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## FSD Financial Services Division Insurance News & Reviews

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

Quality | Integrity | Expertise

[www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

Let's Talk Guarantees  
800-373-9697

Life Agent Use Only  
Quick Discussion Guide

November 2, 2020  
Update

[MYGA Rates](#)

[SPIA Quotes](#)

[Life Quotes](#)

[FIA Rates](#)

[Annuity Blog](#)

# Deferred Annuities For November

**The Importance Of Timing When Using Indexed Annuities With Income Riders**

	Income Payout Company A	Income Payout Company B
Age 62	\$5,720.00	\$5,401.16
Age 63	\$6,000.00	\$5,913.24
Age 64	\$6,467.00	\$6,872.06
Age 65	\$6,521.00	\$7,078.54
Age 66	\$6,573.00	\$7,739.96
Age 67	\$6,624.00	\$8,459.93
Age 68	\$6,674.00	\$9,243.45
Age 69	\$6,723.00	\$10,095.94
Age 70	\$6,770.00	\$11,023.27

Agent Services | [www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com) | 800-373-9697

[Read More Here](#)

### Timing is key when choosing a lifetime income rider.

We use different products to guarantee income and select them based on when income is desired. If using a Fixed Indexed Annuity, timing is very important and poor planning can hurt the resulting income for life. The below sample illustrations show a client age 60 and the income expected based on deferral period and age..

[Read more here.](#)

**2 YEAR MYGA FIXED ANNUITY**

**Short Term PARKING**

**FIXED ANNUITY**

**Agents Only**

**2.00% GUARANTEED YEAR 1**  
**2.00% BASE RATE**

- 1.75% CONTRACTUAL MINIMUM RATE
- SURRENDER 5%, 4%, 0% (NO MVA)
- PREMIUM \$300 — \$200,000
- ISSUE AGES 0-95
- AVAILABLE IN AZ, CO, CT, FL, IL, IN, MD, NJ, NV, MI, OH, PA, RI, VA, TX, WI, WV

[FixedAnnuitiesAndLife.com](http://FixedAnnuitiesAndLife.com)  
800-373-9697

### Low Initial Premium | Short Term High minimum guarantee

Current Interest Rate:

- 2.00% 1st year | 2.00% base rate

Minimum Guarantee Rate:

- 1.75%

Surrender Charges:

- 5%, 4%, 0% - NO MVA

Minimum Deposit:

- \$300 minimum
- \$200,000 maximum

[Learn More Here](#)

California **Available NOW!** 

**3.00%**  
Guaranteed For 5 Years  
**2.25% Commission**

Check Out This Great Rate Available NOW In California!  
Get Contracting, Illustrations & Client Paperwork!

800-373-9897 [www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com) 10/24/2020

### Enhanced Rate MYGA

- Surrender Charges:**
- 7.9%, 7%, 6.2%, 5.3%, 4.4%, 0%
- Interest Rate:**
- 3.00% For 5 Years
- Commission:**
- 2.25% All Issue Ages
- Not Available:**
- DE, MN, NH, NY

[Get an agent kit](#)

**It Only Goes Up!**  
(A-) Rated Carrier | 10% Free Withdrawals | Full Death Benefit

**2.30% For 3 Years**  
**2.40% For 4 Years**

Get Appointed - Learn E-App

 [FixedAnnuitiesAndLife.com](http://FixedAnnuitiesAndLife.com)

### "A-" rated carrier with a competitive 3 & 4 year rates.

- 3 Year Guarantee:**
- 2.30% (\$100,000+)
  - California rates 0.05% lower
- 4 Year Guarantee:**
- 2.40% (\$100,000+)
  - California rates 0.05% lower
- Minimum Deposit:**
- \$15,000 (\$750,000 Maximum)
- Issue Age:**
- 15 days - 90 years old

[Get More Info Here](#)

## High Yield SPIA - 96 Comdex Super Strong Carrier

### *Do you offer Immediate Annuities as an option for guaranteed income?*

We have since 1995, and these insurance products are becoming more popular than ever before. The client satisfaction is outstanding. SPIA's offer many income options. SPIA can have tax exclusions and beneficiary guarantees and often the top income payments available.

**EXPLORE  
YOUR OPTIONS**

**ANNUITY INCOME**

# "A+" rated company

# 0.50% Commission\*

## Monthly income per \$100,000

### Male - Life & Cash Refund

Age 60 = \$402.52 (4.83% annually)  
Age 65 = \$439.47 (5.27% annually)  
Age 70 = \$485.32 (5.82% annually)  
Age 75 = \$556.31 (6.68% annually)  
Age 80 = \$657.18 (7.89% annually)  
Age 85 = \$814.62 (9.78% annually)

## Monthly income per \$100,000

### Male - Life ONLY

Age 60 = \$447.56 (5.37% annually)  
Age 65 = \$498.33 (5.98% annually)  
Age 70 = \$604.10 (7.25% annually)  
Age 75 = \$697.33 (8.37% annually)  
Age 80 = \$898.47 (10.78% annually)  
Age 85 = \$1,229.71 (14.76% annually)

## Monthly income per \$100,000

### Female - Life & Cash Refund

Age 60 = \$392.31 (4.71% annually)  
Age 65 = \$426.41 (5.12% annually)  
Age 70 = \$467.40 (5.61% annually)  
Age 75 = \$529.76 (6.36% annually)  
Age 80 = \$613.89 (7.37% annually)  
Age 85 = \$749.36 (8.99% annually)

## Monthly income per \$100,000

### Female - Life ONLY

Age 60 = \$407.92 (4.90% annually)  
Age 65 = \$459.37 (5.51% annually)  
Age 70 = \$533.57 (6.40% annually)  
Age 75 = \$643.08 (7.72% annually)  
Age 80 = \$816.39 (9.80% annually)  
Age 85 = \$1,095.80 (13.15% annually)

[Request SPIA Quotes Here](#)

[Call \(800\) 373-9697](#)

\*Special rate offer for higher income to the client in exchange for a lower commission.

## Enhanced Death Benefit FIA

Client age 70 | \$100,000 Premium | Death Benefit Guaranteed Values

### End of Year DB Value:

1. = \$107,000
2. = \$114,000
3. = \$121,000
4. = \$128,000
5. = \$135,000
6. = \$142,000
7. = \$149,000
8. = \$156,000
9. = \$163,000
10. = \$170,000

Contract Year	Contract Value	Surrender Value*	Guaranteed Death Benefit
1	\$100,900	\$92,719	\$107,000
2	\$100,870	\$93,607	\$114,000
3	\$100,804	\$94,454	\$121,000
4	\$100,703	\$95,266	\$128,000
5	\$100,566	\$96,042	\$135,000
6	\$100,394	\$96,781	\$142,000
7	\$100,186	\$97,482	\$149,000
8	\$99,942	End of surrender \$99,942	\$156,000
9	\$99,662	\$99,662	\$163,000
10	\$99,345	\$99,345	\$170,000
11	\$98,992	\$98,992	\$177,000
12	\$98,602	\$98,602	\$184,000
13	\$98,175	\$99,583	\$191,000
14	\$97,711	\$100,579	\$198,000
15	\$97,209	\$101,585	\$205,000
16	\$96,670	\$102,601	\$205,000
17	\$96,129	\$103,627	\$205,000
18	\$95,584	\$104,663	\$205,000
19	\$95,037	\$105,710	\$205,000
20	\$94,487	\$106,767	\$205,000
25	\$91,697	\$112,213	\$205,000
30	\$88,836	\$117,937	\$205,000
35	\$85,902	\$123,953	\$205,000

[Request an FIA quote here](#)

## IMPORTANT CHANGE OF ADDRESS

# We've Moved

New Address:  
28720 Roadside Dr.  
STE 126  
Agoura Hills, CA 91301



At new location: 10/01/2020 | All other contact info remains the same.

---



Phone: 818-881-6970  
Toll Free: 800-373-9697  
[www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com)

All are welcome to come visit!

**28720 Roadside Drive  
Suite # 126  
Agoura Hills, CA 91301**

800-373-9697

## News and Incentives

- [Bankers Life Rehabilitation Update - November 2020](#)

### Trips / Rewards

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- [Lafayette Life 2021](#)
- [American National 2021](#)
- [Sentinel Security 2021](#)

### Keep Aware

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- [IRS RULE - Limits IRA Rollovers](#)
- [U.S. Treasury Ruling QLAC and DIAs](#)
- [Midland Fraud alert - critical information](#)
- [Oxford Life Fraud Prevention](#)

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- [SECURE Act Text](#)
- [2020 Tax Reference Guide Securian](#)
- [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](#)
- [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.**

**STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE**

*FSD offers a traditional approach to current fixed insurance products.*



*Quality | Integrity | Expertise*

**FSD Financial Services Division  
Fixed Products Only | We are here to help!**

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

**800-373-9697**

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

## 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, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI

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Quick Discussion Guide

November 19, 2020  
Update

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# Amazing Income For Life - Deferred 1 Year

**LIFE ONLY LICENSED AGENTS - NOT FOR SECURITIES LICENSED**  
**Bonus Commission and Wholesale Levels Available**

You have clients looking for income and we are here to walk you through the guaranteed options. [Give us the details](#) and we will design the plan.

*Now a 7.00% commission on the optional rider product FIA with premium bonus.*

—JUST APPROVED IN CALIFORNIA—  
Fixed Indexed Annuity With Lifetime Income Rider

### SAMPLE CA QUOTE

Client Issue Age - 60

Initial Premium - \$500,000

Using the free withdrawal provision

- \$29,465 for year 2 and 3

Trigger the lifetime rider at age 63

- \$29,466 for life starting year 4
- 5.89% payout for life



Based on guaranteed values.



[FixedAnnuitiesAndLife.com](http://FixedAnnuitiesAndLife.com)

CA Insurance License #0B67385 | 800-373-9697

**SINGLE LIFE example:**

- The initial premium is \$500,000

**Issue ages 60**

- Year 1 = No income
- Year 2 = **\$29,465 Annual Withdrawal**
- Year 3 = **\$29,465 Annual Withdrawal**
- Year 4 for life thereafter = **\$29,466 Annual Payment For Life**
- [Get a quote](#)

Annual Premium Rate - 1.00%		Age 60 (Issue Yearly Income Starts - 0)				At 65 (After Payment Start Date - 5)			
Year	Age	Annual Premium	Balance	Withdrawal	Annual Payment	Balance	Withdrawal	Annual Payment	Balance
1	60	\$500,000	\$500,000			\$500,000			\$500,000
2	61	\$500,000	\$499,999			\$499,999			\$499,999
3	62	\$500,000	\$499,998			\$499,998			\$499,998
4	63	\$500,000	\$499,997			\$499,997			\$499,997
5	64	\$500,000	\$499,996			\$499,996			\$499,996
6	65	\$500,000	\$499,995			\$499,995			\$499,995
7	66	\$500,000	\$499,994			\$499,994			\$499,994
8	67	\$500,000	\$499,993			\$499,993			\$499,993
9	68	\$500,000	\$499,992			\$499,992			\$499,992
10	69	\$500,000	\$499,991			\$499,991			\$499,991
11	70	\$500,000	\$499,990			\$499,990			\$499,990
12	71	\$500,000	\$499,989			\$499,989			\$499,989
13	72	\$500,000	\$499,988			\$499,988			\$499,988
14	73	\$500,000	\$499,987			\$499,987			\$499,987
15	74	\$500,000	\$499,986			\$499,986			\$499,986
16	75	\$500,000	\$499,985			\$499,985			\$499,985
17	76	\$500,000	\$499,984			\$499,984			\$499,984
18	77	\$500,000	\$499,983			\$499,983			\$499,983
19	78	\$500,000	\$499,982			\$499,982			\$499,982
20	79	\$500,000	\$499,981			\$499,981			\$499,981
21	80	\$500,000	\$499,980			\$499,980			\$499,980
22	81	\$500,000	\$499,979			\$499,979			\$499,979
23	82	\$500,000	\$499,978			\$499,978			\$499,978
24	83	\$500,000	\$499,977			\$499,977			\$499,977
25	84	\$500,000	\$499,976			\$499,976			\$499,976
26	85	\$500,000	\$499,975			\$499,975			\$499,975
27	86	\$500,000	\$499,974			\$499,974			\$499,974
28	87	\$500,000	\$499,973			\$499,973			\$499,973
29	88	\$500,000	\$499,972			\$499,972			\$499,972
30	89	\$500,000	\$499,971			\$499,971			\$499,971
31	90	\$500,000	\$499,970			\$499,970			\$499,970
32	91	\$500,000	\$499,969			\$499,969			\$499,969
33	92	\$500,000	\$499,968			\$499,968			\$499,968
34	93	\$500,000	\$499,967			\$499,967			\$499,967
35	94	\$500,000	\$499,966			\$499,966			\$499,966
36	95	\$500,000	\$499,965			\$499,965			\$499,965
37	96	\$500,000	\$499,964			\$499,964			\$499,964
38	97	\$500,000	\$499,963			\$499,963			\$499,963
39	98	\$500,000	\$499,962			\$499,962			\$499,962
40	99	\$500,000	\$499,961			\$499,961			\$499,961
41	100	\$500,000	\$499,960			\$499,960			\$499,960

[Click to enlarge](#)

**JOINT LIFE example:**

- The initial premium is \$500,000

**Issue ages 65 Male and 65 Female**

- Year 1 = No income
- Year 2 = **\$31,155 Annual Withdrawal**
- Year 3 = **\$31,155 Annual Withdrawal**
- Year 4 for life thereafter = **\$31,155 Annually For Joint Lives**
- [Get a quote](#)

Annual Premium Rate - 1.00%		Age 65 (Issue Yearly Income Starts - 0)				At 70 (After Payment Start Date - 5)			
Year	Age	Annual Premium	Balance	Withdrawal	Annual Payment	Balance	Withdrawal	Annual Payment	Balance
1	65	\$500,000	\$500,000			\$500,000			\$500,000
2	66	\$500,000	\$499,999			\$499,999			\$499,999
3	67	\$500,000	\$499,998			\$499,998			\$499,998
4	68	\$500,000	\$499,997			\$499,997			\$499,997
5	69	\$500,000	\$499,996			\$499,996			\$499,996
6	70	\$500,000	\$499,995			\$499,995			\$499,995
7	71	\$500,000	\$499,994			\$499,994			\$499,994
8	72	\$500,000	\$499,993			\$499,993			\$499,993
9	73	\$500,000	\$499,992			\$499,992			\$499,992
10	74	\$500,000	\$499,991			\$499,991			\$499,991
11	75	\$500,000	\$499,990			\$499,990			\$499,990
12	76	\$500,000	\$499,989			\$499,989			\$499,989
13	77	\$500,000	\$499,988			\$499,988			\$499,988
14	78	\$500,000	\$499,987			\$499,987			\$499,987
15	79	\$500,000	\$499,986			\$499,986			\$499,986
16	80	\$500,000	\$499,985			\$499,985			\$499,985
17	81	\$500,000	\$499,984			\$499,984			\$499,984
18	82	\$500,000	\$499,983			\$499,983			\$499,983
19	83	\$500,000	\$499,982			\$499,982			\$499,982
20	84	\$500,000	\$499,981			\$499,981			\$499,981
21	85	\$500,000	\$499,980			\$499,980			\$499,980
22	86	\$500,000	\$499,979			\$499,979			\$499,979
23	87	\$500,000	\$499,978			\$499,978			\$499,978
24	88	\$500,000	\$499,977			\$499,977			\$499,977
25	89	\$500,000	\$499,976			\$499,976			\$499,976
26	90	\$500,000	\$499,975			\$499,975			\$499,975
27	91	\$500,000	\$499,974			\$499,974			\$499,974
28	92	\$500,000	\$499,973			\$499,973			\$499,973
29	93	\$500,000	\$499,972			\$499,972			\$499,972
30	94	\$500,000	\$499,971			\$499,971			\$499,971
31	95	\$500,000	\$499,970			\$499,970			\$499,970
32	96	\$500,000	\$499,969			\$499,969			\$499,969
33	97	\$500,000	\$499,968			\$499,968			\$499,968
34	98	\$500,000	\$499,967			\$499,967			\$499,967
35	99	\$500,000	\$499,966			\$499,966			\$499,966
36	100	\$500,000	\$499,965			\$499,965			\$499,965

[Click to enlarge](#)

**7 Year - S&P 500® Price Return Options:**

- 25.00% Annual Pt-to-Pt Par Rate
- **4.75% Annual Pt-to-Pt Cap**
- 1.00% Monthly Sum Cap
- 1.00% Fixed Rate
- OPTIONAL Rider Cost is 0.75%
- Special Commission 5.00% (0-74)

[Get An Agent Kit](#)

[Request An Illustration](#)

**How much is your client NOT earning?**

Risk averse savers are unhappy with the ultra low rates in their tradition go to products. A traditional fixed rate annuity can offer clients over **12% MORE INTEREST** in 5 years than comparable safe money options.

Take a look at this saving comparison and give us a **call** or shoot us an **email** to request a comparison for you client.

<b>Savings Comparison - \$100,000 Over 5 Years</b>		
<b>0.60% Interest Rate</b>	<b>1.20% Interest Rate</b>	<b>3.00% Interest Rate</b>
Year 1 = \$100,600	Year 1 = \$101,200	Year 1 = \$103,000
Year 2 = \$101,203	Year 2 = \$102,414	Year 2 = \$106,090
Year 3 = \$101,811	Year 3 = \$103,643	Year 3 = \$109,273
Year 4 = \$102,422	Year 4 = \$104,887	Year 4 = \$112,550
Year 5 = \$103,036	Year 5 = \$106,145	Year 5 = \$115,927
<b>Yield</b> <b>103.04% of Premium</b>	<b>Yield</b> <b>106.15% of premium</b>	<b>Yield</b> <b>115.93% of premium</b>



[View PDF Comparison](#)

[Get A MYGA Quote](#)

## A few top MYGA rates.



California **Available NOW!** 

**3.00%**  
Guaranteed For 5 Years  
**2.25% Commission**

Check Out This Great Rate Available NOW In California!  
Get Contracting, Illustrations & Client Paperwork!

800-373-9697 [www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com) 10/24/2020

### Enhanced Rate MYGA

#### Non Repeating Surrender:

- 7.9%, 7%, 6.2%, 5.3%, 4.4%, 0%

#### Interest Rate:

- 3.00% For 5 Years

#### Commission:

- 2.25% All Issue Ages

#### Not Available:

- DE, MN, NH, NY

[Get an agent kit](#)

[Deferred annuity quotes](#)

**HURRY BEFORE THERE RATES ARE GONE**  
November 2020

**ASK US ABOUT THESE MYGA RATES**

**SURRENDER CHARGES :**

- 3 YEAR: 9%, 8%, 0%
- 5 YEAR: 9%, 8%, 7%, 6%, 0%
- 7 YEAR: 9%, 8%, 7%, 6%, 5%, 4%, 0%

**NOT AVAILABLE IN:**


- CA, DE, FL, MN, ND, NJ, NY, SD
- \$10,000 MINIMUM

**CONTRACTED NOW!**

**3 YEAR = 2.45%**

**5 YEAR = 3.10%**

**7 YEAR = 3.20%**

 **FixedAnnuitiesAndLife.com**  
FSD Financial Services | CA Insurance License #0B67385 | 800-373-9697

### ENHANCED RATE LIMITED FEATURES

#### Non Repeating Surrender

- 2.45% For 3
- 3.10% For 5
- 3.20% For 7

[More Details](#)

[Get licensed to sell](#)


**1.00% First Year Bonus**

**3.55%**  
**Year 1**

**2.55%**  
**Years 2-5**

Not Available in DE, MN, NH, NY

- 5 Year Surrender Charge - 100% Liquid After
- +/- MVA 8.1%, 7.3%, 6.4%, 5.5%, 4.5% then 0%
- Start With \$10,000 Initial Premium
- Nursing Home & Disability Waivers
- Death Benefit = Full Account Value
- Withdrawals = All Accumulated Interest
- Issue Ages 0 - 90 Years Old (85 in OK)
- Commission 2.00 (0-80) and 0.40% (81+)

 [www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com)  
Toll Free 800-373-9697 | CA Insurance License Number 0B67385

### 1% Rate Added To Year 1

Accumulated Interest Withdrawals

Full Death Benefit

#### Non Repeating Surrender

[More Details](#)

[Get licensed to sell](#)

[See More MYGA Rates](#)

## Immediate Annuities

### *Do you offer Immediate Annuities as an option for guaranteed income?*

We have since 1995, and these insurance products are becoming more popular than ever before. The client satisfaction is outstanding. SPIA's offer many income options. SPIA's can have tax exclusions and beneficiary guarantees and often the top income payments available.



[Sample SPIA Quotes](#)

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- [LTC Annuity](#)

### 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.

## Change of address



**28720 Roadside Drive  
Suite # 126  
Agoura Hills, CA 91301**

**For more than just our weekly updates, follow us on LinkedIn & Twitter.**

**STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE**

**FSD offers a traditional approach to current fixed insurance products.**



**Quality | Integrity | Expertise**

**FSD Financial Services Division**

**Fixed Products Only | We are here to help!**

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

**800-373-9697**

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

**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, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI

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## FSD Financial Services Division Insurance News & Reviews

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

Quality | Integrity | Expertise

[www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

Let's Talk Guarantees  
800-373-9697

Life Agent Use Only  
Quick Discussion Guide

November 25, 2020  
Update



**On behalf of FSD we hope you and your loved ones have a peaceful, safe and fun holiday.**

We give thanks to all the wonderful agents who support our efforts and make our jobs enjoyable.


Thank you for your business!

*Office will be closed Thursday, Email and on-line only Friday.*

**Check Out This MYGA!!**

# Beat the CD rates with MYGA insurance guarantees.

## 5 YEAR MYGA — TRUE WALK AWAY



**2.45% INTEREST RATE FOR 5 YEARS**

**3.25% COMMISSION (0-80)**

**Now available in all states except New York, this 5 year MYGA offers a 12.87% return after 5 years.**

- The interest rate of 2.45% is guaranteed for all 5 years.
- The surrender charge is a matching 5 years and the fund are 100% liquid after the 5th year.
- The interest rate will never drop below 1.00% after the initial 5 year guarantee period.
- This product offers a full death benefit and clients can withdrawal ALL earned interest at anytime.

**Here is a quick breakdown on how the accumulation value grows @ 2.45%.**

**\$500,000 Premium:**

- End of Year 1 - \$512,250
- End of Year 2 - \$524,800
- End of Year 3 - \$537,657
- End of Year 4 - \$550,830 - (Example \$50,830 is interest and could be withdrawn)
- End of Year 5 - \$564,325

After 5 years, a client with \$500,000 will have earned \$64,325, assuming no withdrawals are made.

That is 12.87% of initial premium! Here is a sample illustration:

Client Name: FSD Client  
Issue Age: 60

END OF YEAR	PREMIUM	CURRENT RATE ILLUSTRATIONS		GUARANTEED RATE ILLUSTRATIONS	
		ACCUMULATED VALUE	CASH VALUE	ACCUMULATED VALUE	CASH VALUE
1	500,000.00	512,250.00	471,270.00	512,250.00	471,270.00
2	0.00	524,800.13	488,064.12	524,800.13	488,064.12
3	0.00	537,657.73	505,398.27	537,657.73	505,398.27
4	0.00	550,830.34	523,288.82	550,830.34	523,288.82
5	0.00	564,325.68	541,752.65	564,325.68	541,752.65
End of term		564,325.68	564,325.68	564,325.68	564,325.68
6	0.00	578,151.66	578,151.66	569,968.94	569,968.94
7	0.00	592,316.38	592,316.38	575,668.63	575,668.63
8	0.00	606,828.13	606,828.13	581,425.32	581,425.32
9	0.00	621,695.42	621,695.42	587,239.57	587,239.57
10	0.00	636,926.96	636,926.96	593,111.97	593,111.97

**Call 800-373-9697 or click below for contracting and more.**

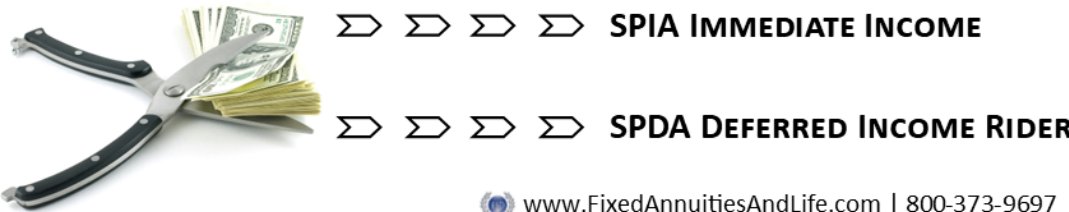
**More Products Details Here**


**Get A MYGA Quote**

## Split Annuity & Initial \$500,000

At age 60 a client with \$500,000 can currently (11/23/2020) guarantee a 5.00% annual lifetime income using a Fixed Split Annuity design.

**SPLIT ANNUITY WITH LIFETIME INCOME RIDER**



 [www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com) | 800-373-9697

### Here is how it works:

**First**, we solve for the premium required to fund the 5.00% annual income through a Single Premium Immediate Annuity (SPIA) insurance contract.

The SPIA option is called a 5 year Period Certain Only.

- 5.00% of \$500,000 = \$25,000
- \$119,743 premium is required to fund a SPIA with 5 annual payments of \$25,000

**Next**, we take the remaining premium and fund a Single Premium Deferred Annuity (SPDA) with a Lifetime Income Rider (LIR).

- \$380,257 @ 7.20% compounded for 5 years = \$538,333 LIR value
- LIR pay out percentage at age 65 = 5.00%
- 5.00% of the \$538,333 LIR value = \$26,916 Annual Lifetime Payout
- \$26,916 is 5.38% of the initial \$500,000

### Current Commission:

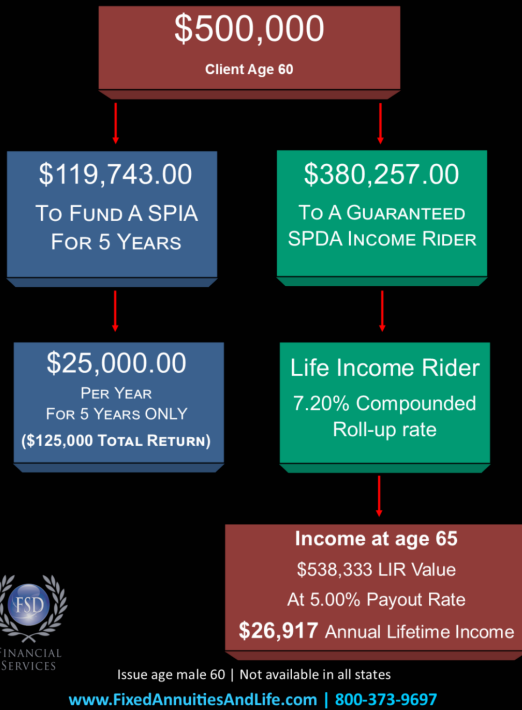
- 2.50% on the SPIA of \$119,743 = \$2,993.57
- 7.50% on the SPDA with Rider of \$380,257 = \$28,519
- \$31,512 commission on the \$500,000 premium = 6.30%

### Get an illustration:

- [On-Line request form](#)
- [More examples](#)



## Split Annuity With Income Rider



Prepared by

FSD Insurance Services, Inc

Single Premium: \$ 119,743.27  
 Periodic Income: \$ 25,000.00  
 Payment Duration: Guaranteed for 5 years  
 Payment Frequency: Annually  
 First Payment: 12 months after issue  
 Tax Status: Non-Qualified

Designed for  
Sample Client  
Age: 60 Female AZ

Single Premium: \$380,257.00

Contract Year	Age	Partial Withdrawal	LIR Income	LIR Remaining Income Base	Current Assumptions & 4.0% first year rate 1.8% thereafter	
					Surrender Value	Annuity Value
1	61	0	0	407,636	355,458	402,038
2	62	0	0	436,985	371,754	404,905
3	63	0	0	468,448	377,821	407,509
4	64	0	0	500,176	383,687	409,822
5	65	0	0	538,333	389,287	411,816
6	66	0	26,917	511,417	368,812	386,444
7	67	0	26,917	484,500	347,439	360,615
8	68	0	26,917	457,583	325,150	334,322
9	69	0	26,917	430,667	301,922	307,555
10	70	0	26,917	403,750	277,732	280,639
11	71	0	0	0	0	0
12	72	0	26,917	376,833	252,574	253,722
13	73	0	26,917	349,917	224,356	226,805
14	74	0	26,917	323,000	195,654	199,889
15	75	0	26,917	296,083	166,468	172,972
16	76	0	26,917	269,167	136,797	146,055
17	77	0	26,917	242,250	106,641	119,139
18	78	0	26,917	215,333	76,001	92,222
19	79	0	26,917	188,417	44,877	65,305
20	80	0	26,917	161,500	13,268	38,389
21	81	0	26,917	134,583	0	11,472
22	82	0	0	0	0	0
23	83	0	26,917	107,667	0	0
24	84	0	26,917	80,750	0	0
25	85	0	26,917	53,833	0	0
26	86	0	26,917	26,917	0	0
27	87	0	0	0	0	0

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