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FSD Financial Services | Fixed Annuities & Life Insurance News & Reviews

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

Let's Talk Guarantees
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Life Agent Use Only
Quick Discussion Guide

May 6, 2021
Update

[MYGA Rates](#)
[SPIA Quotes](#)
[Life Quotes](#)
[FIA Riders](#)
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True Walk-Away 5 Year MYGA - Liquid in 5 years

Clients looking for GUARANTEED accumulation should be shown the MYGA.

- This 5 year MYGA will guarantee 14.08% interest after 5 years.
- A client with \$500,000 premium can earn \$74,031 in just 5 years!
- **No recurring surrender charges either. Full liquid after 5 years!**
- [More details PDF](#)

HIT THE ACCUMULATION TARGET



2.80% INTEREST RATE

5 YEAR GUARANTEE

PREMIUM \$500,000

End of Year 1—\$514,000

End of Year 2—\$528,392

End of Year 3—\$543,186

End of Year 4—\$558,396

End of Year 5—\$574,031

Commission: 2.25% (0-90) (0-75 in CA & FL)

Not Available in DE & NY | MVA Surrender: 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 0% thereafter



800-373-9697 | FSD Financial | www.FixedAnnuitiesAndLife.com

California Insurance License #0B67385 | Not available in all states | Rates as of 04/27/2021

[Get Appointment Papers Here](#)

LTC Benefit Annuity

I am occasionally asked about LTC benefits in an annuity. Here is some quick information regarding an annuity with LTC benefits. This one is based on a 60 year old male with a 7 year surrender term. Take a look and see if it might make sense for your clients.

Request an illustration and get an agent kit.



The Long-Term Care Riders

TRIPLE THE FUNDS AVAILABLE FOR QUALIFIED LONG-TERM CARE EXPENSES.

These riders pay for Benefits to cover Qualified LTC Services for the following:

**3X
Benefits**

- Home Health Care
- Care Planning
- Caregiver Training
- Homemaker Services
- Hospice Services
- Maintenance or Personal Care Services
- Respite Care
- Assisted Living Facility Care
- Alternative Care Services
- Nursing Home Care
- Adult Day Care (50% of Daily Maximum)

[Click here for an agent kit and more product information.](#)

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSION



www.FSDfinancial.com

800-373-9697 | California Insurance License #OB67385 | Rates as of 04/28/21

[Request an agent kit](#)

A Most Unique SPIA with a 5.00% commission

Check out this Lifetime Income Immediate Annuity that offers some very unique options. The base product is a cash refund single or joint lifetime income annuity. Additional features such as the nursing home enhancement and guaranteed death benefit make this a one of a kind product. Attached are sample quotes with the guaranteed death benefit rider and more facts about this immediate annuity.

THE MOST UNIQUE SPIA

Single Premium Immediate Annuity with liquidity and optional enhancement features.

"A+"
Rating

Cash
Refund

Liquidity
Option

\$500,000 Premium | Lifetime Income With Cash Refund +

Guaranteed Minimum Death Benefit NEVER Less Than \$50,000

Gender(s)/Age	Monthly Income	P&I Annual %	Tax Exclusion
Male 60	\$1,686.96	4.05%	86.4%
Male 65	\$1,863.52	4.47%	90.4%
Male 70	\$2,089.40	5.01%	93.6%
Male 75	\$2,381.99	5.72%	95.7%
Female 60	\$1,608.88	4.05%	89.6%
Female 65	\$1,766.13	4.24%	92.0%
Female 70	\$1,962.05	4.71%	97.1%
Female 75	\$2,214.07	5.31%	100%
J&S M67 F62	\$1,633.72	3.92%	97.0%
J&S M70 F65	\$1,734.47	4.16%	98.0%
J&S M75 F70	\$1,936.16	4.65%	100.0%

5.00% Commission

[CLICK HERE FOR AN AGENT KIT](#)

LICENSING | SALES SUPPORT | ILLUSTRATIONS | E-APPS | COMMISSION



www.SPIAquote.com

800-373-9697 | California Insurance License #OB67385 | Rates as of 05/04/21

[Get a quote!](#)

Fixed Indexed Annuity | "A" Rated

5.10% Cap on 10 year FIA's

Crediting:

- 100% participation
- 5.10% Annual Pt 2 Pt
- Annual Reset/Annual Lock-In

10 Year MVA Surrender:

10%,9%,8%,7%,6%,5%,4%,3%,2%,1%,0%

Commission:

- 7.00% ages 0-75
- 5.50% ages 76-80

Carrier ratings:

- "A" A.M. Best Company
- "A" Standard & Poor's
- \$21 Billion Total Admitted Assets
- 20% Surplus

[See a Sample Quote](#)

[Get An Agent Kit](#)

Guaranteed Accumulation Rates

MYGA Multi Year Guarantee Annuities

**MYGA
Growth
Is Guaranteed!**
[Request An Illustration](#)

Request illustrations:

Type Of Quote Requests:

[Deferred Annuity MYGA Quotes](#)

[Split Annuity Design Quotes](#)

Liquid Fixed Annuity - Non-Profit owners ONLY

- **2.00% Interest Rate**- No Surrender Charge FPDA

2 Year Interest Rate Guarantees

- **2.15% Interest Rate** - "B+" Rated Carrier
- **2.25% Year 1 & 2.00% base** - 1.25% Minimum
- **1.75% Interest Rate** - "B+" Rated Carrier
- **1.75% Year 1 with a 1.50% base** - Low surrender

3 Year Interest Rate Guarantees

- **2.25% Interest Rate** - "B+" Rated Carrier
- **2.20% Interest Rate** - "B+" Rated Carrier
- **2.15% Interest Rate** - "B++" Rated Carrier
- **2.15% Interest Rate** - "B++" Rated Carrier
- **2.10% Interest Rate** - "A" Rated Carrier

4 Year Interest Rate Guarantees

- **2.25% Interest Rate** - "A-" Rated Carrier
- **2.10% Interest Rate** - "A" Rated Carrier
- **2.10% Interest Rate** - "A-" Rated Carrier
- **2.05% Interest Rate** - "B++" Rated Carrier

5 Year Interest Rate Guarantees

- **2.95% Interest Rate** - "B+" Rated Carrier
- **2.90% Interest Rate** - "B+" Rated Carrier
- **2.80% Interest Rate** - "B++" Rated Carrier
- **2.80% Interest Rate** - "B++" Rated Carrier
- **2.80% Interest Rate** - "B++" Rated Carrier
- **2.80% Interest Rate** - "B+" Rated Carrier

7 Year MYGA

2.45%
Rate Guarantee

4.00%
Commission

Issue Ages 0 - 85
Commission 4.00 (0-80)

5 Year MYGA

2.30%
Rate Guarantee

3.25%
Commission

Issue Ages 0 - 90
Commission 3.25 (0-80)

- **2.65% Interest Rate** - "A-" Rated Carrier
- **2.50% Interest Rate** - "A" Rated Carrier
- **2.45% Interest Rate** - 15% Withdrawals
- **3.75% Yr1 & 3.00% Base** - 1.75% Contract Minimum
- **2.30% Interest Rate** - Commission 3.25%

6 Year Interest Rate Guarantees

- **2.75% Interest Rate** - "A-" Rated Carrier
- **2.60% Interest Rate** - "A" Rated Carrier
- **2.50% Interest Rate** - "A-" Rated Carrier
- **2.50% Interest Rate** - 15% Withdrawals

7 Year Interest Rate Guarantees

- **2.95% Interest Rate** - "B+" Rated Carrier
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- **2.90% Interest Rate** - "B+" Rated Carrier
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- **2.80% Interest Rate** - "B+" Rated Carrier
- **2.65% Interest Rate** - "B++" Rated Carrier
- **2.60% Interest Rate** - "A-" Rated Carrier
- **2.60% Interest Rate** - "A-" Rated Carrier

8 Year Interest Rate Guarantees

- **2.75% Interest Rate** - "B++" Rated Carrier -
- **2.80% Interest Rate** - "A-" Rated Carrier
- **3.50% Year 1 & 3.50% Base** - 2.00% Contract Minimum

9 Year Interest Rate Guarantees

- **3.00% Interest Rate** - 2.75% Commission
- **3.00% Interest Rate** - "B++" Rated Carrier
- **2.85% Interest Rate** - "B++" Rated Carrier

10 Year Interest Rate Guarantees

- **3.10% Interest Rate** - "B++" Rated Carrier
- **3.00% Interest Rate** - "B++" Rated Carrier
- **3.00% Interest Rate** - "B++" Rated Carrier
- **2.90% Interest Rate** - "B++" Rated Carrier
- **2.70% Interest Rate** - "A-" Rated Carrier

Get a MYGA quote

Full Support For Life Licensed Agents.

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](#)

Webinars

Frequent Social Media Updates

Webinars | Training



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!

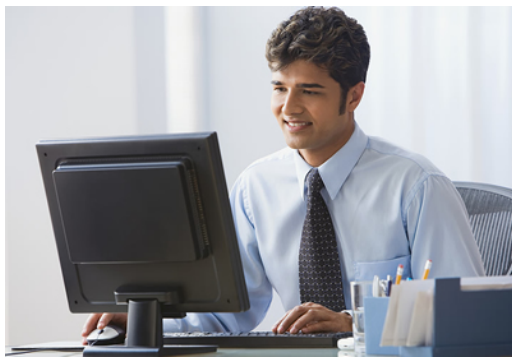


Email is limited to a weekly cycle, we do not want to overload your inbox. Follow on FSD on [LinkedIn](#) or [Twitter](#) for the freshest original content and updates on a more frequent basis. **Let's be social!**



Fixed Annuities With FSD

Life Licensed Agent?



Add Fixed Annuities Today!

Work with the **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.**

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
- 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
- Guggenheim Bonus
- American National Cash Is King Annuity
- American National Cash Is King Life Ins.
- American Equity Rewards

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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May 18, 2021
Update

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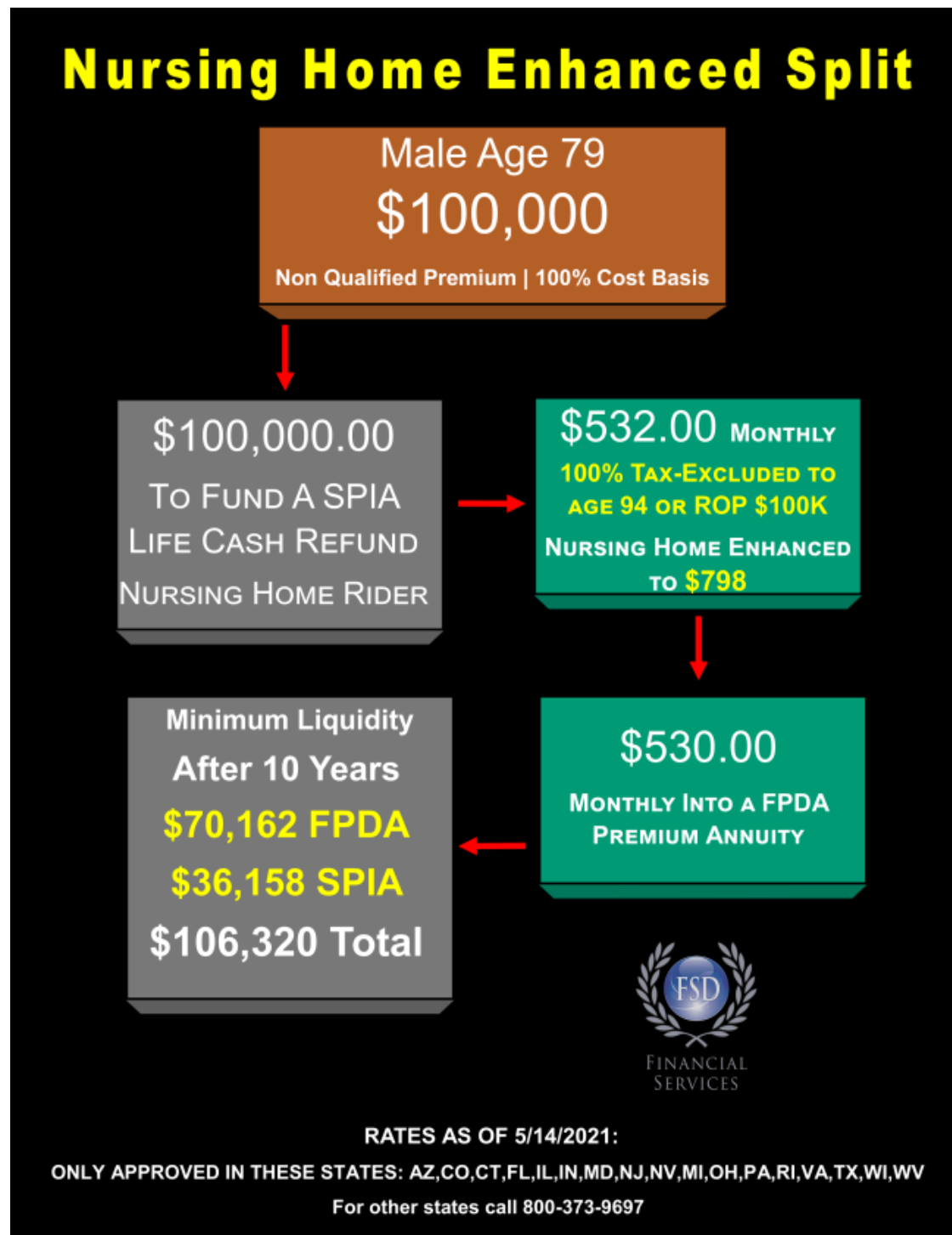


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Nursing Home Enhanced Split Annuity

A recent case design, agent had client age 79 with \$100,000 sitting idle. Looking at a fixed annuity with some Long Term Care benefits, while still earning or at least not losing any initial premium. [Click](#) below to see the breakdown of the products I found.

Two products combined offering 50% increased income benefit if health issues arise while keeping the initial premium intact if the client stays healthy or just does not need the higher lever of care.



[Request A Split Annuity Here](#)

Fixed Indexed Annuity | "A" Rated

5.10% Cap on 10 year FIA's

Fixed Indexed Annuity Illustration Request Page

Hypothetical By Crediting Method
Premium Bonus Enhancements
Income Riders Guarantee Income
Agent Appointment & Commission

[CLICK FOR MORE INFO](#)

Crediting:

- 100% participation
- 5.10% Annual Pt 2 Pt
- Annual Reset/Annual Lock-In

10 Year MVA Surrender:

10%,9%,8%,7%,6%,5%,4%,3%,2%,1%,0%

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- 20% Surplus

[Get An Agent Kit](#)

[Sample Quote With Income Rider](#)

Guaranteed Accumulation Rates

Multi Year Guarantee

Request illustrations:

Type Of Quote Requests:

[Deferred Annuity MYGA Quotes](#)

[Split Annuity Design Quotes](#)

3 Year MYGA

2.15%

Rate Guarantee

2.00%

Commission

Issue Ages 0-90 (75 CA & FL)
Commission 2.00 (0-90)

7 Year MYGA

2.45%

Rate Guarantee

4.00%

Commission

Issue Ages 0 - 85
Commission 4.00 (0-80)

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3 Year Interest Rate Guarantees

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- **2.15% Interest Rate** - "B++" Rated Carrier
- **2.10% Interest Rate** - "A" Rated Carrier
- **2.05% Interest Rate** - "A-" Rated Carrier
- **2.05% Interest Rate** - "B+" Rated Carrier
- **2.00% Interest Rate** - "A" Rated Carrier
- **2.00% Interest Rate** - "B++" Rated Carrier
- **2.00% Interest Rate** - "B++" Rated Carrier

4 Year Interest Rate Guarantees

- **2.25% Interest Rate** - "A-" Rated Carrier
- **2.10% Interest Rate** - "A" Rated Carrier
- **2.10% Interest Rate** - "A" Rated Carrier
- **2.05% Interest Rate** - "B++" Rated Carrier

5 Year Interest Rate Guarantees

- **2.95% Interest Rate** - "B+" Rated Carrier
- **2.90% Interest Rate** - "B+" Rated Carrier
- **2.80% Interest Rate** - "B++" Rated Carrier
- **2.80% Interest Rate** - "B++" Rated Carrier
- **2.80% Interest Rate** - "B++" Rated Carrier
- **2.80% Interest Rate** - "B+" Rated Carrier
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- **2.50% Interest Rate** - "A" Rated Carrier
- **2.45% Interest Rate** - 15% Withdrawals
- **3.75% Yr1 & 3.00% Base** - 1.75% Minimum
- **2.30% Interest Rate** - Commission 3.25%

6 Year Interest Rate Guarantees

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8 Year Interest Rate Guarantees

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9 Year Interest Rate Guarantees

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10 Year Interest Rate Guarantees

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- **2.90% Interest Rate** - "B++" Rated Carrier
- **2.70% Interest Rate** - "A-" Rated Carrier

[Get a MYGA quote](#)

Life Insurance Commission

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Top Life Insurance Contracts Available

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Bonus For Your Expertise

Selling LIFE Insurance for a long time?
Do all your own work?
Well, we feel you should be **compensated**
for your expertise.
Before you place that next LIFE case call us
for your special LIFE commission bonus!

FSD Financial Service | 5530 Corbin Ave #101 | CA Insurance License #0B67385 | Rates subject to change | FSD06201001

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We have found that a number of our annuity agents do all of their own paperwork, quotes and follow-up on life insurance sales. We have rewarded these agents with top level life insurance contracts. It is simple, the street level plus a bonus! Paid direct from the life insurance company in most cases.

If you do all of your own back office work, why not get paid for it. For a specific life commission schedules and samples call 800-373-9697 or fill out the form [here](#):

Full Support For Life Licensed Agents.

DEFERRED ANNUITY QUOTES

Guaranteed fixed rates
Indexed accumulation
Flexible premiums
Lock-in terms 2-15 years

Accumulation

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Fixed period certain

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- 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

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Frequent Social Media Updates

Webinars | Training



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[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



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- LTC Annuity

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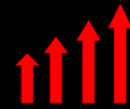
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800-373-9697Life Agent Use Only
Quick Discussion GuideMay 24, 2021
Update[MYGA Rates](#)[SPIA Quotes](#)[Life Quotes](#)[FIA Riders](#)[Annuity Blog](#)**LIMITED TIME! RATE INCREASE**

Looking for agents who would like to get set up with us at FSD to sell this outstanding Multi-Year Guarantee Annuity (MYGA). If you are allowed to be independent, then get set up under us for this MYGA and many other client oriented products.
Have risk averse clients? You will be glad you found us!

SPECIAL MYGA RATE

2.30% 3 Years

3.00% 5 Years

\$100,000+ Premium

*California rates 0.05% lower | "A-" Rated Carrier***Starts: 05/26/2021 Ends: 06/30/2021****Company Ratings:**

- A- by A.M. Best

Free Withdrawal:

- 10% Free Withdrawal Provision after the first contract year

Death Benefits:

- Full Death Benefit

States NOT approved in:

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

Minimum Premium For This Rate :

- \$100,000 (\$750,000 Maximum)

Issue Age:

- 15 days - 90 years

Recurring Surrender Charges With MVA:

- 3 Years Recurring: 9%, 8%, 7%, (30 day exit window)
- 5 Years Recurring: 9%, 8%, 7%, 6%, 5% (30 day exit window)

Commission:

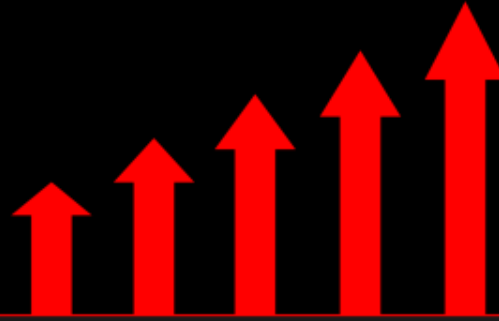
- 3 Year: 1.25% ages 0-80 | 0.75% (81 -85) | 0.50% (86 -90)
- 5 Year: 2.00% ages 0-80 | 1.25% (81 -85) | 0.75% (86 -90)

Get An Agent Licensing Kit Here**See PDF Here**



LIMITED TIME RATE SPECIAL!

MYGA RATE INCREASE



Attention! New Interest Rates!

2.30% For 3 Years

3.00% For 5 Years

\$100,000 Minimum Premium



Available in CA & FL at 0.05% lower rate.

Not available in DE, DC, MT, ND, NY, SD

10% Free Withdrawals | Full Death Benefit

Rates as of 6/01/21 & subject to change.

Click Here For Agent Licensing

FSD FINANCIAL



800-373-9697

Illustrations

DEFERRED ANNUITY QUOTES

Guaranteed fixed rates
Indexed accumulation
Flexible premiums
Lock-in terms 2-15 years

Accumulation

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