



Fixed Annuity Hot List



www.FSDFinancial.com | www.SPIAquote.com

November 2021

800-373-9697

AGENT USE ONLY

2.00% For 3 Years

Short Term - Enhanced Rate - Walk Away @ End MYGA

Premium	\$500,000 @ 2.00%
End Of Year 1	\$510,000.00
End Of Year 2	\$520,200.00
End Of Year 3	\$530,604.00

2.00% Commission (0-90)
Not Avail. in DE, & NY
CA & FL max issue age 75



2 Year MYGA - 2.15% Interest Rate

(1.85% interest rate in FL)
Commission is 1.25% 0-80

**Click Here
For Details**

5 Year MYGA Compounding Rate Pay Only For Needed Options

3.15% For 5 Years 3.05% In CA and FL

CA & FL 0.10% Less as full death benefit is included.
A 0.35% value for only 0.10% - Great Deal For CA & FL!

- 72t Withdrawal Subtract 0.05%**
- Interest Withdraw Subtract 0.08%**
- 10% Withdrawal Subtract 0.08%**
- Terminal Ill, Nursing Subtract 0.15%**
- RMD Withdrawal Subtract 0.16%**
- Full Death Benefit Subtract 0.35%**



Rumble - <https://rumble.com/c/c-1096761>

YouTube - <https://www.youtube.com/channel/UCJA1PmQht51tZ6VBx-XYyOw/videos>



 Evaluating MYGA rates by Term 3:02	 Delivery Receipts Protection for Agents & Insurers 11:11	 5 year MYGA rate hits 3.15% 8:55	 Delivering An Annuity Contract 6:23	 LIFE ONLY AGENT UPDATE October 11, 2021 4:55
LIFE LICENSED AGENTS: A quick review of High Low ...	NEW LIFE AGENTS - Protect yourself with a few simple...	Interest Rate Update 5 Year MYGA for 10/18/2021	Delivering an annuity contract. More Than Just A...	LIFE AGENT ONLY - Quick Update - A how-to guide to...

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

FSD FINANCIAL SERVICES | 28720 ROADSIDE DR. #126, 91301 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | AGENT USE

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Traditional Fixed Annuities & Life with FSD Financial

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

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

November 12, 2021
Update

[MYGA Rates](#)

[SPIA Quotes](#)

[Life Quotes](#)

[FIA Riders](#)

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Guaranteed interest rates using MYGA's

A **\$428,178** premium at **3.15%** interest rate earns **\$71,822.00** over 5 years guaranteed.

\$428,178 will grow to **\$500,000.00** in 5 years.

Rates are **lower** in some states like **California and Florida** - Check out my video below for details on why this is!

HIT THE ACCUMULATION TARGET

B++ Rated

Target **\$500,000** Future Value

GET LICENSED WITH FSD TO OFFER

3.15% INTEREST RATE - 5 YEAR GUARANTEE

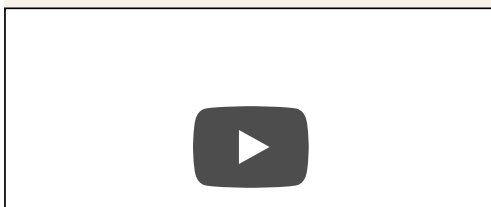
PREMIUM REQUIRED \$428,178

- End of Year 1—\$441,665
- End of Year 2—\$455,578
- End of Year 3—\$469,928
- End of Year 4—\$484,731
- End of Year 5—\$500,000**

Commission: 2.25% (0-80) (Rates and issue ages lower in CA, MN & FL)
Not Available in AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV

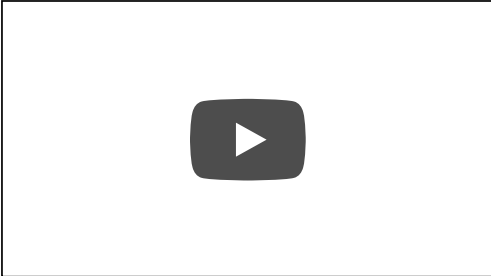
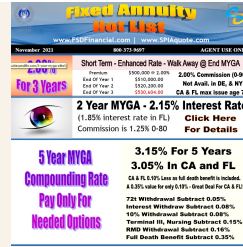
800-373-9697 | FSD Financial | www.FixedAnnuitiesAndLife.com
California Insurance License #0B67385 | Not available in all states | Rates as of 11/01/2021 & subject to change.

Watch: Info on Fixed Annuity



Watch: Annuity HotList

A review of the hotlist



Watch: Christian & Woman Focused Fraternal Carrier

Graduation Gift of an Annuity
Christian Fraternal
How a \$250.00 single premium can offer a lifetime savings product and instill good financial behavior. This can be a young persons introduction to retirement savings.
Want info on this Christian Fraternal, click here <https://fixedannuitiesandlife.com/fraternal-annuity-rates#7217f634-9e54-45cb-8307-c6418976049b>

Income Options For Couple Age 55



JOINT LIFE Income Per \$100,000 Premium
Both clients age 55 at contract issue.

Deferred Annuity With Roll-up
14.00% Rollup Rate for 10 yrs.
3.77% **JOINT** payout rate at **age 65**
= Income of **\$9,048 Annually**

Indexed Annuity With Roll-up
8.00% Rollup Rate for 10 yrs.
3.90% payout rate at **age 65**
= Income of **\$6,708 Annually**

Deferred Immediate Annuity:
0.00% Rollup Rate for 10 yrs.
6.23% payout rate at **age 65**
= Income of **\$6,236 Annually**

Immediate Annuity NOW:
4.29% **JOINT** payout at age 55
= Income of **\$4,296 Annually**
At age 65 \$42,960 (43%) premium has been returned

[Request an FIA Quote](#)

[Request a SPIA quote](#)

Full Support For Life Licensed Agents.

Videos & Frequent Social Media Updates



- Rumble - <https://rumble.com/c/c-1096761>
- YouTube - <https://www.youtube.com/channel/UCJA1PmQHT51tZ6VBx-XYyOw/videos>
- LinkedIn - <https://www.linkedin.com/in/jeff-affronti-a1551834/>
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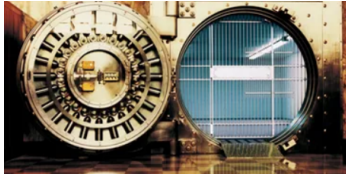




Carrier Webinars | Training

On-line webinars/trainings have increased in frequency so I built a dedicated page to list them all.

[Check it out here.](#)



Accumulation Guaranteed

- [MYGA Quotes / MYGA Rates](#)
- [Fixed Indexed Annuities \(FIA\)](#)
- [Interest Comparison Calculation](#)
- [Flex premium products](#)



Annuity Income Guarantees

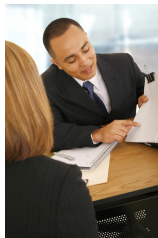
- [Immediate Annuities Periodic Income](#)
- [Income rider on deferred annuity](#)
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- [Split Annuity](#)



Life Insurance

- [Single premium whole life SPWL](#)
- [All other life illustrations](#)
- [California Reprice UL \(AN\)](#)
- [Life insurance commission](#)

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](#)

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](#)

Trips / Rewards

- [Guggenheim Bonus](#)
- [American Equity Rewards](#)
- [Life Bonus American National](#)

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](#)

- [SECURE Act Text](#) / [SECURE Act FAQ](#)

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FSD Financial Services Division

Fixed Products Only | We are here to help!

Quality | Integrity | Expertise

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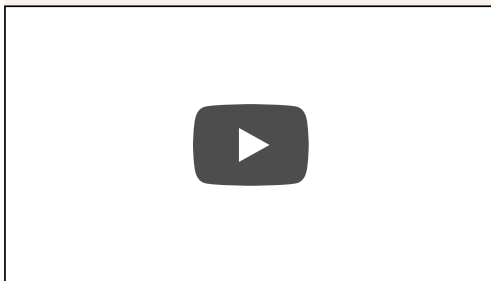
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Watch: Videos on Fixed Annuity

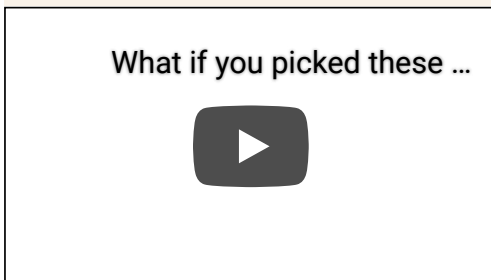


Watch: Happy Thanksgiving

[Watch on Rumble](#)

[Watch on YouTube](#)

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Watch: What if you picked these 3 MYG annuities? 24 year past performance!

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- Fixed Indexed Annuities (FIA)
- Interest Comparison Calculation
- Flex premium products



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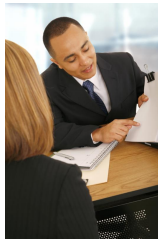
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