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

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May 02, 2022 | [Click here to view as Webpage](#)

Agents, so many changes, so fast.  
Best to call for 800-373-9697 or email for best results!

### Strong 5 Year MYG Annuity

**3.85%**  
Interest Rate

- (A-) Rated
- 10% Free Withdrawals Year 2+
- Not available in CT, MT, NY
- Full Death Benefit
- \$100,000 Minimum for 3.85%
- \$50,000-\$99,999 rate is 3.60%
- California 0.05% lower interest rate

[Request Contracting](#)

[Product Info](#)

### Strong 3 Year MYG Annuity

**3.50%**  
Interest Rate

- (A-) Rated
- 10% Free Withdrawals Year 2+
- Not available in CT, MT, NY
- Full Death Benefit
- \$100,000 Minimum for 3.50%
- \$50,000-\$99,999 rate is 3.25%
- California 0.05% lower interest rate

[Request Contracting](#)[Product Info](#)

## Watch: Split / Combo Annuity -

*FYI: MYGA rate has improved since recorded!*

Split Combo Annuity III...



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

**The Split / Combo Annuity** combines two fixed annuities to provide a guaranteed income stream while allowing the principal to grow tax-deferred.

The two side to a Split/Combo annuity are Income and Growth.

Split / Combo Annuities are 100% guaranteed, the numbers will not change.

[www.FixedAnnuityandLife.com](http://www.FixedAnnuityandLife.com)

FSD Financial & Insurance Services

28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

800-373-9697

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### 5, 7 or 10 Year MYG Annuities

# 4.05%

5 Yr. Interest Rate

# 4.10%

7 Yr. Interest Rate

# 4.15%

10 Yr. Interest Rate

STARTS 05/15/2022

MYGA RATES ARE UP!



**4.05%** Guaranteed For 5 Years

**4.10%** Guaranteed For 7 Years

**4.15%** Guaranteed For 10 Years

States NOT approved: AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV



**California & Florida**

Rates are 0.10% lower & include a full death benefit.

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Product Info

## Strong 3 Year MYG Annuity

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Product Info

## Watch: Partial 1035 exchange & a Split Annuity



### Partial 1035 exchange:

In this video I look at the Partial 1035 exchange rules and how they have changed since inception.

Guidance by the IRS seems to indicate a partial exchange into an immediate annuity for at least a 10 year term certain or a life contingent based income will NOT cause the aggregation of the cost basis.

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

## 7.00% S&P CAP

Cap Rates		*Low Band / High Band		
	Current 4/12 Rates*	Upcoming 5/2 Rates*	Change	
5 Year	5.50% / 5.75%	6.25% / 6.50%	0.75%	▲
7 Year	6.00% / 6.25%	6.75% / 7.00%	0.75%	▲
10 Year	6.00% / 6.25%	6.75% / 7.00%	0.75%	▲

[Get An FIA Illustration](#)

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Agents, quick update as rates keep changing.  
Best to call 800-373-9697 or email for best results!

**Watch: 10 x 6 Split/Combo Annuity Video**

**Watch: Gary Mettler & I discuss the lost language of Immediate Annuity.**



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



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

## MYG Annuity Rates

This is our interactive MYGA guide for May 18th.  
Rates, features and issue ages may vary in certain states.  
Please request state specific information if interested!

**MYG Annuities | May 18, 2022**  
Click rate for more info and commission!

**No Surrender (for non-profits only)**  
2.00% Interest Rate - No Surrender Charge FPDA

**2 Year Interest Rate Guarantees**  
2.85% Interest Rate - GBU | "A-" Rated  
2.60% Interest Rate - SILAC | "B+" Rated  
2.15% Interest Rate - SILAC | "B+" Rated

**3 Year Interest Rate Guarantees**  
3.60% Interest Rate - GILICO | "B++" Rated  
3.50% Interest Rate - Sagcor | "A-" Rated  
3.35% Interest Rate - GBU | "A-" Rated  
3.25% Interest Rate - Minnesota | "A+" Rated  
3.20% Interest Rate - Standard | "A" Rated  
3.20% Interest Rate - American Century | NR Rated  
3.20% Interest Rate - Liberty Bankers | "A-" Rated  
3.10% Interest Rate - RNA | "A" Rated  
3.10% Interest Rate - Guggenheim | "A-" Rated  
3.00% Interest Rate - Liberty Bankers | "A-" Rated

**4 Year Interest Rate Guarantees**  
3.70% Interest Rate - Sagcor | "A-" Rated  
3.65% Interest Rate - GILICO | "B++" Rated  
3.55% Interest Rate - Oceanview | "A-" Rated  
3.50% Interest Rate - GBU | "A-" Rated  
3.45% Interest Rate - Western & Southern | "A+" Rated  
3.30% Interest Rate - Oxford | "A" Rated  
3.15% Interest Rate - Guggenheim | "A-" Rated  
3.10% Interest Rate - American General | "A" Rated

**5 Year Interest Rate Guarantees**  
4.05% Interest Rate - Sentinel Security | "B++" Rated  
4.00% Interest Rate - American Century | NR Rated  
3.85% Interest Rate - Sagcor | "A-" Rated  
3.85% Interest Rate - GILICO | "B++" Rated  
3.75% Interest Rate - GBU | "A-" Rated  
3.70% Interest Rate - RNA | "A" Rated  
3.70% Interest Rate - Standard | "A" Rated  
3.65% Interest Rate - Oceanview | "A-" Rated  
3.60% Interest Rate - RNA | "A" Rated - California only  
3.60% Interest Rate - Liberty Bankers | "A-" Rated  
3.55% Interest Rate - Liberty Bankers | "A-" Rated  
3.40% Interest Rate - Oxford | "A" Rated  
3.35% Interest Rate - AIG | "A" Rated  
3.30% Interest Rate - WU | "B+" Rated  
3.25% Interest Rate - Liberty Bankers | "A-" Rated

Request a MYGA Quote

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**MYG Annuities | May 18, 2022**  
Click rate for more info and commission!

**6 Year Interest Rate Guarantees**  
4.50% Interest Rate - Oceanview | "A-" Rated  
3.85% Interest Rate - Sagcor | "A-" Rated  
3.85% Interest Rate - GILICO | "B++" Rated  
3.65% Interest Rate - Oxford | "A" Rated  
3.55% Interest Rate - AIG | "A" Rated  
3.45% Interest Rate - Guggenheim | "A-" Rated

**7 Year Interest Rate Guarantees**  
4.10% Interest Rate - Sentinel Security | "B++" Rated  
4.05% Interest Rate - American Century | NR Rated  
3.85% Interest Rate - Sagcor | "A-" Rated  
3.85% Interest Rate - GILICO | "B++" Rated  
3.80% Interest Rate - Oceanview | "A-" Rated  
3.65% Interest Rate - Liberty Bankers | "A-" Rated  
3.65% Interest Rate - Oxford | "A" Rated  
3.45% Interest Rate - WU | "B+" Rated  
3.40% Interest Rate - Standard | "A" Rated  
3.35% Interest Rate - AIG | "A" Rated  
3.30% Interest Rate - Guggenheim | "A-" Rated  
3.30% Interest Rate - Liberty Bankers | "A-" Rated

**8 Year Interest Rate Guarantees**  
3.85% Interest Rate - GILICO | "B++" Rated  
3.80% Interest Rate - Oxford | "A" Rated  
3.60% Interest Rate - Guggenheim | "A-" Rated  
3.25% Interest Rate - American National | "A" Rated

**9 Year Interest Rate Guarantees**  
3.85% Interest Rate - GILICO | "B++" Rated  
3.65% Interest Rate - Oxford | "A" Rated  
3.65% Interest Rate - Liberty Bankers | "A-" Rated  
3.50% Interest Rate - Guggenheim | "A-" Rated  
3.25% Interest Rate - American National | "A" Rated

**10 Year Interest Rate Guarantees**  
4.15% Interest Rate - Sentinel Security | "B++" Rated  
4.10% Interest Rate - American Century | NR Rated  
3.85% Interest Rate - GILICO | "B++" Rated  
3.85% Interest Rate - Oceanview | "A-" Rated  
3.70% Interest Rate - Oxford | "A" Rated  
3.65% Interest Rate - RNA | "A" Rated  
3.65% Interest Rate - Guggenheim | "A-" Rated

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**7.00% S&P CAP on 5 Yr FIA (\$100K+) 6.50% under**

**Annual Reset Annual Lock-In -**

**Watch My favorite crediting method here: <https://youtu.be/ScwM8Njd1TE>**

1 Year S&P 500 Cap	1 Year S&P 500 Participation	Surrender charges <sup>3</sup> (MVA may apply)
6.50% ▲	35.00% ▲	5 years: 9, 8, 7, 6, 5%
7.00% ▲	40.00% ▲	

Get an FIA illustration

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