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

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**November 08, 2022** | [Click here to view as Webpage](#) | **Agent Use**

**Watch:**

**Why people may take the lump sum**

**SPIA Income rates ARE UP BIG**



Just a fun exercise into the reasoning on why people may take the lump sum over annual payments.

Immediate Annuities Income rates ARE UP BIG

How part of a lump sum can be turned into an annual income.

Payout rates as of 11/04/2022 are subject to change in the future.

Cost to fund a \$250,000 (\$125,000 per company) annual income for a guaranteed 20, 25 or 30 years!

Check out current pricing per \$100,000 of premium for Single Life Income, Joint & Survivor Income and Fixed Period ONLY income payouts.

**Just Announced | Walk Away | Good Commission**

**(A-) Rated by A.M Best**

**RMD FRIENDLY RATE SPECIAL!**  
**\$10,000 MINIMUM MYGA**

A GREAT MYGA FOR NOVEMBER.  
**Fully liquid after the 3 year term!**

**3 Year 4.80% Interest Guaranteed**  
 15.10% total interest in 3 year\*\*  
 \*\* Assumes no withdrawals | Commission is 2.00% (0-90)

Available in California & Florida to age 75!  
 Not available in NY  
 RMD Free Withdrawals after year 1  
 Rates as of 11/09/2022 & subject to change.

[Click Here For Agent Licensing | More Details](#)

FSD FINANCIAL  800-373-9697

**A True Walk-Away | 100% Liquid After Term**

**7 Year Annuity**  
 MYGA—Multi Year Guarantee Annuity

**4.70%** guaranteed rate for 7 years  
 Safe & Client Friendly Accumulation

**Safety** →

- (A-) Excellent rated insurance carrier
- Full death benefit

**Client Friendly** →

- Free withdrawals of all accumulated interest
- RMD friendly
- Issue ages 0-85

**True Walk Away** →

- \$10,000 minimum | \$500,000 maximum
- Non-repeating 7 year MVA surrender charge
- NOT available in DE, NY

Agent friendly commission: **4.00% (0-80) & 2.00% (81-85)**

Contract with FSD 

FSD Financial & Insurance Services | 800-373-9697  
 California Insurance License #0867385 | Not available in all states | Rates as of 05/16/2022

## TOP MYGA RATES

### 3 Year Interest Rate Guarantees

- 4.80% Interest Rate** - | "A-" Rated
- 4.70% Interest Rate** - | "A-" Rated
- 4.60% Interest Rate** - | "A-" Rated
- 4.60% Interest Rate** - | "A" Rated
- 4.50% Interest Rate** - | "A-" Rated

### 4 Year Interest Rate Guarantees

- 5.05% Interest Rate** - "A+" Rated
- 5.00% Interest Rate** - "A-" Rated
- 4.85% Interest Rate** - "A-" Rated
- 4.75% Interest Rate** - "A-" Rated
- 4.70% Interest Rate** - "A" Rated

### 5 Year Interest Rate Guarantees

- 5.25% Interest Rate** - | A+ Rated
- 5.25% Interest Rate** - | "A" Rated
- 5.15% Interest Rate** - | A+ Rated
- 5.10% Interest Rate** - | "A-" Rated

### 6 Year Interest Rate Guarantees

- 5.30% Interest Rate** - "A-" Rated
- 5.00% Interest Rate** - "A-" Rated
- 5.00% Interest Rate** - "A" Rated
- 4.90% Interest Rate** - "A" Rated
- 4.90% Interest Rate** - "A-" Rated

### 7 Year Interest Rate Guarantees

- 5.35% Interest Rate** - | A+ Rated
- 5.35% Interest Rate** - | "A" Rated
- 5.30% Interest Rate** - | "A-" Rated
- 5.15% Interest Rate** - | "A" Rated
- 5.00% Interest Rate** - | "A-" Rated

### 10 Year Interest Rate Guarantees

- 5.20% Interest Rate** - | "A-" Rated
- 5.15% Interest Rate** - | "A" Rated
- 5.05% Interest Rate** - | NR Rated
- 5.00% Interest Rate** - | "A-" Rated
- 5.00% Interest Rate** - | "A" Rated

Learn:



## **Webinars:**

Carrier provided webinars.

[Visit Webinar Page](#)



- **Bankers Life Liquidation Petition**
- **2022 Tax Reference Guide**
- **QLAC Facts**
- **Monthly Interest Income Annualized**
- **Owner-Based Contract Reference Guide**
- **Annuitant-Based Contract Reference**
- **The Truth About Annuities**
- **Stretch IRA – Alive and Well! Mettler**
- **Partial 1035 Exchanges**

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### **FSD Financial & Insurance Services**

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

800-373-9697

CA INSURANCE LICENSE #0B67385

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**Watch SPECIAL UPDATE:**

**Sorry for 2 emails in a short time but this is too good not to share!**

WOW INCREASE in MYG Annuity Fixed Compounding Rates | ...



WOW INCREASE in in MYG Annuity Fixed Compounding Rates

| 5.60% for 5 Years (31.31% gain in 5 years)\*

| 5.40% for 4 Years (23.41% gain in 4 years)\*

| 5.30% for 3 Years (16.75% gain in 3 years)\*

\*Assumes no withdrawals

**Just Announced | MYGA's | Good Commission**

**November 11, 2022**  
(A-) rated by AM Best

**Multi-Year Guarantee Rate**

**5.30%** For All 3 Years  
5.20% under \$100,000

**Tax Deferred Compound Interest Rate**

Rates as of 11/11/2022 and are subject to change.

**Insurance Features—See more [click here](#)**

Minimum Premium To Start \$10,000 (rate is 5.20% \$10,000–\$99,999)  
3 Year MVA renewing surrender charge period - 9%, 8%, 7%, (30 day exit window)  
Free withdrawal of 5% annually. Monthly interest income allowed. RMD friendly.  
Issue to ages 0-100 | Full Death Benefit | Not available in AK, HI, NY, ME  
Commission: 1.85% (0-74) & 0.93% (75-100)  
For Information Purposes Only. See Brochure or Sample Contract For Details  
California Insurance License #0B91910 #0B67385

Withdrawals prior to age 59 1/2 may be subject to 10% tax.

 **800-373-9697**  
Your Independent Fixed Annuity & Life Wholesaler  
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**November 11, 2022**

**Multi-Year Guarantee Rate**

**5.40%** For All 4 Years  
5.30% under \$100,000

**Tax Deferred Compound Interest Rate**

Rates as of 11/11/2022 and are subject to change.

**Insurance Features—See more [click here](#)**

Minimum Premium To Start \$10,000 (rate is 5.30% \$10,000–\$99,999)  
4 Year MVA renewing surrender charge period - 9%, 8%, 7%, 6% (30 day exit window)  
Free withdrawal of 5% annually. Monthly interest income allowed. RMD friendly.  
Issue to ages 0-100 | Full Death Benefit | Not available in AK, HI, NY, ME  
Commission: 2.25% (0-74) & 1.13% (75-100)  
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**November 11, 2022**

**Multi-Year Guarantee Rate**

**5.60%** For All 5 Years  
5.50% under \$100,000

**Tax Deferred Compound Interest Rate**

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**Insurance Features—See more [click here](#)**

Minimum Premium To Start \$10,000 (rate is 5.50% \$10,000–\$99,999)  
5 Year MVA renewing surrender charge period - 9%, 8%, 7%, 6%, 5% (30 day window)  
Free withdrawal of 5% annually. Monthly interest income allowed. RMD friendly.  
Issue to ages 0-100 | Full Death Benefit | Not available in AK, HI, NY, ME  
Commission: 2.75% (0-74) & 1.50% (75-100)  
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# SPLIT ANNUITY

# 5 Year Split Annuity

\$500,000

Non Qualified Premium | 100% Cost Basis

\$119,240.00  
TO FUND A SPIA  
FOR 5 YEARS

\$380,760.00  
TO FUND A MYGA  
FOR 5 YEARS

\$2,183.48  
PER MONTH  
FOR 5 YEARS ONLY  
91.0% TAX-EXCLUDED

5.60%  
INTEREST GUARANTEED  
FOR A FULL 5 YEARS



AFTER 5 YEARS  
\$500,001  
GUARANTEED

Rates as of 11/11/2022 & subject to change. Not available in all states!

Request a Split Annuity

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**Office House: FSD will be closed Wednesday at 1pm PST  
Thursday Nov. 24th & Friday Nov. 25th!**

**Watch:**

**Combo / Split Annuity Rates  
November 2022**

**Lifetime Income Annuity With  
Increasing Payments**





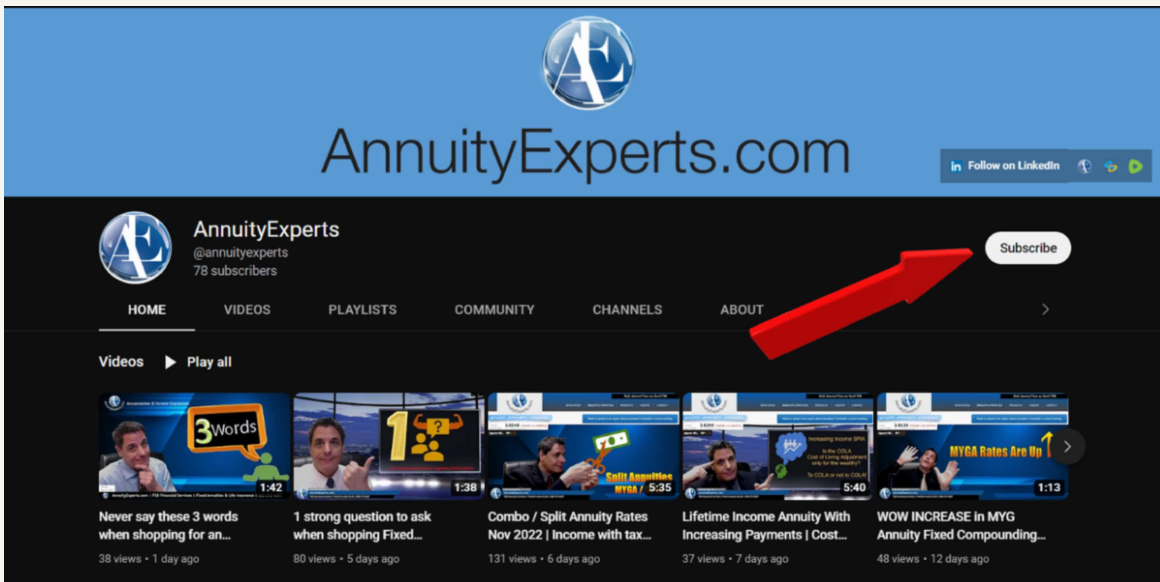
The split annuity is a way to get a guaranteed income for a set period of time that can be mostly tax excluded.

Immediate Annuity Longevity Annuities Cost Of Living Adjustment (COLA) When is the breakeven point.

\$2,183.09 per month of income for 60 months at up to 90% tax exclusion.

Why do most people take the non-increasing income payments.

Subscribe here: [youtube.com/@annuityexperts](https://youtube.com/@annuityexperts)



## Top MYGA Rates (A-) Rated Carrier

**November 11, 2022**  
(A-) rated by AM Best

**Multi-Year Guarantee Rate**

**5.30%** For All 3 Years  
5.20% under \$100,000

**Tax Deferred Compound Interest Rate**

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**November 11, 2022**

**Multi-Year Guarantee Rate**

**5.60%** For All 5 Years  
5.50% under \$100,000

**Tax Deferred Compound Interest Rate**

Rates as of 11/11/2022 and are subject to change.

**Insurance Features—See more [click here](#)**

Minimum Premium To Start \$10,000 (rate is 5.50% \$10,000–\$99,999)  
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Quality | Integrity | Expertise

**Immediate Annuity Rates Are UP!**

**SINGLE PREMIUM IMMEDIATE ANNUITIES**  
The Insurance Product Built To Guarantee Lifetime Income

**QUALITY | INTEGRITY | EXPERTISE**

**Longevity Protected Lifetime Income**  
With Insurance Guarantees

-  **Single Life**
-  **Joint & Survivor Lives**
-  **Fixed Period Certain Only**



**SPIAQUOTE.COM**  
Your Independent Fixed Annuity Wholesaler

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