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800-373-9697

Life Agent Use Only
Quick Discussion Guide

May 13, 2020
Update

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Insurance
MYGA | SPIA

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May 04, 2020

800-373-9697

AGENT USE ONLY

Guaranteed Accumulation



3 Year 2.25% 2.00% Commission (0-80) 1.50% (81-90)

5 Year 3.00% 3.00% Commission (0-80) 2.00% (81-90)

6 Year 3.10% 3.00% Commission (0-80) 2.00% (81-90)

[Click Here For Agent Info](#)

Not available in NY - Free withdrawals of interest - Full death benefit

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

1.60% Commission (0-80) & 0.80% (81-100)

[Click Here For Agent Info](#)

Only available in: AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY

5.00% CAP

FIA—5 YEAR SURRENDER

Not available in: AK,CA,DE,HI,ID,ME,MN,NJ,NY,SD
Commission 3.00% (0-74) & 1.75% (75+)

[Click Here For Agent Info](#)

Top Quality SPIAS
Immediate Lifetime Income

**"A+"
Rated**

Single Life ONLY:
\$500,000 Premium | Monthly Income

Age 65 Male = \$2,393.10
Age 70 Male = \$2,803.01
Age 75 Male = \$3,413.50
Age 80 Male = \$4,263.39

Single Life With Installment Refund:
\$500,000 Premium | Monthly Income

Age 65 Male = \$2,178.88
Age 70 Male = \$2,503.35
Age 75 Male = \$2,943.74
Age 80 Male = \$3,530.82

Age 65 Female = \$2,199.72
Age 70 Female = \$2,542.87
Age 75 Female = \$3,049.31

Age 65 Female = \$2,049.71
Age 70 Female = \$2,319.18
Age 75 Female = \$2,689.80
Age 80 Female = \$3,174.80

[Request a Quote](#)

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373 | AGENT USE

Short Term with 3% Interest - Issues to age 100

Your Clients Can Earn:

12.55% In 4 Years! MYGA

End Of Year	Guaranteed Accumulation Value
1	\$515,000
2	\$530,450
3	\$546,364
4	\$562,754

Walk Away Surrender Charges 8,7,6,5,0% thereafter!
Issues to age 100 | 3.00% guaranteed interest rate



FixedAnnuitiesAndLife.com

Based on \$500,000 of initial premium - Call 800-373-9697 - Rates as of 05/10/2020 and subject to change. Not available in all states.

This month a 4 year (MYGA) Multi Year Guarantee Annuity will guarantee a 3.00% interest rate. The interest rate is guaranteed for the entire 4 years. The surrender charge reduces to 0.00% in year 5, a true walk away product.

This product is great because it includes all the client friendly features you would expect in a traditional fixed rate annuity. Free withdrawals of accumulated interest and a full death benefit are included. Plus, no 30 day window to worry about at the end of the 4 years. Clients will have plenty of time to review their options.

Below is an example of a \$500,000 premium left to accumulate for a full 4 years. The premium will grow to an accumulated value of \$562,754 after the 4 years. This is a total guaranteed increase of \$62,754 or 12.55% of initial premium.

ILLUSTRATION DATE: May 11, 2020				ADDITIONAL PREMIUMS: None			
AGENT: FSD Agent				Years: N/A			
CLIENT: Valued Client							
SEX/AGE: M 56				NET WITHDRAWALS: None			
RESIDENCE STATE: CA				Type: N/A			
INITIAL PREMIUM: \$500,000				Years: N/A			
		*CURRENT ANNUITY INTEREST RATE			*GUARANTEED ANNUITY INTEREST RATE		
End of Year	Additional Premiums/Withdrawals	ACCUM VALUE	SURR VALUE	Additional Premiums/Withdrawals	ACCUM VALUE	SURR VALUE	
1	\$0	\$515,000	\$475,000	\$0	\$515,000	\$475,000	
2	\$0	\$530,450	\$495,450	\$0	\$530,450	\$495,450	
3	\$0	\$546,364	\$516,364	\$0	\$546,364	\$516,364	
4	\$0	\$562,754	\$537,754	\$0	\$562,754	\$537,754	
5	\$0	\$579,637	\$579,637	\$0	\$569,789	\$569,789	
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8	\$0	\$633,385	\$633,385	\$0	\$591,424	\$591,424	
9	\$0	\$652,387	\$652,387	\$0	\$598,817	\$598,817	
10	\$0	\$671,958	\$671,958	\$0	\$606,302	\$606,302	
11	\$0	\$692,117	\$692,117	\$0	\$613,881	\$613,881	
12	\$0	\$712,880	\$712,880	\$0	\$621,554	\$621,554	
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15	\$0	\$778,984	\$778,984	\$0	\$645,155	\$645,155	
16	\$0	\$802,353	\$802,353	\$0	\$653,220	\$653,220	
17	\$0	\$826,424	\$826,424	\$0	\$661,385	\$661,385	
18	\$0	\$851,217	\$851,217	\$0	\$669,652	\$669,652	
19	\$0	\$876,753	\$876,753	\$0	\$678,023	\$678,023	
20	\$0	\$903,056	\$903,056	\$0	\$686,498	\$686,498	
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25	\$0	\$1,046,889	\$1,046,889	\$0	\$730,491	\$730,491	
26	\$0	\$1,078,296	\$1,078,296	\$0	\$739,622	\$739,622	
27	\$0	\$1,110,645	\$1,110,645	\$0	\$748,867	\$748,867	
28	\$0	\$1,143,964	\$1,143,964	\$0	\$758,228	\$758,228	
29	\$0	\$1,178,283	\$1,178,283	\$0	\$767,706	\$767,706	

Walk Away!

* Current annuity interest rate is 3.00%, guaranteed years one through four. Guaranteed rate is 1.25% for years five throughout the remainder of the contract.

No guess work or stress work, clients can plan on an exact accumulated value at a specified point in time. Peace of mind in planning for long term goals with short term commitments.

This is tax deferred growth with insurance guarantees.

Would you like more information?

- Request a free illustration - <https://fixedannuitiesandlife.com/deferred-annuity-quotes>
- Request an agent kit - <https://fixedannuitiesandlife.com/6-year-myga-gi#3cdbc86d-e328-4339-be0e-45e726491af5>
- Or just check out some more details - <https://fixedannuitiesandlife.com/6-year-myga-gi>

Feel free to contact us, we are here to assist you. 800-373-9697

Equitrust - Premium Bonus SPDA

1.50% Premium Bonus
 3.00% 1st year rate
 2.00% Base rate
 2.00% Minimum contract guarantee

Commission Bonus
 Ends June 1

Commission 5.50% (0-80) & 4.125% (81-85)
 6 Year surrender charges 12%,11%,10%,9%,8%,7%,0%
 thereafter

Sample Quote \$100,000 premium

Guaranteed Values

Accumulation Value	Cash Surrender Value
104,545	92,000
106,636	94,906
108,769	97,892
110,944	100,959
113,163	104,110
115,426	107,346
117,735	117,735
120,089	120,089
122,491	122,491
124,941	124,941
152,302	152,302
185,656	185,656
226,313	226,313
254,865	254,865

Exciting News from EquiTrust
1% Commission Increase
Annuities and Life Products
 (Limited-Time Offer)

- Based on application-received date, April 15, 2020 through June 1, 2020
- No threshold, no hurdle, no waiting period
- All Index Annuities, ChoiceFour Annuity and Single Premium Life Products
- Excludes Certainty Select and Confidence Income Annuities

Learn more about the client-friendly, competitive annuities and life products from EquiTrust.

Annuity All-Product Summary – [click here](#)

Life All-Product Summary – [click here](#)

For More Information, Call Today

Name
 Company
 Address
 City, State Zip
 Phone Number
 Website

Products underwritten and issued by EquiTrust Life Insurance Company, West Des Moines, Iowa.
 Products distributed by EquiTrust Insurance Marketing Services, in California doing business as
 EIT Insurance Marketing Services, IC20-617-1032



Agent Licensing

Deferred Annuity Rates By Term

2 Year Interest Rate Guarantees

- [2.25% Year 1 Interest Rate](#) - Limited availability - 1.75% Minimum Guarantee
- [2.00% Year 1 Interest Rate](#) - Limited availability - 1.75% Minimum Guarantee

3 Year Interest Rate Guarantees

- [2.50% Interest Rate](#) - "B+" Rated Carrier - Issues to 97 - Rate 2.40% under \$250K
- [2.25% Interest Rate](#) - "B++" Rated Carrier - 10% Withdrawals - 2.15% under \$250K
- [2.25% Interest Rate](#) - "B++" Rated Carrier - 2.00% Commission
- [2.20% Interest Rate](#) - "A-" Rated Carrier
- [2.15% Interest Rate](#) - "B++" Rated Carrier - 2.00% Commission (0-90)
- [2.10% Interest Rate](#) - "B+" Rated Carrier
- [2.00% Interest Rate](#) - "B+" Rated Carrier - Issues to age 99
- [2.00% Interest Rate](#) - "A-" Rated Carrier
- [2.00% Interest Rate](#) - "B++" Rated Carrier - Withdrawals full death benefit
- [1.80% Interest Rate](#) - "A" Rated Carrier - Issues to age 93
- [1.75% Interest Rate](#) - "A-" Rated Carrier
- [1.25% Interest Rate](#) - "A+" Rated Carrier

4 Year Interest Rate Guarantees

- [3.00% Interest Rate](#) - "B++" Rated Carrier - Issues to age 100
- [2.35% Interest Rate](#) - "B++" Rated Carrier - 10% Withdrawals - 2.25% under \$250K
- [2.25% Interest Rate](#) - "A" Rated Carrier - NY Approved
- [2.10% Interest Rate](#) - "A-" Rated Carrier - 10% Withdrawals Year 2+

5 Year Interest Rate Guarantees

- [3.10% Interest Rate](#) - "B++" Rated Carrier (3.00% in California)
- [3.10% Interest Rate](#) - "B++" Rated Carrier - Issues to age 90
- [3.10% Interest Rate](#) - "B+" Rated Carrier - Rate is 3.00% under \$250,000
- [3.00% Interest Rate](#) - "B++" Rated Carrier - Issues to age 90
- [3.00% Year 1 & Base](#) - 2.25% Contract Minimum - Flex - Issues to Age 95
- [2.80% Interest Rate](#) - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- [2.90% Interest Rate](#) - "B++" Rated Carrier - 2.25% commission (0-90)

- [2.70% \(.3.50% Year 1 then 2.50% Years 2-5\)](#) - B++ Rated - Issues to Age 90
- [2.70% Interest Rate](#) - "A-" Rated Carrier - \$100,000 premium minimum
- [2.60% Interest Rate](#) - "B++" Rated Carrier - 10% Withdrawals - 2.50% under \$250,000
- [2.65% Interest Rate](#) - "B+" Rated Carrier
- [2.55% Interest Rate](#) - "A" Rated Carrier - Issues to age 93
- [2.55% Interest Rate](#) - "A" Rated Carrier - 0.10% less under \$100K
- [2.50% Interest Rate](#) - "A-" Rated Carrier
- [2.35% Interest Rate](#) - "A" Rated Carrier - NY Approved Rates Avail.
- [2.25% Interest Rate](#) - "B++" Rated Carrier Commission 3.25% - Full Death Benefit
- [2.15% Interest Rate](#) - "A-" Rated Carrier - 10% Withdrawals Year 2+
- [1.25% Interest Rate](#) - "A+" Rated Carrier

6 Year Interest Rate Guarantees

- [3.17% Interest Rate](#) - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- [3.10% Interest Rate](#) - "B++" Rated Carrier - Issues to age 90
- [3.10% Interest Rate](#) - "B+" Rated Carrier - Rate is 3.00% under \$250,000
- [2.75% Interest Rate](#) - "B++" Rated Carrier - 10% Withdrawals - 2.65% under \$250K
- [2.70% Interest Rate](#) - "B+" Rated Carrier
- [2.70% Interest Rate](#) - "B++" Rated Carrier - 2.00% commission
- [2.60% Interest Rate](#) - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- [2.60% Interest Rate](#) - "A-" Rated Carrier
- [2.60% Interest Rate](#) - "A" Rated Carrier - 0.10% less \$100,000 premium
- [2.55% Interest Rate](#) - "A-" Rated Carrier - 10% Withdrawals Year 2+
- [2.35% Interest Rate](#) - "A" Rated Carrier - NY Approved Rates Avail.

7 Year Interest Rate Guarantees

- [3.20% Interest Rate](#) - "B++" Rated Carrier - (3.25 in California)
- [3.19% Interest Rate](#) - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- [3.15% Interest Rate](#) - "B+" Rated Carrier - Rate is 3.00% under \$250,000
- [2.90% Interest Rate](#) - "B++" Rated Carrier - 2.50% Commission - No Features
- [2.75% Interest Rate](#) - "A-" Rated Carrier - \$100,000 premium minimum
- [2.75% Interest Rate](#) - "B++" Rated Carrier - 10% Withdrawals - 2.65% under \$250,000
- [2.75% Interest Rate](#) - "B+" Rated Carrier
- [2.65% Interest Rate](#) - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- [2.59% Interest Rate](#) - "A" Rated Carrier - 0.10% less under \$100,000 premium
- [2.55% Interest Rate](#) - "A" Rated Carrier - Issues to age 90
- [2.55% Interest Rate](#) - "B++" Rated Carrier 4.00% Commission (0-80) - Benefits
- [2.40% Interest Rate](#) - "A-" Rated Carrier - 10% Withdrawals Year 2+
- [2.35% Interest Rate](#) - "A" Rated Carrier - NY Approved Rates Avail.
- [1.35% Interest Rate](#) - "A+" Rated Carrier

8 Year Interest Rate Guarantees

- [3.15% Interest Rate](#) - "B++" Rated Carrier - Issues to age 90
- [3.50% Year 1 & Base](#) - 2.50% Contract Minimum - Flex - Issues to Age 95
- [2.80% Interest Rate](#) - "B++" Rated Carrier - 10% Withdrawals - 2.70% under \$250,000
- [2.70% Interest Rate](#) - "A-" Rated Carrier - 10% Withdrawals Year 2+
- [2.50% Interest Rate](#) - "A" Rated Carrier - 0.10% less under \$100,000 premium

9 Year Interest Rate Guarantees

- [3.05% Interest Rate](#) - "B++" Rated Carrier - 2.75% Commission - No Features
- [2.80% Interest Rate](#) - "B++" Rated Carrier - 10% Withdrawals - 2.70% under \$250,000
- [2.55% Interest Rate](#) - "A-" Rated Carrier - 10% Withdrawals Year 2+
- [2.50% Interest Rate](#) - "A" Rated Carrier - 0.10% less under \$100,000 premium
- [2.00% Interest Rate](#) - "A+" Rated Carrier

10 Year Interest Rate Guarantees

- [3.30% Interest Rate](#) - "B++" Rated Carrier - (3.20% in California)
- [3.30% Interest Rate](#) - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- [3.30% Interest Rate](#) - "B++" Rated Carrier - Issues to age 90
- [3.20% Interest Rate](#) - "B+" Rated Carrier - Rate is 3.10% under \$250,000
- [3.00% Interest Rate](#) - "B++" Rated Carrier - Rate is 2.90% under \$250,000
- [2.60% Interest Rate](#) - "A-" Rated Carrier - 10% Withdrawals Year 2+
- [2.60% Interest Rate](#) - "A" Rated Carrier - 0.10% less under \$100,000 premium
- [2.35% Interest Rate](#) - "A" Rated Carrier - NY Approved Rates Avail.
- [1.50% Interest Rate](#) - "A" Rated Carrier
- [Income Rider SDPA](#) - 6.00% Roll-Up

Trips / Rewards

- Lafayette Life 2021
- 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

- Limra COVID19 Advisor Pulse
- 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

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.

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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

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May 21, 2020
Update

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Memorial Day Hours

FSD will be closed on Monday, May 25th in observance of Memorial Day. We hope you all have a safe weekend! We will reopen Tuesday morning!

Thank You.

3.00% Commission MYGA

This is a great one especially for our home state of California.

California

Available NOW!

**3.00% Interest Rate
Guaranteed For 5 Years**

**Includes Full Death Benefit
Free Withdrawals Of Interest
3.00% Commission (0-80)**

**Check Out These Great Rates Available NOW In California!
Get Contracting, Illustrations & Client Paperwork!**

800-373-9697 www.FixedAnnuitiesAndLife.com 05/18/2020

This 5 year MYGA rate guarantee of 3.00% will yield 15.93% in 5 years, assuming no withdrawals.

- Approved in all states except NY with a full death benefit and free withdrawals of accumulated interest.

The California version has these advantages:

- Lower surrender charges of 8.3%, 7.4%, 6.5%, 5.6% 4.7%
- No MVA

If you are looking for a strong rate with a large, \$18 billion admitted assets carrier, get licensed with FSD now to sell this MYGA

[See more product information](#)

[Get an agent kit](#)

Also Approved In CA - Issue to age 100

WE HAVE ALWAYS BEEN ABLE TO FIND A 3.00% GUARANTEE

Here is the shortest surrender period MYGA with a 3.00% rate!

Shortest Commitment

3.00%

Interest Guarantee

- **4 Year Surrender**
8%, 7%, 6%, 5%, 0% Thereafter
- **Free Withdrawals**
100% of Accumulated Interest
- **Premiums**
\$5,000 - (\$2,000 Qualified)
\$600,000 Maximum (\$200K 90+)
- **Issue Ages**
(0-100) most states
- **Full Death Benefit**
- **Available in:**
AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY

ILLUSTRATION DATE:		May 11, 2020		ADDITIONAL PREMIUMS: None		
AGENT:		FSD Agent		Years: N/A		
CLIENT:		Valued Client		NET WITHDRAWALS: None		
SEX/AGE:		M 56		Type: N/A		
RESIDENCE STATE:		CA		Years: N/A		
INITIAL PREMIUM:		\$500,000				
			*CURRENT ANNUITY INTEREST RATE		*GUARANTEED ANNUITY INTEREST RATE	
End of Year	Additional Premiums/Withdrawals	ACCUM VALUE	SURR VALUE	Additional Premiums/Withdrawals	ACCUM VALUE	SURR VALUE
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28	\$0	\$1,143,964	\$1,143,964	\$0	\$758,228	\$758,228
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Walk Away!

* Current annuity interest rate is 3.00%, guaranteed years one through four. Guaranteed rate is 1.25% for years five throughout the remainder of the contract.

Above is an example of a \$500,000 premium left to accumulate for a full 4 years. The premium will grow to an accumulated value of \$562,754 after the initial 4 years.

This is a **total guaranteed increase** of \$62,754 or **12.55% of initial premium**.

Would you like more information?

Request an agent kit

See more product details

Strongest Guarantee Is The Minimum Guarantee

This is a flexible premium deferred annuity.

Flexible Premium Deferred Annuity

z

3.50% INTEREST GUARANTEED YEAR 1

3.50% NON-GUARANTEED RENEWAL YEARS 2-8

2.50% MINIMUM CONTRACT GUARANTEE RATE

**Great Starter Annuity for the Risk Averse
Contribute | Combine | Guaranteed Rates**



FixedAnnuitiesAndLife.com
800-373-9697



FEATURES:

- Interest After 30 Days
- 10% at 1st anniversary
- RMD for qualified plans
- Full Death Benefit
- Annuitization
- Nursing Home
- Additional deposits do not reset surrender penalty
- Surrender Charges Non-MVA = 7,6,5,5,4,3,2,1,0% thereafter
- \$5,000 minimum premium
- Issue ages 0-95
- ONLY Available in:
AZ,CO,CT,FL,IL,IN,MD,
NJ,NV,MI,OH,PA,RI,VA,
TX,WI,WV

This type of **fixed annuity** allow clients to add additional premiums. This is a great starter product because clients can begin with a small premium and, if they like, add more later.

Another good feature is the clients know the absolute minimum rate they can earn on all premiums. In this case, 2.50% is the minimum rate. Any new premium will not extend the 8 year surrender charge period.

Example: premiums placed in year 6 will be out of surrender 2 years later.

[See more here or request an agent kit](#)

Deferred Annuity Rates By Term

Multi-Year Guarantee Annuity "MYGA Rates"

GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR

MYGA Rates as of 02/03/2020 - From various insurance carriers:

No Surrender - Liquid Fixed Annuity

- SUSPENDED - Fully Liquid FPDA - No Surrender

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
- **2.50% 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
- **2.35% Interest Rate** - "B++" Rated Carrier - Withdrawals full death benefit
- **2.35% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to age 99
- **2.25% Interest Rate** - "A" Rated Carrier - Issues to age 95
- **2.10% Interest Rate** - "A" Rated Carrier
- **2.00% Interest Rate** - "A+" Rated Carrier

4 Year Interest Rate Guarantees

- **2.70% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.60% under \$250K
- **2.45% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.25% Interest Rate** - "A" Rated Carrier - NY Approved

5 Year Interest Rate Guarantees

- **3.60% Interest Rate** - "B++" Rated Carrier (3.70% in California)
- **3.60% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **3.45% Interest Rate** - "B+" Rated Carrier - Rate is 3.35% under \$250,000
- **3.10% Interest Rate** - "A-" Rated Carrier
- **3.05% Interest Rate** - "B++" Rated Carrier - 2.25% commission (0-90)
- **3.80% Year 1 then 2.80% Years 2-5** - B++ Rated - Issues to Age 90

LIFE AGENTS

Bookmark this page!

Interest Rates
Illustrations
Contracting
Commission

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800-373-9697 | Life Agents Only
CA Insurance License 0B67385

Visit The MYGA Page

3 Year WALK AWAY Deferred Annuity Rates



3 Year Fixed Interest Rate:

- 2.50% (\$250,000+ Premium)
- 2.40% (\$10,000 - \$249,999)

3 Years Surrender Charges

- 9%, 8%, 7%, 0% Thereafter

Issue Ages

- 0 -97

Click for details & availability

News and Incentives

Trips / Rewards

- Lafayette Life 2021
- American National 2021
- Liberty Bankers 2020
- Sentinel Security 2021
- Royal Neighbors Bahamas 2021
- Sagicor 15% bonus commission
- Equitrust Bonus 1.00% ends 05/31

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

WHAT'S HAPPENING NOW 2020

Integrity Life / W&S Reference Guides

- Limra COVID19 Advisor Pulse
- 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
- LTC Annuity

- Titling of Contracts
- Annuitant Driven Contracts
- SECURE Act FAQ
- 2020 Retirement Planning Guide
- 2020 Tax Reference Guide WS

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.

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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

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Enclosed information subject to change and human error.

CA Insurance License 0B67385

Non Resident Licenses:

AL, AZ, CO, CT, FL, HI, GA, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI

FOR AGENT USE ONLY

Guaranteed Accumulation



3 Year 2.25% 2.00% Commission (0-80) 1.50% (81-90)

5 Year 3.00% 3.00% Commission (0-80) 2.00% (81-90)

6 Year 3.10% 3.00% Commission (0-80) 2.00% (81-90)

[Click Here For Agent Info](#)

Not available in NY - Free withdrawals of interest - Full death benefit

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

1.60% Commission (0-80) & 0.80% (81-100)

Only available in: AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY

[Click Here For Agent Info](#)

FIA—5 YEAR SURRENDER

Not available in: AK, CA, DE, HI, ID, ME, MN, NJ, NY, SD
Commission 3.00% (0-74) & 1.75% (75+)

[Click Here For Agent Info](#)

5.00% CAP

Top Quality
SPIAS
Immediate Lifetime Income

**"A+"
Rated**

Single Life ONLY:
\$500,000 Premium | Monthly Income

Age 65 Male = \$2,393.10
Age 70 Male = \$2,803.01
Age 75 Male = \$3,413.50
Age 80 Male = \$4,263.39

Single Life With Installment Refund:
\$500,000 Premium | Monthly Income

Age 65 Male = \$2,178.88
Age 70 Male = \$2,503.35
Age 75 Male = \$2,943.74
Age 80 Male = \$3,530.82

Age 65 Female = \$2,199.72
Age 70 Female = \$2,542.87
Age 75 Female = \$3,049.31

Age 65 Female = \$2,049.71
Age 70 Female = \$2,319.18
Age 75 Female = \$2,689.80
Age 80 Female = \$3,174.80

[Request a Quote](#)

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