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FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | Independent Wholesaler For Agents

Quality | Integrity | Expertise

www.FixedAnnuitiesandLife.com | www.SPIAquote.com

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

November 05, 2019
Update

[MYGA Rates](#)

[FIA Rates](#)

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[Annuity Blog](#)

In this agent update:

- 7 Year Fixed Annuity Sale
- Immediate Annuity 4% Commission
- A Good MYGA
- 3 Year FIA
- Carrier rate changes

7 Year Fixed Annuity Option - MYGA or FIA

Life agents who offer fixed insurance options can put their own slant on them and their clients may vary in risk tolerance. However, in the end they are primarily looking at SPIA's, MYGA's and FIA'S as the current fixed insurance options.

Below is a comparison of an FIA & MYGA for clients looking at accumulation:

A Client Wants Accumulation With A 7 Year Time Horizon - Try This!

This FIA product offers a few crediting methods including a fixed rate option. Here we illustrate placing 90% in an index bucket and 10% in the fixed account.

Illustrations pages:

Below are the specific illustration pages for the respective option #.

Request the full illustration below.

FIA Quote Option #1

Hypothetical Values - Most Recent 10-calendar year period - \$500,000 Premium:

90% in 50% S&P No Cap and 10% in Fixed

- Year 6 = \$18,056
- Year 7 = \$18,616
- Total interest = **\$119,128**
- **\$619,128** accumulated value in 7 years
- Guaranteed 23.82% gain after 7

GUGGENHEIM LIFE AND ANNUITY

Hypothetical Values - Most Recent 10-calendar year period

Here's how the highlights I already might look over a 10-year period. The values show what would happen if the assumed assumptions applied (interest charges, fees, assumed rates, assumed performance rates, and the best illustration required by the 1035 calendar year period for the first 10 years, to all your plans, we return the value performance from the first 10-year period.

Year	Age	Premium	Contract	Interest	Dividend	Withdrawal	Death	Commission	Net
1	60	\$45,000	\$4,000	\$1,000	\$1,000	\$0	\$0	\$0	\$47,000
2	61	\$45,000	\$4,000	\$1,000	\$1,000	\$0	\$0	\$0	\$49,000
3	62	\$45,000	\$4,000	\$1,000	\$1,000	\$0	\$0	\$0	\$51,000
4	63	\$45,000	\$4,000	\$1,000	\$1,000	\$0	\$0	\$0	\$53,000
5	64	\$45,000	\$4,000	\$1,000	\$1,000	\$0	\$0	\$0	\$55,000
6	65	\$45,000	\$4,000	\$1,000	\$1,000	\$0	\$0	\$0	\$57,000
7	66	\$45,000	\$4,000	\$1,000	\$1,000	\$0	\$0	\$0	\$59,000
8	67	\$45,000	\$4,000	\$1,000	\$1,000	\$0	\$0	\$0	\$61,000
9	68	\$45,000	\$4,000	\$1,000	\$1,000	\$0	\$0	\$0	\$63,000
10	69	\$45,000	\$4,000	\$1,000	\$1,000	\$0	\$0	\$0	\$65,000

Prepared By: JLF Johnson
 Prepared For: JLF Johnson
 Date: 10/1/19

Page 2 of 2

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Top Features:

- 10% Withdrawals
- Full death benefit
- Commission is 2.50% (0-75)
- Bonus commission 0.50% = 3.00% Total

This accumulation illustration makes no assumptions. These are the guaranteed values. This policy will return a 23.82% gain in 7 years. If you clients like that number, then why risk any of this guarantee for hypothetical assumption?

Breakdown assuming contracts held to term with no withdrawals

**Breakdown:
FIA Quote Option #1**

- Minimum Guarantee Value:
- \$504,403
- Illustrated Value
- \$752,005
- Assumed Gain:
- 0.88% - 50.40%
- Possible Commission:
- 5.50%

**Breakdown:
FIA Quote Option #2**

- Minimum Guarantee Value:
- \$504,403
- Illustrated Value
- \$641,641
- Assumed Gain:
- 0.88% - 28.12%
- Possible Commission:
- 5.50%

**Breakdown:
MYGA Quote Option**

- Minimum Guarantee Value:
- \$619,128
- Illustrated Value
- \$619,128
- Assumed Gain:
- 23.82%
- Possible Commission:
- 3.00%

Request an FIA illustration for your client here!

Immediate Annuities - SPIA Quotes

"A+" Rated Company - Example Quotes
4.00% Commission - Plus 0.25% End Of 2019 Bonus

Clients can take these Percentages NOW & Never Run Out! - Per \$100,000

LIFE ONLY
 Annual payout percentage & monthly income

LIFE WITH REFUND
 Annual payout percentage & monthly income

Male 63 = **5.72 %** (\$476.57 monthly)
 Male 65 = **6.03%** (\$502.26 monthly)
 Male 67 = **6.39%** (\$532.49 monthly)
 Male 70 = **7.05%** (\$587.14 monthly)
 Male 72 = **7.58%** (\$631.48 monthly)
 Male 75 = **8.55%** (\$712.55 monthly)

Male 63 = **5.23%** (\$436.21 monthly)
 Male 65 = **5.47%** (\$455.57 monthly)
 Male 67 = **5.72%** (\$476.81 monthly)
 Male 70 = **6.17%** (\$514.04 monthly)
 Male 72 = **6.52%** (\$543.70 monthly)
 Male 75 = **7.12%** (\$593.71 monthly)

Female 63 = **5.32%** (\$443.10 monthly)
 Female 65 = **5.58%** (\$464.96 monthly)
 Female 67 = **5.88%** (\$489.90 monthly)
 Female 70 = **6.42%** (\$534.89 monthly)
 Female 72 = **6.85%** (\$571.04 monthly)
 Female 75 = **7.64%** (\$636.97 monthly)

Female 63 = **4.97%** (\$414.19 monthly)
 Female 65 = **5.16%** (\$430.15 monthly)
 Female 67 = **5.39%** (\$448.82 monthly)
 Female 70 = **5.78%** (\$481.02 monthly)
 Female 72 = **6.07%** (\$505.63 monthly)
 Female 75 = **6.58%** (\$547.96 monthly)

Could the income spread between the Life Only and Life With Refund be enough to fund a life policy that would help in estate planning?

[Request A SPIA Quote](#)

All Around Good MYGA - Rate & Features ++

This Multi Year Guarantee Annuity is approved in most states and is offered by a strong carrier. This MYGA has great features built in at no additional cost to the rate. Check out the 4 year, 6 year and 7 year terms as they seem to be fitting the most overall. To help on these terms we are offering an additional bonus of 0.25% commission on the 4 year term and 0.50% on the 6 and 7 year terms. Happy selling!

- Full Death Benefit
- 10% Free Withdrawals Years 2 +
- \$13.8 Billion Admitted Assets
- "B++" by A.M Best & "B-" by Weiss
- Illustrations available
- Issues to age 90
- Not available in New York

Commission:

3 Year Term:

- 1.00% (ages 0-80)
- 0.75% (81-85)
- 0.50% (86-90)

4 Year Term:

- 1.75% (ages 0-80)*
- 1.31% (81-85)

Interest Rate & Term Option Choices:

3 Year Term:

- 2.40% (Premiums \$250,000+)
- 2.30% (\$10,000 - \$249,999)

4 Year Term:

- 2.70% (Premiums \$250,000+)
- 2.60% (\$10,000 - \$249,999)

5 Year Term:

- 2.85% (Premiums \$250,000+)

- 0.88% (86-90)

5 - 9 Year Terms:

- 2.50% (ages 0-80)*
- 1.88% (81-85)
- 1.25% (86-90)

10 Year Term:

- 3.00% (ages 0-80)
- 2.25% (81-85)
- 1.50% (86-90)

*SPECIAL Commission on \$250,000

premium+

- 4 year = 0.25% bonus from FSD 0-80
- 6 & 7 year = 0.50% bonus from FSD 0-80

- 2.75% (\$10,000 - \$249,999)

6 Year Term:

- 3.00% (Premiums \$250,000+)
- 2.90% (\$10,000 - \$249,999)

7 Year Term:

- 3.10% (Premiums \$250,000+)
- 3.00% (\$10,000 - \$249,999)

8 Year Term:

- 3.205% (Premiums \$250,000+)
- 3.10% (\$10,000 - \$249,999)

9 Year Term:

- 3.25% (Premiums \$250,000+)
- 3.15% (\$10,000 - \$249,999)

10 Year Term:

- 3.30% (Premiums \$250,000+)
- 3.20% (\$10,000 - \$249,999)

Get this product now!

3 Year Fixed Indexed Option

"A" RATED CARRIER THREE YEAR FIXED INDEXED ANNUITY Very Short Term Indexed Annuity

Rates:

S&P 500 annual point-to-point with cap:

- 4.00% Cap (\$150,000+)
- 3.65% Cap (\$10,000 - \$149,999)

"In AK, CA & UT

- 3.75% Cap (\$150,000+)
- 3.40% Cap (\$10,000 - \$149,999)

iShares® U.S. Real Estate annual point-to-point with cap:

- 4.25 Cap (\$150,000+)
- 4.00% Cap (\$10,000 - \$149,999)

"In AK, CA & UT:

- 4.00% Cap (\$150,000+)
- 3.75% Cap (\$10,000 - \$149,999)"

iShares MSCI EAFE ETF annual point-to-point with cap:

- 4.75% Cap (\$150,000+)
- 4.50% Cap (\$10,000 - \$149,999)

"In AK, CA & UT:

- 4.50% Cap (\$150,000+)
- 4.25% Cap (\$10,000 - \$149,999)"

Declared Fixed Account Interest Rate:

- 1.85% (\$150,000+)
- 1.70% (\$10,000 - \$149,999)

"In AK, CA & UT:

- 1.75% (\$150,000+)
- 1.60% (\$10,000 - \$149,999)"

Issue ages:

- 0-90 (qualified);
- 0-90 (non-qualified) (85 in Texas)
- 0-75 (inherited IRA) & (inherited non-qualified)

Minimum initial premium:

- \$50,000 non-qualified and qualified

Maximum premium:

- \$1,000,000 (\$500,000 age 86+)

Surrender charge period 3 years:

- 9.00%, 8.00%, 7.00%, 0.00% Thereafter

- During the first three contract years, MVA will also apply (not in AK, CA and UT)

Free Withdrawals:

- 10% of the account value on the most recent contract anniversary
- RMD friendly

Waivers:

- Extended Care Waiver – 100% account value when criteria met
- Terminal Illness Waiver – 100% account value when criteria met

Not Available In:

- DE, NV, NY, VA

Commission:

Choose 1 Time Commission or a Trail Commission:

- 2.50% (0-75) or (Trial = 2.00% upfront & 0.25% Years 2+)
- 2.00% (76-85) or (Trial = 1.50% upfront & 0.25% Years 2+)
- 1.50% (86-90) or (Trial = 1.00% upfront & 0.25% Years 2+)

Get Agent Info

Carrier Rate Sheets

- [The Standard](#)
- [Guggenheim](#)
- [Liberty Bankers Life](#)
- [American National](#)
- [Great American](#)

News and Incentives

WHAT'S HAPPENING NOW

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November 19, 2019
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In this agent update:

- Beware of rolling surrender charges
- Carrier quality matters
- Did you know SPIA's offer all this
- SPWL tax efficient wealth transfer
- Fixed Indexed SPWL

Avoid 3 years of charges becoming 6 years

Not all MYGA are created equal. Below is a comparison of two similar MYGA products, both offer the same interest rate, full death benefit and free withdrawals. In this example, one product has surrender charges which repeat and the other product allows clients to walk away anytime after the initial charge period. As you can see below, failure to act during a liquidity period can cause a client to give back years of earnings.



Recurring Surrender Charges

\$250,000 premium - 2.40% Interest Rate

Year	Surrender Value	Accumulation Value
1	\$238,080	\$256,000
2	\$247,951	\$262,144
3	\$256,324	\$268.435
4	\$255,636	\$274,878

Recurring products offer clients a limited time to decide on a renewal option or to transfer/withdraw their premiums. Additionally, agents have no additional suitability protection as the carrier only wants a suitability review for new surrender charges not recurring ones.

[More on this product](#)

Non-Recurring Surrender Charges

\$250,000 premium - 2.40% Interest Rate

Year	Surrender Value	Accumulation Value
1	\$235,520	\$256,000
2	\$243,794	\$262,144
3	\$252,329	\$268.435
4	\$274,878	\$274,878

Non-Recurring products provide clients with more choices and the advantage of time to review all other opportunities. Having a stated minimum guaranteed interest rate and the benefit of full liquidity, agents and client can work together without the rush.

[More on this product](#)

Carrier Quality Has Always Mattered!

This is a company you will want to represent.

"B++" Rated by A.M. Best (now with a "positive outlook")

Multi level upgrade by Weiss as well from "D+" to "C" rating

\$1.8% Billion Assets | 14% Surplus | Established in 1957

2.55%
For 3 Years

Commission 2.00% (all issue ages)

2.95%
For 7 Years

Commission 4.00% (Issue ages 0-80)

3.15%
For 5 Years

Commission 2.25% (all issue ages)

3.55%
For 9 Years

Commission 2.75% (all issue ages)

This Multi Year Guarantee Annuity is all about the accumulation.

- 3 Year = **7.85%** yield **after 3 years**
- 5 Year = **16.77%** yield **after 5 years**
- 7 Year = **22.57%** yield **after 7 years**
- 9 Year = **36.88%** yield **after 9 years**

Request A MYGA Quote



GET A QUOTE LIQUIDITY SPIA QUOTE SPIA TYPES CONTACT

SINGLE PREMIUM IMMEDIATE ANNUITIES

QUALITY | INTEGRITY | EXPERTISE

Immediate Annuities For Life Agents

DID YOU KNOW SPIA'S OFFER:

- Longevity Protection
- Lifetime Income Options
- Joint Lifetime Income Options
- Return Of Premium Guarantees
- Cost Of Living Increases
- 5 - 50 Years Of Payments
- Quality Insurance Carriers
- Monthly, Quarterly, Semi-Annual, Annual Payment Modes
- No Annual/Up Front Fees
- Tax Exclusion Ratio
- Impaired Risk Medically Underwritten
- Turn a portion of your savings into a retirement income.
- Income is guaranteed with no fluctuation and no market risk.
- Get payouts for the rest of your life or for a specific number of years.
- Receive monthly, quarterly, semi-annual or annual payouts deposited directly into your account.
- Take the hassle out of required distributions from IRAs

Request A SPIA Quote

SPWL Anyone?



Create a LEGACY

Your Name
Contact Information

LIBERTYLEGACY

LIBERTYLEGACY

Tax-Efficient Wealth Transfer Create a LEGACY

Preferred and Standard Ratings Available

- Super simplified point-of-sale approval. Telephone.
- NO medicals. NO APS's. Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- 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



LIBERTYLEGACY

LIBERTYLEGACY

Agent Guide



Liberty Legacy
High Premium Whole Life Insurance



Commission:

- 14.00% commission + 1st case bonus of 1.00% from FSD
- Full carrier incentive trip credit

State Availability:

- Not Available In CA, DE, DC, MN, NH, NY, ND, SD

[Request An Illustration](#)

Fixed Indexed SPWL

Check out the FISPWL features below:

- Minimum Single Premium - \$5,000 (No maximum)
- Risk Classes: Standard NT, Standard T
- Guaranteed Return of Premium from day 1 (Less any Indebtedness, Withdrawals or Accelerated Benefit paid out)
- Immediate Bonus: 10% of the Single Premium
- Loans available beginning policy year 2
- Partial Withdrawals are allowed at any time (Not available in MN)
- Minimum Guaranteed Interest Rate 2%
- Guaranteed death benefit
- No cost living benefits included (chronic and terminal).
- Ages 18 - 85

[See more here!](#)

News and Incentives

WHAT'S HAPPENING NOW

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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!
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We are thankful for a year of great agents and clean business. The guarantees offered by the carriers we have been marketing have remained consistent and strong. We believe the clients are thankful for the safety and consistency as well.



We want to continue placing agents with quality carriers and products. So, if you sell MYGA's, SPWL or SPIA's we are offering a \$25 American Express gift card to agents that successfully contract/appoint with FSD to [this carrier](#) by 12/28/2019.

Plus sell a MYGA, SPIA or Life case with your new appointment by the end of 2019 and get an additional commission benefit. Call me with any question on why we feel this carrier is one the fixed annuity agent must have. See the carrier rate [sheet here](#) .

Office Hours



Holiday Hours

- Wednesday 27th: **8:30 - 12:00**
- Thursday 28th: **Closed**
- Friday 29th: **Closed - Email Only**

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