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

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March 3, 2022

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Rates Improve! Changing often!

Fixed Annuity rates wil...



FSD Financial Services
Your *independent* annuity back office.

Rates are moving rapidly. Check often to be sure you are getting the best rates.

Try us, THE FIXED ONLY Wholesaler

Call! You'll be glad you found us!
800-373-6997

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FSD TOP PICKS

Long Term Guarantee

Large Rate | Low Premium Required



Streight In Numbers

- \$205 Billion in admitted assets
- \$9 Billion in surplus (6.8%)
- 80 Comdex
- A.M. Best Company = A rated
- Weiss = B rated

5 YEAR MULTI-YEAR GUARANTEE

AGENTS GET CONTRACTED NOW [CLICK HERE](#)

3.00% Interest Rate

15% Free Withdrawals

2.00% Commission (0-75) & 0.75% (76-85)

FEATURES:

- SYSTEMATIC WITHDRAWALS ALLOWED
- 15% FREE WITHDRAWALS YEAR 2+
- NOT AVAILABLE IN NY
- FULL DEATH BENEFIT
- \$100,000 MINIMUM FOR 3.00%
- \$10,000—\$99,999 RATE IS 2.70%
- SURRENDER: 8,8,8,7,6% (30 DAY EXIT)

RATES AS OF 02/28/2022 & ARE SUBJECT TO CHANGE

800-373-9697

AnnuityExperts.com

FSD Insurance Services



For agent use. California Insurance License #0B67385

3rd Affiliates | Your Independent Fixed Annuity & Life Wholesaler

8 Year Annuity

MYGA—Multi Year Guarantee Annuity

3.40%

guaranteed for 8 years

1.00% contractual minimum guarantee

Client Friendly →

Matching Term →

Safety →

Contract with FSD →

- Full death benefit
- 10% free withdrawals after year 1
- Interest withdrawals in year 1
- Issue ages 0-85
- Repeating MVA Surrender 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3% - 30 day window
- \$20,000 minimum | \$1,000,000 maximum
- Commission 1.45% (0-75) & 0.90% (76-80)
- (A) rated insurance carrier
- NOT available in AL, NY, MS, MT, WV, VT

Click Here

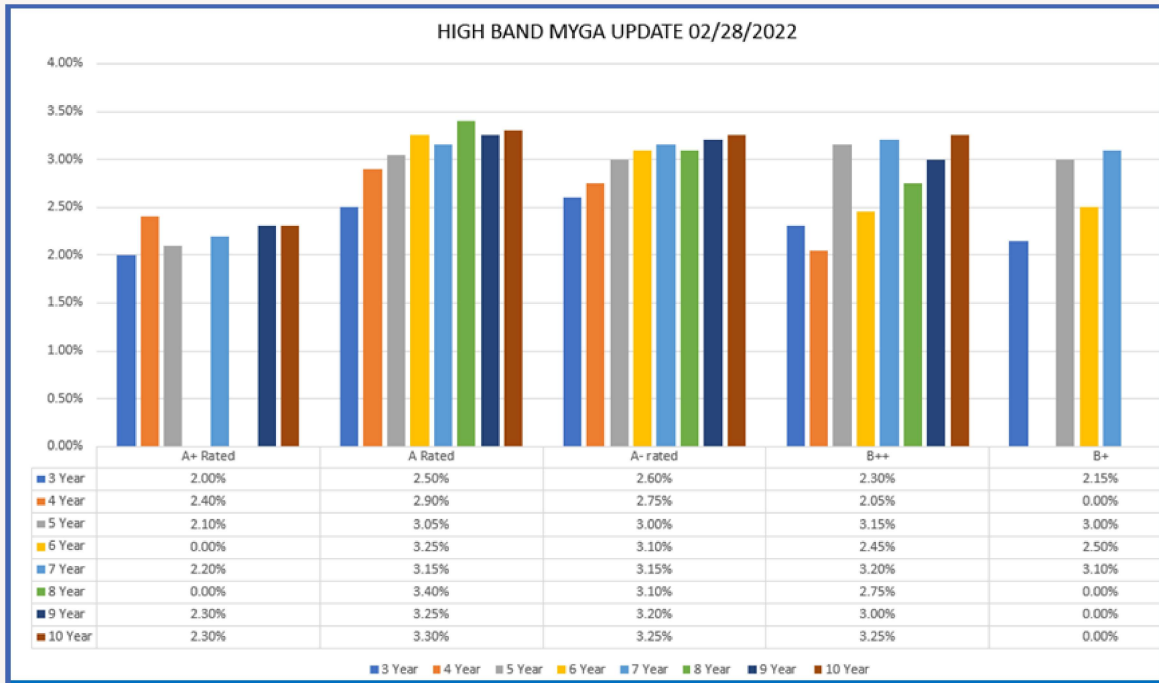
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California Insurance License #0B67385 | Not available in all states | Rates as of 02/09/2022

Get an agent licensing kit

Get an agent licensing kit

MYGAs By Ratings



Rating	Term	Interest Rate	Commission
A	3 Years	2.50%	1.00%

A	4 Years	2.75%	1.75%
A	5 Years	3.05%	2.00%
A	8 Years	3.40%	1.45%
A-	3 Years	2.60%	1.50%
A-	4 Years	2.65%	2.25%
A-	5 Years	3.00%	2.50%
B++	5 Years	3.15%	2.25%
B++	7 Years	3.20%	2.25%
B++	10Years	3.25%	2.75%

Webinars

Carrier Webinars | Training

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

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March 14, 2022

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Rates Improve! Changing often!

Agents: MYG Annuity r...



3.15% for 5 with 2.50% Commission

2.60% for 3 with 1.50% commission

(A) Excellent rated carrier #6!

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5 excellent insurance ...



Top 5 Excellent Rated MYGA carriers

Guaranteed Gains!

Try us, THE FIXED ONLY Wholesaler

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FSD TOP PICKS

Long Term Guarantee

Large Rate | Low Premium Required

Fixed Annuity Hot List
www.FixedAnnuitiesAndLife.com | www.SPIAquote.com
March 15, 2022 800-373-9697 AGENT USE ONLY

"A" Rated

"A" Rated Carrier Increased Rates 3 and 5 MYGAs

Rates effective March 15, 2022

Term	\$15,000—\$99,999	\$100,000 +	Commission
3 Year—No Features	2.50%	2.60%	1.50% (0-80)
3 Year—Interest Withdrawals	2.45%	2.55%	0.50% (86-93)
3 Year—10%Withdrawals	2.40%	2.50%	
3 Year—10%Withdrawals & ROP	2.30%	2.40%	
5 Year—No Features	3.05%	3.15%	2.50% (0-80)
5 Year—Interest Withdrawals	3.00%	3.10%	1.25% (81-85)
5 Year—10%Withdrawals	2.95%	3.05%	1.00% (86-90)
5 Year—10%Withdrawals & ROP	2.85%	2.95%	0.90% (90-93)

[CLICK HERE](#) FOR MORE PRODUCT INFORMATION

AGENT KIT - CALL 800-373-9697 OR [CLICK HERE](#)

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FSD FINANCIAL SERVICES | 28720 ROADSIDE DR. #126, AGOURA HILLS | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | AGENT USE ONLY

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8 Year Annuity
MYGA—Multi Year Guarantee Annuity

3.40% guaranteed for 8 years
1.00% contractual minimum guarantee

Client Friendly

- Full death benefit
- 10% free withdrawals after year 1
- Interest withdrawals in year 1
- Issue ages 0-85

Matching Term

- Repeating MVA Surrender 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3% - 30 day window
- **\$20,000 minimum** | \$1,000,000 maximum
- Commission 1.45% (0-75) & 0.90% (76-80)

Safety

- **(A) rated insurance carrier**
- NOT available in AL, NY, MS, MT, WV, VT

Contract with FSD [Click Here](#)

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Top Interest Rate MYGAs By Company Ratings

A.M. Best Rating	Term	Interest Rate	Commission
A	3 Years	2.60%	1.50%
A	4 Years	2.75%	1.75%
A	5 Years	3.15%	2.50%
A	8 Years	3.40%	1.45%
A-	3 Years	2.60%	1.50%
A-	4 Years	2.65%	2.25%
A-	5 Years	3.00%	2.50%
B++	5 Years	3.15%	2.25%
B++	7 Years	3.20%	2.25%
B++	10 Years	3.25%	2.75%

Fixed Indexed Annuities Caps Are UP!

Rating	Term	S&P Pt. 2 Pt. Cap	Commission
A+	3 Years	4.25%	2.50%
A+	5 Years	5.10%	3.75%
A+	7 Years	5.25%	4.75%
A	5 Years	5.10%	3.00%
A	7 Years	5.50%	4.00%
A	10 Years	5.50%	5.00%
B++	5 Years	5.00%	3.00%
B++	7 Years	5.25%	4.50%
B++	10 Years	4.00%	6.50%

Webinars

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Rates Improve! Changing often, before to follow for quickest info!

MYG Annuity rates kee...



3.25% for 5 (\$100,000+)

3.15% for 5 (\$10,000+)

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800-373-6997

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3.25% rate with up to a 3.00% commission!

New Rate For March 2022

Multi-Year Guarantee Rate

3.25% Interest Rate*

Earn A Total Of **17.34%** After 5 Years**

Commission: 2.75% (0-74) & 1.50% (75-100)

Lucky Commission Coupon

0.25% Bonus ages 0-74

That makes a 3.00% total!

With this coupon!



Minimum Premium To Start \$10,000 (*rate is 3.15% under \$100,000)



Jeff Affronti

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FIA Caps Improve!



Since 1997, I have been involved with the Fixed Indexed Annuity market.

This experience gives us the ability to notice opportunities when cap rates become attractive.

Use an FIA for a shot at a better return than fixed rate annuities.

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

Dear Insurance Companies - Rates are up and so is the competition.



Insurance companies have been raising Multi-Year Guarantee Annuity rates all month and that means more options. Multi-Year Guarantee Annuity features include:

- Free withdrawal provision - allows access to annuity without withdrawal charges
- Full Death Benefit - Waiver of all charges in event of owner's death
- Waivers - If qualified can avoid charges for terminal illness or nursing home confinement

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FSD TOP PICKS

Short Term Guarantee

April 2022
INTEREST RATE INCREASE

3.00% for 3 Years

3 Year Interest Rate Guarantee
10% Free withdrawals
Full Death Benefit

Interest rate is 0.10% higher on premiums \$250,000+

3 Year Recurring MVA Surrender: 7%, 6%, 5% (30 day window with no charges)
Minimum premium \$10,000 (\$5,000 qualified)
Not available in New York
A.M. Best Company Rated A- | Weiss Rating B-
Issues to age 90
Commission is 1.00% 0-80 | 0.75% (81-85) & 0.50% (86-90)
BONUS COMMISSION 0.50% ages 0-80 and 0.25% 81+ (mention this AD)

Call or Click For More Information



Independent Broker
AnnuityExperts.com
FSD Insurance Services | Fixed Annuities & Life | 800-373-9697

Rates as of 04/01/2022 and are subject to change. CA Insurance License #0B67385

Large Rate | Low Premium Required

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