 - 2.50% Interest Rate - "B++" Rated
 - 2.45% Interest Rate - "A" Rated
 - 2.00% Interest Rate - "B++" Rated
- 9 Year Interest Rate Guarantees**
- 3.00% Interest Rate - "B++" Rated
 - 3.00% Interest Rate - "B++" Rated
 - 2.60% Interest Rate - "B++" Rated
 - 2.55% Interest Rate - "A" Rated
 - 2.55% Interest Rate - "A-" Rated
- 10 Year Interest Rate Guarantees**
- 3.00% Interest Rate - "B++" Rated
 - 3.00% Interest Rate - "B++" Rated
 - 2.90% Interest Rate - "B++" Rated
 - 2.70% Interest Rate - "B++" Rated
 - 2.60% Interest Rate - "A-" Rated
 - 2.55% Interest Rate - "A" Rated
 - 2.20% Interest Rate - "B++" Rated
 - 1.90% Interest Rate - "A" Rated
- 15 Year Interest Rate Guarantees**
- 3.00% Interest Rate - "B++" Rated

[Get A MYGA Quote](#)

Webinars **Frequent Social Media Updates**

Upcoming Webinars



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

[Check it out here.](#)

Daily updates and industry news!



Email is limited to a weekly cycle, we do not want to overload your inbox. Follow on FSD on [LinkedIn](#) or [Twitter](#) for the freshest original content and updates on a more frequent basis. *Let's be social!*



Fixed Annuities With FSD



Life Licensed Agent? Add Fixed Annuities Today!

Work with the [AnnuityExperts](#) 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.** [Get started here](#)

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 Sagicor

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

- Liberty Bankers Banff Springs 2021
- Sentinel Security 2021
- Guggenheim Bonus
- American National Cash Is King Annuity
- American National Cash Is King Life Ins.
- American Equity Rewards
- Liberty Bankers \$100 per application

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

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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

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Quick Discussion GuideMarch 25, 2021
Update[MYGA Rates](#)[SPIA Quotes](#)[Life Quotes](#)[FIA Riders](#)[Annuity Blog](#)

The Cure for Ultra-Low Rate Syndrome

Have you looked at client friendly traditional fixed annuities?

\$500,000 premium accumulation:

- \$500K at 2.15% for 2 years = \$521,731
- \$500K at 2.25% for 3 years = \$534,515
- \$500K at 3.10% for 5 years = \$582,456

Those are guaranteed real dollar returns. Compounding tax deferred in a fixed rate annuity.

Call us 800-373-9697 to work out the best rates and features.

THE CURE FOR ULTRA LOW INTEREST RATES

Multi-Year Guarantee Annuity

MYGA

DON'T SETTLE FOR LOW RATES:

2.15% for 2 years

2.25% for 3 years

3.10% for 5 years

3.20% for 7 years

Not available in all states. Rates as of 03/16/21

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[Request a MYGA quote here](#)

Triple Win! Ratings, Rate, and Commission

Real \$ Returns, Guaranteed**Highly Rated Carrier Established in 1895**

"A" Rated

2.60% Interest Rate
&
2.75% Commission

\$100,000 at 2.00% for 3 years = **\$106,120.80**\$100,000 at 2.50% for 5 years = **\$113,140.82**\$100,000 at 2.60% for 6 years = **\$116,649.84****Interest Rate Options:**

- 3 Year: **2.00%** (\$50K+) - 1.50% commission
- 5 Year: **2.50%** (\$10K+) - 2.00% commission
- 6 Year: **2.60%** (\$20K+) - 2.75% commission

Not available in AK, AL, HI, IA, LA, MA, NH, NY

Commission reduced ages 76+

[Get an agent kit](#)**Show your client a comparison!****\$500,000 Premium - Same goals - Similar safety - Different results**

Check out this example:

A rate of 2.25% earns \$21,656.43 more over 3 years than 0.85%.

#1	#2	#3
(APY) 0.85%	(APY) 1.60%	(APY) 2.25%
Number of years 3	Number of years 3	Number of years 3
Premium: \$500,000	Premium: \$500,000	Premium: \$500,000
Total at end of term: \$512,858.65	Total at end of term: \$524,386.05	Total at end of term: \$534,515.08

Accumulation Values	Accumulation Values	Accumulation Values
End Of Year 1 = \$504,249.98	End Of Year 1 = \$508,000.00	End Of Year 1 = \$511,250.01
End Of Year 2 = \$508,536.10	End Of Year 2 = \$516,128.00	End Of Year 2 = \$522,753.14
End Of Year 3 = \$512,858.65	End Of Year 3 = \$524,386.05	End Of Year 3 = \$534,515.08

Waiting to leave an ultra-low interest accumulation product has a real cost.

[Request the rate comparison quote here](#)**Two New Options For FPDA - OK For IRA****Short term options for risk averse clients.**

NEW

FLEXIBLE 3

2.50% YEAR 1

Non-Guaranteed Interest Rate

Years 2 & 3 is **2.25%**

1.50% contract minimum

1/2%

Surrender Charge

LIQUID 2

2.00% YEAR 1

Non-Guaranteed Interest Rate

Year 2 is **1.50%**

1.00% contract minimum

Product features

- Interest W/D After 30 Days
- Additional deposits do not reset penalty
- 10% withdrawals after year 1
- RMD withdrawals for qualified plans
- Full death benefit
- Surrender: 5%,4%,2%,0% - No MVA

Product features

- Interest W/D After 30 Days
- Additional deposits do not reset penalty
- 10% withdrawals after year 1
- RMD withdrawals for qualified plans
- Full death benefit
- Surrender: 0.5%,0.5%,0% - No MVA

[Get a licensing and an agent kit](#)**Income for the winners!**

The extremely affluent do not need to constantly manage basic income payments if they use a guarantee immediate annuity. These clients can guarantee themselves lifetime income, no matter if it is \$5,000 per month or \$20,000. Removing longevity risk and adding peace of mind with insurance guarantee.

Larger premiums at a lower commission offer a better income.

WINNERS

DON'T NEED TO PLAY EXTRA INNINGS!

HERE IS WHAT \$1,000,000 PREMIUM & AN ULTRA-LOW COMMISSION SPIA CAN DO!



Male Age	Monthly Income	Annual P&I	Exclusion Ratio
65	\$4,677.84	5.61%	75.8%
67	\$4,798.34	5.76%	78.4%
70	\$5,143.83	6.17%	81.1%
72	\$5,448.88	6.54%	81.8%
75	\$5,898.25	7.08%	83.7%
77	\$6,463.27	7.76%	82.9%

LIFETIME INCOME WITH INSTALLMENT REFUND OF PREMIUM

More income now—Where else offers this much income for life now?

Strong carrier—"A+" rated with a 96 Comdex and 18% surplus.

Large premiums allow—Premiums up to \$2,000,000.

Liquidity—Commutation benefit available.

Peace of mind—Never outlive the money!

COLA—Cost of living adjustment option 1% - 5% annually.

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Need Support?

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 ANNUITY QUOTES

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

Income

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

LIFE INSURANCE QUOTES

Term Life
IUL
Whole Life
Final Expense

Life Insurance

- [Single premium whole life SPWL](#)
- [All other life illustrations](#)
- [Life insurance commission](#)

Life @ \$300.00 Annually

LOW INCOME + LIFE INSURANCE - Too many uninsured, look at these rates we quoted for a 41 year old male with no coverage and limited funds. Married with kids, one income and no one has shown him inexpensive options.

Check out this inexpensive 20 year term from an "A-" rated carrier.

LIFE @ \$300.00 ANNUALLY

20 YEARS OF GUARANTEES @ AGE 41....



MALE | NON-SMOKER | STANDARD RATING

Policy Year	End of Year Age	Guaranteed Annualized Premium	Guaranteed Death Benefit	Policy Year	End of Year Age	Guaranteed Annualized Premium	Guaranteed Death Benefit
1	42	\$300.00	\$159,505	11	52	\$300.00	\$159,505
2	43	\$300.00	\$159,505	12	53	\$300.00	\$159,505
3	44	\$300.00	\$159,505	13	54	\$300.00	\$159,505
4	45	\$300.00	\$159,505	14	55	\$300.00	\$159,505
5	46	\$300.00	\$159,505	15	56	\$300.00	\$159,505
6	47	\$300.00	\$159,505	16	57	\$300.00	\$159,505
7	48	\$300.00	\$159,505	17	58	\$300.00	\$159,505
8	49	\$300.00	\$159,505	18	59	\$300.00	\$159,505
9	50	\$300.00	\$159,505	19	60	\$300.00	\$159,505
10	51	\$300.00	\$159,505	20	61	\$300.00	\$159,505

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

[Check it out here.](#)

Daily updates and industry news!



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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.** [Get started here](#)

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 Sagcor

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

Trips / Rewards

- Liberty Bankers Banff Springs 2021
- Sentinel Security 2021
- Guggenheim Bonus
- American National Cash Is King Annuity
- American National Cash Is King Life Ins.
- American Equity Rewards
- Liberty Bankers \$100 per application

The Other Annuities

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

- [Bankers Life Rehabilitation Update](#)

Integrity Life / W&S Reference Guides

- [Tiling of Contracts](#)
- [Annuitant Driven Contracts](#)
- [2021 Tax Reference Guide Lafayette](#)
- [2020 Tax Reference Guide WS](#)

Secure Act Info

- [20/20 Vision on the SECURE ACT](#)
- [SECURE Act Text / SECURE Act FAQ](#)

Check out this article from Kiplinger

Remove Financial Worries from Retirement with a Do-It-Yourself Pension

Kiplinger explains the different types of annuities and how they can work in a retirement plan. [See article here.](#)

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