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FSD Financial Services Insurance News & Reviews

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Quality | Integrity | Expertise

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Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

May 3, 2019
Update

FIA Vested Bonus, NO MVA & Low Initial Premium

Here is a super clean FIA with a premium bonus of 4.00% vested day one. As with most bonus FIA products the initial cap and other rates are lower than non-bonus products. However, this FIA does not additionally transfer risk to the clients in the form of a long recapture charge tied to the premium bonus.

This product also has no huge financial barrier to entry. A \$2,000 premium is all the owner needs for this FIA contract. A great starter product for the young, or clients who may be new to fixed annuities.

Clients in the Declared Rate can earn a guaranteed 6.00% in year one or take a shot at higher returns by blending in one of the indexed strategies.

Flexibility - Clients have a 10% per year withdrawal provision and may accumulate that up to 50%.

Rates Three Interest Crediting Strategy Options:

Declared Rate Strategy:

- **2.00% Interest Rate** - Interest credited daily & compounded

S&P 500® Index Strategy:

- **4.00% Cap** - Annual Point to Point

Global Multi-Index Strategy

- **40% Participation Rate** - Annual Point to Point NO CAP

Bonus:

- **4.00%** of the Single Premium Paid (**100% Vested Day 1**)

e-Application:

- Option available

Issue Ages:

- For Owner and Annuitant - 15 days through 85 years (Age last birthday)

Premiums:

- Minimum Premium Amount: **\$2,000** (Qualified and Non-Qualified)
- Maximum Premium Amount: \$750,000

Withdrawals:

- Allowed at any time and may be subject to a Surrender Charge
- Penalty Free Withdrawals allowed
- Maximum Free Withdrawal Percentage: 10% each year and may accumulate up to 50% (Beginning Contract Year 2)
- Nursing Home Facility or Confined Care Facility Confinement: Maximum Free Withdrawal Percentage will be 100% when certain nursing home or confined care facility confinement conditions are met (Beginning Day 1) not available in CA and SD.

Guaranteed Surrender Value

- This value is 87.5% of the single premium paid, plus bonus, accumulated at 3.00%, adjusted by net withdrawals

Transfers/Re-allocations

- Are allowed at the end of each 1-year term period

Maturity Date:

- Maturity is reached on the contract anniversary following the Annuitant's 100th birthday

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)

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)

MAY 2019 FSD Commission Bonus:

- 0.50% Commission Bonus
- Extra prizes start at \$500,000 of premium

Availability:

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

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Multi-Year Guarantee Rates

3.20%
Interest Rate
7 Year Guarantee

\$500,000 @ 3.20% grows to \$623,344

4.00% Commission Plus:

- Full Accumulation Value At Death
- Accumulated Interest Withdrawals
- Non-Recurring Surrender Charge Liquid After 7th Year
- Not Available in DE, MN, NH, NY
- 1.65% minimum after guarantee term

[Details](#)

Rates as of 5/03/2019 - From various insurance carriers:

No Surrender - Liquid Fixed Annuity

- **1.65% Interest Rate** - Fully Liquid FPDA - No Surrender

3 Year Interest Rate Guarantees

- **3.05% Interest Rate** - 2.00% Commission (0-90)
- **3.10% Interest Rate** - 10% Withdrawals - Rate is 3.00% under \$250,000
- **2.90% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **2.90% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.90% Interest Rate** - Withdrawals full death benefit 2% Commission (0-80)
- **2.85% Interest Rate** - Issues to age 97 - Rate is 2.75% under \$250,000
- **2.75% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.45% Interest Rate** - New York Rate 0.10% Lower - Issues to age 99

4 Year Interest Rate Guarantees

- **3.05% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.15% Interest Rate** - 10% Withdrawals - Rate is 3.05% under \$250,000

5 Year Interest Rate Guarantees

- **4.00% Interest Rate** - (3.90% in California) - 2.25% commission (0-80)
- **4.00% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.65% Interest Rate** - 2.25% commission (0-90) - \$10,000 Premium minimum
- **3.55% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **3.55% Interest Rate** - Walk Away MYGA - Rate is 3.45% under \$250,000
- **3.30% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **3.20% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **2.95% Interest Rate** - New York Approved - 10% Free Withdrawals
- **3.35% Interest Rate** - 10% Withdrawals - Rate is 3.15% under \$250,000
- **3.00% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **3.20% Interest Rate** - "A" Rated Carrier - NY Options - 2.90% under \$100,000

6 Year Interest Rate Guarantees

- **4.12% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.70% Interest Rate** (Available in California) - 2.00% commission (0-79)
- **3.55% Interest Rate** - Walk Away MYGA - Rate is 3.45% under \$250,000
- **3.25% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **3.05% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **3.40% Interest Rate** - 10% Withdrawals - Rate is 3.30% under \$250,000
- **3.20% Interest Rate** - "A" Rated Carrier - NY Options - 2.90% under \$100,000

7 Year Interest Rate Guarantees

- **4.10% Interest Rate** (4.00% in California) - 2.25% commission (0-80)
- **4.19% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.70% Interest Rate** - 2.50% Commission - No Features
- **3.60% Interest Rate** - Walk Away MYGA - Rate is 3.50% under \$250,000
- **3.29% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **3.30% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **3.30% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **3.20% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **3.45% Interest Rate** - 10% Withdrawals - Rate is 3.35% under \$250,000
- **3.20% Interest Rate** - 4.00% Commission (0-80) - Full Beat Benefit
- **3.20% Interest Rate** - "A" Rated Carrier - NY Approved - 2.90% under \$100,000

8 Year Interest Rate Guarantees

- **3.50% Interest Rate** - 10% Withdrawals - Rate is 3.40% under \$250,000

9 Year Interest Rate Guarantees

- **3.75% Interest Rate** - 2.75% Commission - No Features
- **3.30% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **3.55% Interest Rate** - 10% Withdrawals - Rate is 3.45% under \$250,000

10 Year Interest Rate Guarantees

- **4.20% Interest Rate** (4.10% in California) - 2.75% commission (0-80)
- **4.30% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.65% Interest Rate** - Walk Away MYGA - Rate is 3.55% under \$250,000
- **3.60% Interest Rate** - 10% Withdrawals - Rate is 3.50% under \$250,000
- **3.20% Interest Rate** - "A" Rated Carrier - Rate is 3.10% under \$100,000
- **3.20% Interest Rate** - "A" Rated Carrier - NY Approved - 2.90% under \$100,000

Maximum lifetime income NOW, get a SPIA quote.

The screenshot shows the top portion of the SPIAQUOTE.COM website. At the top left is the logo, a stylized 'S' in blue and orange. To its right is the text 'SPIAQUOTE.COM'. Further right are navigation links: 'GET A QUOTE', 'LIQUIDITY SPIA QUOTE', 'SPIA TYPES', and 'CONTACT'. Below these is a blue banner with the text 'SINGLE PREMIUM IMMEDIATE ANNUITIES'. Underneath is a blue bar with the text 'QUALITY | INTEGRITY | EXPERTISE'. The main heading is 'Immediate Annuities For Life Agents'. At the bottom center is a large orange button with the text 'REQUEST A SPIA QUOTE'.

News and Incentives

WHAT'S HAPPENING NOW

- [2019 Tax Reference Guide](#)
- [2018 Tax Reference Guide](#)
- QLAC: [Get a QLAC quote](#)
- [Fee Advisor DIA & QLAC](#)
- [Pension Fixed Annuities](#)

Integrity Life Reference Guides

- [Titling of Contracts](#)
- [Annuitant Driven Contracts](#)

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [Sentinel Security 2020](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)

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 21 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 get one through other wholesale channels. 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

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

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FSD offers a traditional approach to current fixed insurance products.



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Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

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Update

Multi-Year Guarantee Annuities MYGA's

13.21% Yield After 4 Years

\$500,000 @ 3.15% grows to \$566,040

Check out this sample quote

Contract Values

Here's how the Preserve MYGA 4 Annuity might look over the initial term.

Prepared By:	FSD Financial	Type of Funds:	Non-Qualified
Prepared For:	Valued Client Male, Age 62	Purchase Payment:	\$500,000.00

End of Contract Year	Age	Guaranteed Interest Rate	Interest Credited to Your Account	Withdrawals	Account Value	Surrender Value
1	63	3.15%	15,750	0	515,750	479,648
2	64	3.15%	16,246	0	531,996	503,171
3	65	3.15%	16,758	0	548,754	523,976
4	66	3.15%	17,286	0	566,040	545,593

4 Year Guarantee

3.15% Interest Rate*

*3.05% Premiums Under \$250,000

2.00% Commission SPECIAL:

- 1.75% Commission + 0.25% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- **More details**

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24.67% Yield After 7 Years

\$500,000 @ 3.20% grows to \$623,344

4.00% Commission Ages 0-80

Check out this sample quote:

Annuitant: Sample Client	Initial Guaranteed Interest Rate: 3.20%
Age: 53, M	Guaranteed for: 7 Years
Anticipated Premium: \$500,000.00	Minimum Guaranteed Interest Rate: 1.65%
State of Residence: California	

TABLE OF ILLUSTRATED VALUES

Year	End of Year Age	Beginning of Year Premium	End of Year Guaranteed Values Excluding MVA		End of Year Projected Values Excluding MVA		Minimum Guaranteed Cash Surrender Value
			Accumulated Value	Cash Surrender Value	Accumulated Value	Cash Surrender Value	
1	54	500,000.00	516,000.00	454,080.00	516,000.00	454,080.00	441,824.50
2	55	0	532,512.00	473,935.68	532,512.00	473,935.68	460,122.50
3	56	0	549,552.38	494,597.14	549,552.38	494,597.14	479,447.69
4	57	0	567,138.06	521,767.02	567,138.06	521,767.02	499,584.53
5	58	0	585,286.48	550,169.29	585,286.48	550,169.29	520,567.09
6	59	0	604,015.65	573,814.87	604,015.65	573,814.87	542,430.94
7	60	0	623,344.15	598,410.38	623,344.15	598,410.38	565,213.13
8	61	0	633,629.33	633,629.33	643,291.16	643,291.16	580,191.25
9	62	0	644,084.21	644,084.21	663,876.48	663,876.48	595,566.38
10	63	0	654,711.60	654,711.60	685,120.53	685,120.53	611,348.81
20	73	0	771,123.38	771,123.38	938,780.29	938,780.29	532,721.17

7 Year Guarantee
3.20% Interest Rate

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4.00% Commission Plus:

- Full Accumulation Value At Death
- Accumulated Interest Withdrawals
- Non-Recurring Surrender Charge Liquid After 7th Year
- Not Available in DE, MN, NH, NY
- [More Details](#)

Fixed Indexed Annuities FIA

This 3 Year Surrender FIA has a 2.50% Commission (0-75)

Check out this sample quote:

Best 10-Year Period				Worst 10-Year Period				Last 10-Year Period			
Geometric mean annual effective rate 3.10%				Geometric mean annual effective rate 2.87%				Geometric mean annual effective rate 3.10%			
Year	IYR Change	Interest Rate	Value	Year	IYR Change	Interest Rate	Value	Year	IYR Change	Interest Rate	Value
2009	23.34%	5.50%	\$527,500	2005	-47.93%	0.00%	\$500,000	2009	23.34%	5.50%	\$527,500
2010	21.86%	5.50%	\$556,513	2006	29.92%	5.50%	\$527,500	2010	21.86%	5.50%	\$556,513
2011	1.51%	1.51%	\$564,916	2007	-21.17%	0.00%	\$527,500	2011	1.51%	1.51%	\$564,916
2012	13.83%	5.50%	\$595,986	2008	-43.33%	0.00%	\$527,500	2012	13.83%	5.50%	\$595,986
2013	-2.45%	0.00%	\$595,986	2009	23.34%	5.50%	\$556,513	2013	-2.45%	0.00%	\$595,986
2014	21.81%	5.50%	\$628,765	2010	21.86%	5.50%	\$587,121	2014	21.81%	5.50%	\$628,765
2015	-2.29%	0.00%	\$628,765	2011	1.51%	1.51%	\$595,986	2015	-2.29%	0.00%	\$628,765
2016	2.47%	2.47%	\$644,296	2012	13.83%	5.50%	\$628,765	2016	2.47%	2.47%	\$644,296
2017	5.28%	5.28%	\$678,315	2013	-2.45%	0.00%	\$628,765	2017	5.28%	5.28%	\$678,315
2018	-7.49%	0.00%	\$678,315	2014	21.81%	5.50%	\$663,348	2018	-7.49%	0.00%	\$678,315

3 Year Surrender

S&P 500 annual point-to-point with
up to a **4.60% Cap**

iShares US Real Estate annual
point-to-point up to a **5.50% Cap**

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Features:

- Full Accumulation Value At Death
- 10% Free Withdrawals
- Non-Recurring Surrender Charge Liquid After 3rd Year
- Not Available in DE, IL, NV, NJ, NY, OR, PA, VA, WA, WY
- [More Details](#)

SPWL - Life Insurance

Male client age 50 could turn \$100,000 into a \$246,000 death benefit.

After age 63 his surrender will exceed his initial premium.

Agents could earn up to a 15% commission

**Based on Preferred Rates and a
Premium of \$ 100,000.00**

**Based on Standard Rates and a
Premium of \$ 100,000.00**

<u>End of Year</u>	<u>Attained Age</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>
1	51	\$ 64,851.69	\$ 246,913.00	\$ 61,945.73	\$ 235,849.00
2	52	\$ 67,315.89	\$ 246,913.00	\$ 64,299.51	\$ 235,849.00
3	53	\$ 69,856.62	\$ 246,913.00	\$ 66,726.39	\$ 235,849.00
4	54	\$ 72,476.37	\$ 246,913.00	\$ 69,228.75	\$ 235,849.00
5	55	\$ 75,175.13	\$ 246,913.00	\$ 71,806.58	\$ 235,849.00
6	56	\$ 77,962.77	\$ 246,913.00	\$ 74,469.32	\$ 235,849.00
7	57	\$ 80,849.19	\$ 246,913.00	\$ 77,226.39	\$ 235,849.00
8	58	\$ 83,836.84	\$ 246,913.00	\$ 80,080.16	\$ 235,849.00
9	59	\$ 86,930.65	\$ 246,913.00	\$ 83,035.35	\$ 235,849.00
10	60	\$ 90,125.71	\$ 246,913.00	\$ 86,087.24	\$ 235,849.00
11	61	\$ 93,417.06	\$ 246,913.00	\$ 89,231.11	\$ 235,849.00
12	62	\$ 96,797.30	\$ 246,913.00	\$ 92,459.88	\$ 235,849.00
13	63	\$ 100,256.55	\$ 246,913.00	\$ 95,764.12	\$ 235,849.00
14	64	\$ 103,792.34	\$ 246,913.00	\$ 99,141.48	\$ 235,849.00
15	65	\$ 107,407.15	\$ 246,913.00	\$ 102,594.31	\$ 235,849.00
16	66	\$ 111,100.97	\$ 246,913.00	\$ 106,122.61	\$ 235,849.00
17	67	\$ 114,878.74	\$ 246,913.00	\$ 109,731.10	\$ 235,849.00
18	68	\$ 118,737.99	\$ 246,913.00	\$ 113,417.42	\$ 235,849.00
19	69	\$ 122,678.72	\$ 246,913.00	\$ 117,181.57	\$ 235,849.00
20	70	\$ 126,693.52	\$ 246,913.00	\$ 121,016.48	\$ 235,849.00
25	75	\$ 147,379.90	\$ 246,913.00	\$ 140,775.90	\$ 235,849.00

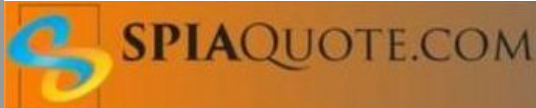
Tax- Efficient Wealth Transfer

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Features:

- Super simplified point-of-sale approval.
- NO medicals. NO APS's. Guaranteed death benefit and guaranteed cash values
- 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
- [More Details](#)

Immediate Annuities


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SINGLE PREMIUM IMMEDIATE ANNUITIES

QUALITY | INTEGRITY | EXPERTISE

Immediate Annuities For Life Agents

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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 21 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 get one through other wholesale channels. 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

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

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FSD offers a traditional approach to current fixed insurance products.



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Fixed Annuity Product Feature

Accumulated Interest Withdrawals

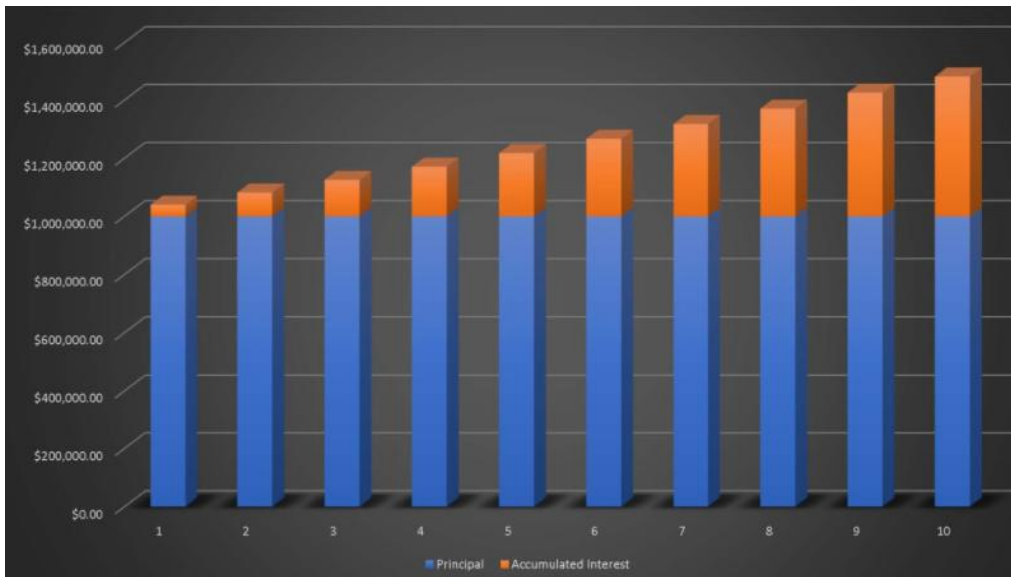
\$1,000,000 Premium @ 4.02% can have a 21% free withdrawal in year 5!

Check out this sample illustration, clients can take withdrawals of all accumulated interest. This sample client can receive regular income of \$40,200 annually or let it accumulate and take the interest when needed. For example, if this client does not access interest for nine years, a \$425,777 withdrawal can be taken! That is 42% of initial premium.

The below assumes no withdrawals and illustrates the interest accumulating and compounding for the entire term. Accumulated interest withdrawals can be found on a variety of deferred fixed annuities.

Orange = Accumulated Interest

Blue = Initial Premium



Single Premium: \$1,000,000

Year	Age	Guaranteed - 1.65%		Current - 4.02%		Surrender Charge Percentage
		Contract Value	Cash Surrender Value ±	Contract Value	Cash Surrender Value ±	
1	60	1,040,200.00	946,582.00	1,040,200.00	946,582.00	9%
2	61	1,082,016.04	995,454.76	1,082,016.04	995,454.76	8%
3	62	1,125,513.08	1,046,727.16	1,125,513.08	1,046,727.16	7%
4	63	1,170,758.71	1,100,513.19	1,170,758.71	1,100,513.19	6%
5	64	1,217,823.21	1,156,932.05	1,217,823.21	1,156,932.05	5%
6	65	1,266,779.70	1,216,108.51	1,266,779.70	1,216,108.51	4%
7	66	1,317,704.24	1,278,173.11	1,317,704.24	1,278,173.11	3%
8	67	1,370,675.95	1,343,262.43	1,370,675.95	1,343,262.43	2%
9	68	1,425,777.12	1,411,519.35	1,425,777.12	1,411,519.35	1%
10 *	69	1,483,093.36	1,483,093.36	1,483,093.36	1,483,093.36	0%

Request An Agent Kit

Hurry Before these rates reduce!

3 Year Surrender FIA

S&P 500 annual point-to-point with up to a **4.60% Cap**

iShares US Real Estate annual point-to-point up to a **5.50% Cap**

Features:

- Full Accumulation Value At Death
- 10% Free Withdrawals
- Non-Recurring Surrender Charge Liquid After 3rd Year
- Not Available in DE, IL, NV, NJ, NY, OR, PA, VA, WA, WY
- [More Details](#)

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4 Year MYGA

3.15% Interest Rate*

*3.05% Premiums Under \$250,000

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2.00% Commission SPECIAL:

- 1.75% Commission + 0.25% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

7 Year MYGA

3.20% Interest Rate

[Request An Agent Kit](#)

4.00% Commission Plus:

- Full Accumulation Value At Death
- Accumulated Interest Withdrawals
- Non-Repeating Surrender Charge Liquid After 7th Year
- Not Available in DE, MN, NH, NY
- [More Details](#)

Fixed Indexed Annuities Compared To MYGA

5 Year Case Example illustrates RISK/Reward Potential in FIA vs MYGA guarantees.

Orange = Initial Premium Of \$100,000

Yellow = Guaranteed MYGA Yield To Term 4.00%

Green = Hypothetical FIA return based on carrier illustration



The above graph illustrates a MYGA guarantee and the potential of an FIA. Using the best 5 year hypothetical period 2009 - 2013 @ 5.75% interest rate. The below graph uses the 4.59% rate.

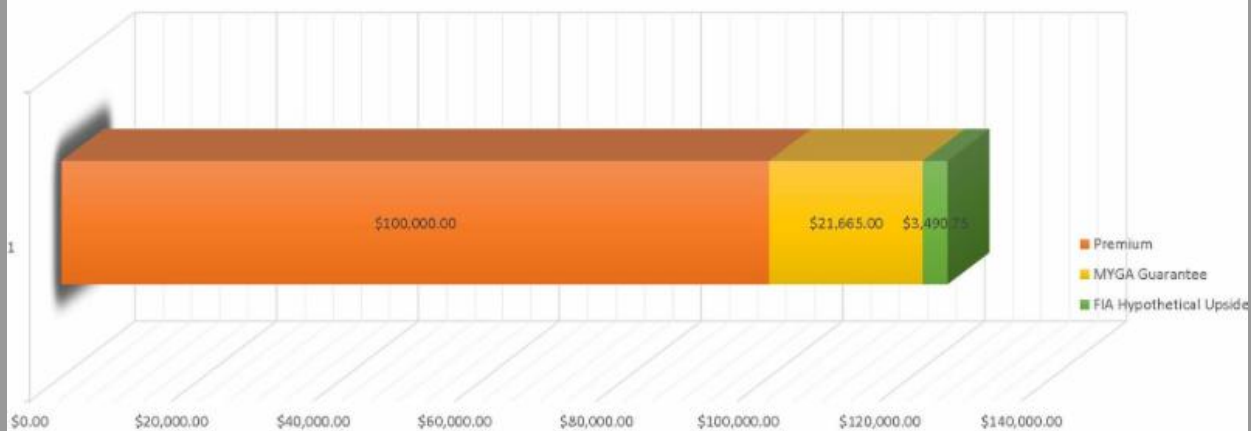
The **ORANGE** sections represent the initial premium and the minimum guarantee on the FIA. The **YELLOW** sections represent the guaranteed

return using a MYGA at 4.00% interest rate. The **GREEN** sections represent the potential of the FIA.

The concept of the the FIA is to risk **YELLOW** in the hopes of making it into the **GREEN** knowing clients can not get less than the **ORANGE!**

How much upside does your FIA offer?

Last 10-Year Period			
Geometric mean annual effective rate 4.59%			
Year	S&P 500 Risk Control Index Change	10% Interest Rate	Value
2009	11.54%	6.92%	\$106,924
2010	8.61%	5.17%	\$112,448
2011	-3.49%	0.00%	\$112,448
2012	6.54%	3.92%	\$116,860
2013	21.91%	13.15%	\$132,223
2014	4.51%	2.71%	\$135,801
2015	-4.82%	0.00%	\$135,801
2016	5.46%	3.28%	\$140,249
2017	19.40%	11.64%	\$156,574
2018	-2.04%	0.00%	\$156,574



\$100,000 Premium

- MYGA Guarantee = \$121,665
- FIA Guarantee = \$100,000
- FIA Hypothetical = \$125,155 - \$132,223

Note: Most FIA illustrations I ran did not illustrate a 4.00% 5 year return. All the illustration assume the rates inside the FIA do not chance on renewal. So these are best case scenarios for the FIA.

Fixed Indexed Annuity Page

SPWL - Life Insurance

**Tax-
Efficient
Wealth
Transfer**
SPWL

Features:

- Super simplified point-of-sale approval.
- NO medicals. NO APS's. Guaranteed death benefit and guaranteed cash values
- No annual increasing cost of insurance
- Income tax free death benefit
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80

Request An Agent Kit

- 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
- [More Details](#)



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Jeff Affronti & FSD Financial

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Life Agent Use Only
Quick Discussion Guide

May 30, 2019
Update

Immediate Annuities - Lifetime Income NOW

When it comes to a lifetime income choice, clients should seek the highest quality at the best price. An Agent recently wanted to see if we could beat an annuitization payment for one of his clients. GREAT IDEA! This client had been quoted a life with installment refund income of \$7,737.39 per month (6.04% annually). We were able to find the client a very large "A+" rated carrier and an income of \$8,237.47 per month (6.43% annually). So, not only does this client get more income per month, he will have all premium returned in 187 months instead of 199 months. That is a lot of interest to wait for or miss out on.

The below quotes are from a 150+ year old, "A+" rated, carrier with 20 billion in admitted assets and a large surplus.



Male Life With Installment Refund :

60 = \$4,758.65 Monthly (5.71% Annually)
 65 = \$5,241.97 Monthly (6.29% Annually)
 70 = \$5,839.11 Monthly (7.00% Annually)
 75 = \$6,604.70 Monthly (7.93% Annually)
 80 = \$7,585.33 Monthly (9.10% Annually)

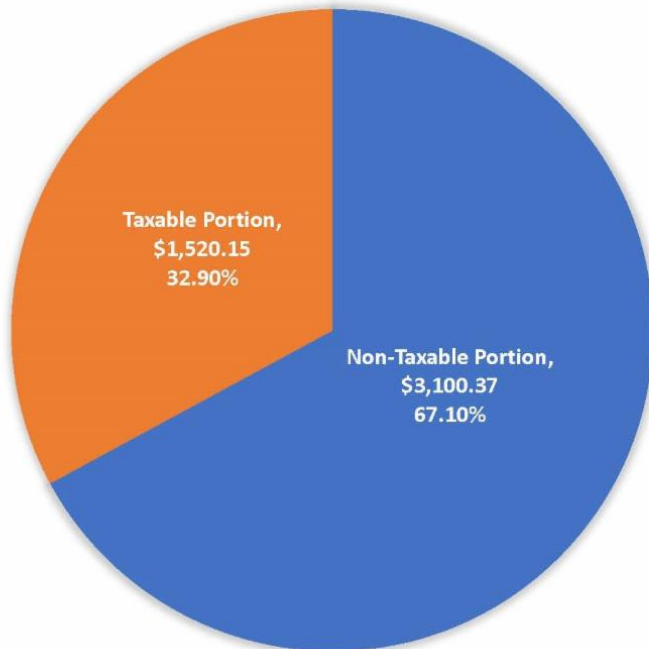


Female Life With Installment Refund :

60 = \$4,620.52 Monthly (5.54% Annually)
 65 = \$5,066.54 Monthly (6.08% Annually)
 70 = \$5,632.64 Monthly (6.76% Annually)
 75 = \$6,339.09 Monthly (7.61% Annually)
 80 = \$7,203.15 Monthly (8.64% Annually)

EXCLUSION RATIO - FEMALE AGE 60

Premium \$1,000,000 - Cost Basis \$1,000,000 - Monthly Income Breakdown



Tax Exclusions Ratio

Only the interest portion of an annuity payment from a non-qualified annuity is taxable. A part of each annuity payment is return of your principal. The difference between the total annuity payment and the excludable amount is subject to income tax. This partial exclusion from income tax continues until principal is recovered, at which point the annuity payments are fully taxable. On the above sample SPIA quotes exclusions ratio's range from the high 60% to the low 80% range.

Top Quality SPIAS

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COLA vs Level Immediate Annuity Payments

The below case sample is based on a 70 year old male and a life only immediate annuity with \$100,000 premium. The income begins in one month. It takes 10 years to reach an income break even point and 19 years before the total income received is at a break even point.

Level Payments:

- Year 01 = \$633.69
- Year 05 = \$633.69
- **Year 10 = \$633.69**
- Year 15 = \$633.69
- Year 20 = \$633.69
- Year 25 = \$633.69
- Year 30 = \$633.69

Total Income Received

- Year 01 = \$7,604.28
- Year 05 = \$38,020.40
- Year 10 = \$76,042.80
- Year 15 = \$114,064.20
- **Year 20 = \$152,085.60**
- Year 25 = \$190,107.00

3% Increasing COLA Payments:

- Year 01 = \$484.46
- Year 05 = \$545.26
- **Year 10 = \$632.11**
- Year 15 = \$732.78
- Year 20 = \$849.50
- Year 25 = \$984.80
- Year 30 = \$1,141.65

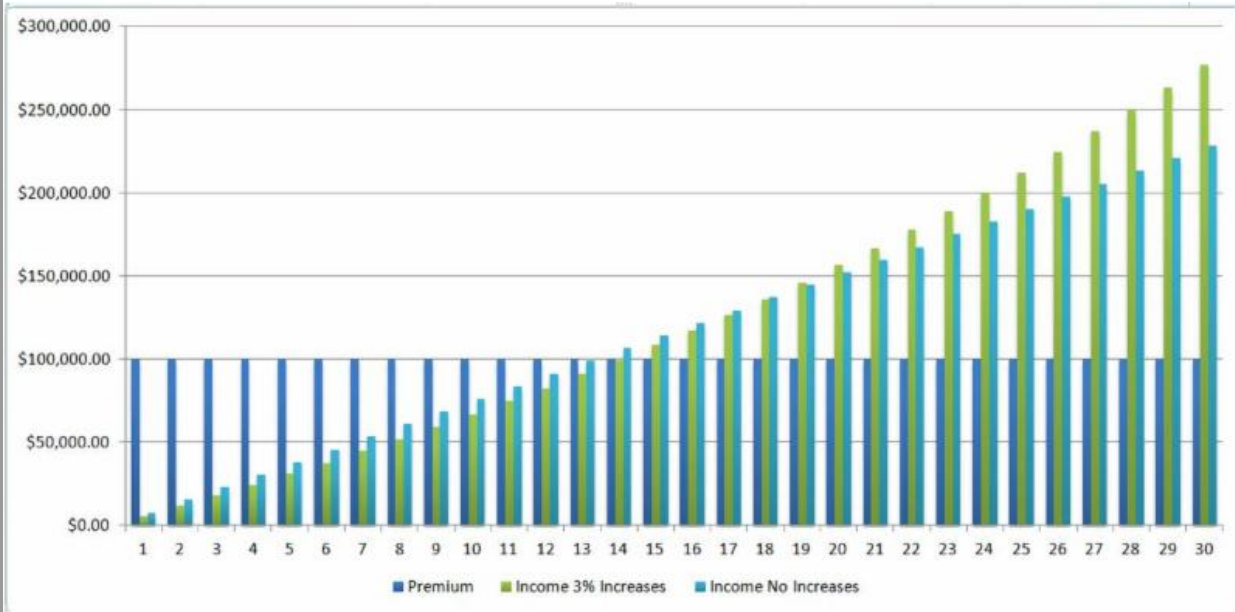
Total Income Received

- Year 01 = \$5,813.52
- Year 05 = \$30,864.60
- Year 10 = \$66,645.12
- Year 15 = \$108,124.44
- **Year 20 = \$156,210.36**
- Year 25 = \$211,955.16

• Year 30 = \$228,128.40

• Year 30 = \$276,578.52

The graph below helps illustrate how the increasing payment option is a longevity play and the income will balloon and benefit the clients whom live the longest. The graph illustrates age 70 through 100.



Multi-Year Guarantee Rates

Rates as of 5/30/2019 - From various insurance carriers:

No Surrender - Liquid Fixed Annuity:

- **1.65% Interest Rate** - Fully Liquid FPDA - No Surrender

3 Year Interest Rate Guarantees

- **3.10% Interest Rate** - 10% Withdrawals - Rate is 3.00% under \$250,000
- **2.95% Interest Rate** - 2.00% Commission (0-90)
- **2.75% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **2.75% Interest Rate** - Withdrawals full death benefit 2% Commission (0-80)
- **2.70% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.85% Interest Rate** - Issues to age 97 - Rate is 2.75% under \$250,000
- **2.65% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.45% Interest Rate** - New York Rate 0.10% Lower - Issues to age 99

4 Year Interest Rate Guarantees

- **3.05% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.15% Interest Rate** - 10% Withdrawals - Rate is 3.05% under \$250,000

5 Year Interest Rate Guarantees

- **4.00% Interest Rate** - (3.90% in California) - 2.25% commission (0-80)
- **4.00% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.65% Interest Rate** - 2.25% commission (0-90) - \$10,000 Premium minimum
- **3.55% Interest Rate** - Walk Away MYGA - Rate is 3.45% under \$250,000
- **3.30% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **3.15% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **3.20% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **2.85% Interest Rate** - New York 0.15% Lower - 10% Free Withdrawal

- **3.35% Interest Rate** - 10% Withdrawals - Rate is 3.15% under \$250,000
- **2.80% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **3.10% Interest Rate** - "A" Rated Carrier - NY Options - 2.80% under \$100,000

6 Year Interest Rate Guarantees

- **4.12% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.70% Interest Rate** (Available in California) - 2.00% commission (0-79)
- **3.55% Interest Rate** - Walk Away MYGA - Rate is 3.45% under \$250,000
- **3.40% Interest Rate** - 10% Withdrawals - Rate is 3.30% under \$250,000
- **3.25% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **3.10% Interest Rate** - "A" Rated Carrier - NY Options - 2.80% under \$100,000
- **2.95% Interest Rate** - "A" Rated Carrier - \$100,000 premium

7 Year Interest Rate Guarantees

- **4.10% Interest Rate** (4.00% in California) - 2.25% commission (0-80)
- **4.19% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.70% Interest Rate** - 2.50% Commission - No Features
- **3.60% Interest Rate** - Walk Away MYGA - Rate is 3.50% under \$250,000
- **3.30% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **3.45% Interest Rate** - 10% Withdrawals - Rate is 3.35% under \$250,000
- **3.20% Interest Rate** - 4.00% Commission (0-80) - Full Beat Benefit
- **3.19% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **3.15% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **3.10% Interest Rate** - "A" Rated Carrier - NY Approved - 2.80% under \$100,000
- **2.90% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum

8 Year Interest Rate Guarantees

- **3.50% Interest Rate** - 10% Withdrawals - Rate is 3.40% under \$250,000

9 Year Interest Rate Guarantees

- **3.75% Interest Rate** - 2.75% Commission - No Features
- **3.55% Interest Rate** - 10% Withdrawals - Rate is 3.45% under \$250,000
- **3.00% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum

10 Year Interest Rate Guarantees

- **4.20% Interest Rate** (4.10% in California) - 2.75% commission (0-80)
- **4.30% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.65% Interest Rate** - Walk Away MYGA - Rate is 3.55% under \$250,000
- **3.60% Interest Rate** - 10% Withdrawals - Rate is 3.50% under \$250,000
- **3.15% Interest Rate** - "A" Rated Carrier - Rate is 3.05% under \$100,000
- **3.10% Interest Rate** - "A" Rated Carrier - NY Approved - 2.80% under \$100,000

Hurry Before these rates reduce too!

3 Year Surrender FIA

S&P 500 annual point-to-point with
up to a **4.60% Cap**

iShares US Real Estate annual
point-to-point up to a **5.50% Cap**

Features:

- Full Accumulation Value At Death
- 10% Free Withdrawals
- Non-Recurring Surrender Charge Liquid After 3rd Year
- Not Available in DE, IL, NV, NJ, NY, OR, PA, VA, WA, WY
- [More Details](#)

Request An Agent Kit

4 Year MYGA

3.15% Interest Rate*

*3.05% Premiums Under \$250,000

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2.00% Commission SPECIAL:

- 1.75% Commission + 0.25% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

7 Year MYGA

3.20% Interest Rate

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4.00% Commission Plus:

- Full Accumulation Value At Death
- Accumulated Interest Withdrawals
- Non-Repeating Surrender Charge Liquid After 7th Year
- Not Available in DE, MN, NH, NY
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