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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 | www.SPIAquote.com

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

October 2, 2020
Update

[MYGA Rates](#)

[FIA Rates](#)

[Life Quotes](#)

[SPIA Quotes](#)

[Annuity Blog](#)

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

It was time!

After 25+ years at the Tarzana location we have relocated. Better location & less expensive. Win Win.

No more L.A. City taxes!

More to come on this later!

WHERE IN THE WORLD IS AGOURA HILLS?

Located in the county of Los Angeles and borders Ventura County.

In 1982 Agoura Hills became the 83rd city of LA County.

Agoura is surrounded by the cities of Westlake Village, Calabasas, Malibu and the community of Oak Park.

Humans have been in this area for 10,000 years.



28720 Roadside Dr. #126
Agoura Hills, CA 91301

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Guarantee Accumulation With MYGA Insurance

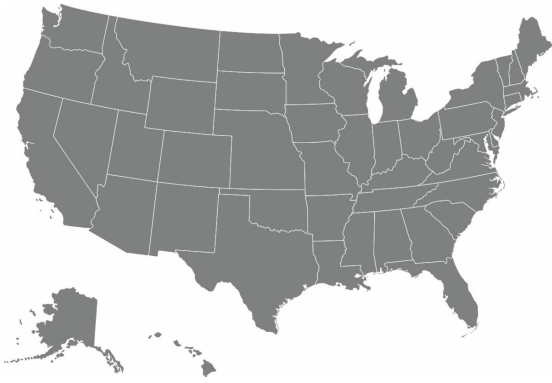
These Rates Are Holding For Now:

Not Available in: AK,CT,MA,MI,ME,MO,NY,NJ,NH,TN,VA,VT,WA,WI,WV

Rates in CA & FL are 0.10% lower than national rates and include full DB
Commission 2.25% (0-80)



3.25%



3.35%

[Request an illustration](#)
[Get Appointed & Learn More](#)

Immediate Annuities For Lifetime Income NOW

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. They can have tax exclusions and beneficiary guarantees as well as the top income payments available.

SPIA

**The Insurance Product
Built To Guarantee The
HIGHEST Income Flow NOW!**

**Your Clients Can
Use More Of That
Nest Egg Right Now!**

- Longevity Protection
- Lifetime Income Options
- Joint Lifetime Income Options
- Return Of Premium Guarantees
- Cost Of Living Increases
- 5 - 50 Years Of Payments
- Monthly, Quarterly, Semi-Annual, Annual Payment Modes
- No Fees
- Tax Exclusion Ratio
- Turn a portion of your savings into a retirement income.
- Receive payouts directly into a bank account.
- Take the hassle out of RMD's from IRAs.

[Request A SPIA Quote Here](#)
[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.


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Quality | Integrity | Expertise

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

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

800-373-9697

www.FixedAnnuitiesAndLife.com | www.SPIAquote.com

Enclosed information subject to change and human error.

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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October 13, 2020
Update

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[Life Quotes](#)
[SPIA Quotes](#)
[Annuity Blog](#)

Guarantee Accumulation With MYGA Insurance

Enhanced Rate

Effective 10/14/2020

Interest Rates (Choose for 3, 5 or 7 years guarantee options:

- 2.45% for 3 Years
- 3.10% for 5 Years
- 3.20% for 7 years

Surrender Charges +/- MVA:

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

Minimum Premium:

- \$10,000

Issue Age:

- 0-75

Not approved in:

- CA, DE, FL, MN, ND, NJ, NY, PR, SD

Free Withdrawal:

- None

Death Benefits:

- Surrender Valued On Death

Company Ratings:

- B+ by A.M. Best

Commission:

- 3 Year: 1.20% (0-75)
- 5 Year: 2.00% (0-75)
- 7 Year: 2.40% (0-75)

[Request Agent Appointment](#)
[Request An Illustration](#)

5 Year MYGA - New rates as of 10/12/2020

These Rates Are Holding For Now:

Rates in CA & FL are 0.10% lower than national rates and include full DB Commission 2.25% (0-80)



California and Florida

3.05%



3.15%

Not Available in AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV

[Request an illustration](#)

[Get Appointed & Learn More](#)

SPDA With Income Rider & Joint Payouts



Large "A" rated by A.M. Best carrier offers an income rider fixed rate of 7.20% compounded daily through the contract's 10 year anniversary!

**Male 60 - \$500,000 Premium
Income at age 70**

**\$55,116 Annually
for Single Life**

Male 60 / Female 60
\$500,000 Premium
Income at age 70

\$50,106 Annually
for Joint Life

Beginning of Contract Year	Age	LIR Income Base	Available LIR Income
1	60	\$500,000.00	\$0.00
2	61	\$536,000.00	\$24,656.00
3	62	\$574,592.00	\$27,005.82
4	63	\$615,962.62	\$29,566.21
5	64	\$660,311.93	\$32,355.28
6	65	\$707,854.39	\$35,392.72
7	66	\$758,819.91	\$38,699.82
8	67	\$813,454.94	\$42,299.66
9	68	\$872,023.70	\$46,217.26
10	69	\$934,809.40	\$50,479.71
11	70	\$1,002,115.68	\$55,116.36
12	71	\$1,002,115.68	\$56,118.48
13	72	\$1,002,115.68	\$57,120.59
14	73	\$1,002,115.68	\$58,122.71
15	74	\$1,002,115.68	\$59,124.83
16	75	\$1,002,115.68	\$60,126.94
17	76	\$1,002,115.68	\$61,129.06
18	77	\$1,002,115.68	\$62,131.17
19	78	\$1,002,115.68	\$63,133.29
20	79	\$1,002,115.68	\$64,135.40
21	80	\$1,002,115.68	\$65,137.52
22	81	\$1,002,115.68	\$66,139.63
23	82	\$1,002,115.68	\$67,141.75
24	83	\$1,002,115.68	\$68,143.87
25	84	\$1,002,115.68	\$69,145.98
26	85	\$1,002,115.68	\$70,148.10
27	86	\$1,002,115.68	\$71,150.21
28	87	\$1,002,115.68	\$72,152.33
29	88	\$1,002,115.68	\$73,154.44
30	89	\$1,002,115.68	\$74,156.56
31	90	\$1,002,115.68	\$75,158.68
32	91	\$1,002,115.68	\$75,158.68
33	92	\$1,002,115.68	\$75,158.68
34	93	\$1,002,115.68	\$75,158.68
35	94	\$1,002,115.68	\$75,158.68

Beginning of Contract Year	Age	LIR Income Base	Available LIR Income
1	60	\$500,000.00	\$0.00
2	61	\$536,000.00	\$21,976.00
3	62	\$574,592.00	\$24,132.86
4	63	\$615,962.62	\$26,486.39
5	64	\$660,311.93	\$29,053.73
6	65	\$707,854.39	\$31,853.45
7	66	\$758,819.91	\$34,905.72
8	67	\$813,454.94	\$38,232.38
9	68	\$872,023.70	\$41,857.14
10	69	\$934,809.40	\$45,805.66
11	70	\$1,002,115.68	\$50,105.78
12	71	\$1,002,115.68	\$51,107.90
13	72	\$1,002,115.68	\$52,110.02
14	73	\$1,002,115.68	\$53,112.13
15	74	\$1,002,115.68	\$54,114.25
16	75	\$1,002,115.68	\$55,116.36
17	76	\$1,002,115.68	\$56,118.48
18	77	\$1,002,115.68	\$57,120.59
19	78	\$1,002,115.68	\$58,122.71
20	79	\$1,002,115.68	\$59,124.83
21	80	\$1,002,115.68	\$60,126.94
22	81	\$1,002,115.68	\$61,129.06
23	82	\$1,002,115.68	\$62,131.17
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25	84	\$1,002,115.68	\$64,135.40
26	85	\$1,002,115.68	\$65,137.52
27	86	\$1,002,115.68	\$66,139.63
28	87	\$1,002,115.68	\$67,141.75
29	88	\$1,002,115.68	\$68,143.87
30	89	\$1,002,115.68	\$69,145.98
31	90	\$1,002,115.68	\$70,148.10
32	91	\$1,002,115.68	\$70,148.10
33	92	\$1,002,115.68	\$70,148.10
34	93	\$1,002,115.68	\$70,148.10
35	94	\$1,002,115.68	\$70,148.10

Get a quote and more details!

Articles

Period Certain Immediate Annuity



**No Guess Work
All Payments Are
GUARANTEED**

www.FixedAnnuitiesAndLife.com
 Toll Free 800-373-9697 | CA Insurance License Number 0B67385 & 0B91910

A period certain immediate annuity will guarantee a set payment for a set period of time. No life component is included for this type of immediate annuity and all payments will made to annuitant or their beneficiary. Below are sample period certain immediate annuity illustrations based on rates as of 10/08/2020. [Read more here.](#)

Enhanced Rate MYGA Advantage

What would be an advantage of a higher accumulation value during a surrender charge term?

2.75% vs. 2.75%

www.FixedAnnuitiesAndLife.com
 Toll Free 800-373-9697 | CA Insurance License Number 0B67385 & 0B91910

\$500,000 premium earns \$72,615 in 5 yrs!
 Accumulation planning can get more involved than the just the yield and interest rate. How that yield is distributed to the client can have an effect on the return to a beneficiary. In the 5 year graph below, both examples yield an annual rate of 2.75%. [Read more here](#)

IMPORTANT CHANGE OF ADDRESS

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**The Insurance Product
Built To Guarantee The
HIGHEST Income Flow NOW!**

**Your Clients Can
Use More Of That
Nest Egg Right Now!**

- Longevity Protection
- Lifetime Income Options
- Joint Lifetime Income Options
- Return Of Premium Guarantees
- Cost Of Living Increases
- 5 - 50 Years Of Payments
- Monthly, Quarterly, Semi-Annual, Annual Payment Modes
- No Fees
- Tax Exclusion Ratio
- Turn a portion of your savings into a retirement income.
- Receive payouts directly into a bank account.
- Take the hassle out of RMD's from IRAs.

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News and Incentives

Trips / Rewards

- Liberty Bankers Banff Springs 2021
- Lafayette Life 2021
- American National 2021
- Sentinel Security 2021
- Royal Neighbors Bahamas 2021
- American National Cash Bonus

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
- Lafayette Agent Replacement Guide
- Oxford Withdrawal procedure changes

WHAT'S HAPPENING NOW 2020

- Limra COVID19 Advisor Pulse
- 20/20 Vision on the SECURE ACT
- 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.

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FSD offers a traditional approach to current fixed insurance products.



Quality | Integrity | Expertise

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Fixed Products Only | We are here to help!

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

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October 21, 2020
Update

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[Annuity Blog](#)

Deferred Annuity Rates

GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR

MYGA & Deferred Annuity Rates as of 10/21/2020 - From various insurance carriers:

No Surrender - Liquid Fixed Annuity

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

2 Year Interest Rate Guarantees

- **2.30% Interest Rate** - "B+" Rated Carrier - (2.00% in Florida)
- **2.25% Interest Rate** - Limited availability - 1.75% Minimum Guarantee
- **2.00% Interest Rate** - Limited availability - 1.75% Minimum Guarantee
- **1.90% Interest Rate** - "B+" Rated Carrier - Issues to age 90

3 Year Interest Rate Guarantees

- **2.45% Interest Rate** - "B+" Rated Carrier - Issues to 75
- **2.20% Interest Rate** - "B+" Rated Carrier - Issues to 97
- **2.30% Interest Rate** - "A-" Rated Carrier
- **2.15% Interest Rate** - "B++" Rated Carrier - 2.00% Commission (0-90)
- **2.15% Interest Rate** - "B+" Rated Carrier - Issues to 97
- **2.00% Interest Rate** - "B++" Rated Carrier - Commission 2.05%
- **1.90% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 1.80% under \$250K
- **1.90% Interest Rate** - "B+" Rated Carrier - Issues to age 99
- **1.60% Interest Rate** - "A-" Rated Carrier
- **2.00% Interest Rate** - "A-" Rated Carrier
- **2.00% Interest Rate** - "B++" Rated Carrier - Withdrawals full death benefit
- **1.70% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **1.50% Interest Rate** - "B++" Rated Carrier - 2.00% Commission
- **1.25% Interest Rate** - "A+" Rated Carrier

4 Year Interest Rate Guarantees

- **2.40% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.40% Interest Rate** - "A-" Rated Carrier - \$100,000+
- **2.00% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.10% under \$250K

- **2.25% Interest Rate** - "A" Rated Carrier - NY Approved

5 Year Interest Rate Guarantees

- **3.15% Interest Rate** - "B++" Rated Carrier (3.05% in California)
- **3.15% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **3.10% Interest Rate** - "B+" Rated Carrier - No Features
- **2.85% Interest Rate** - "B+" Rated Carrier - Issues to 84
- **3.00% Interest Rate** - "B++" Rated Carrier - 2.25% commission (0-90)
- **2.80% Interest Rate** - "B+" Rated Carrier- Full Death Benefit - Free withdrawals
- **2.80% Interest Rate** - "A-" Rated Carrier -
- **2.85% Interest Rate** - "B+" Rated Carrier -
- **2.65% Interest Rate** - "B+" Rated Carrier - 15% Withdrawals - Full Death Benefit
- **2.80% Interest Rate** - "B++" Rated Carrier - 2.55% commission
- **2.35% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.00% Year 1 & Base** - 2.25% Contract Minimum - Flex - Issues to Age 95
- **2.75% (3.55% Year 1 then 2.55% Years 2-5)** - B++ Rated - Issues to Age 90
- **2.55% Interest Rate** - "B+" Rated Carrier - 15% Withdrawals - Issues to 84
- **2.40% Interest Rate** - "B+" Rated Carrier - Issues to age 84
- **2.35% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.25% under \$250K
- **2.50% Interest Rate** - "A-" Rated Carrier
- **2.45% Interest Rate** - "B++" Rated Carrier Commission 3.25% - Full Death Benefit
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.15% Interest Rate** - "A" Rated Carrier - \$250K+
- **2.25% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.10% Interest Rate** - "B++" Rated Carrier - 3.00% commission (0-80)
- **1.35% Interest Rate** - "A+" Rated Carrier

6 Year Interest Rate Guarantees

- **3.22% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.10% Interest Rate** - "B+" Rated Carrier - Rate is 3.10% under \$250,00
- **2.80% Interest Rate** - "A-" Rated Carrier - \$100,000+
- **2.70% Interest Rate** - "B+" Rated Carrier - 15% Withdrawals - Full Death Benefit
- **2.50% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.60% Interest Rate** - "B+" Rated Carrier - 15% Withdrawals - Issues to 84
- **2.50% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.40% under \$250K
- **2.60% Interest Rate** - "A-" Rated Carrier
- **2.25% Interest Rate** - "A" Rated Carrier - \$250,000+
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.20% Interest Rate** - "B++" Rated Carrier - Issues to age 90

7 Year Interest Rate Guarantees

- **3.25% Interest Rate** - "B++" Rated Carrier - (3.35 in California)
- **3.24% Interest Rate** - "B++" Rated Carrier - Issues to 90 - No Features
- **3.20% Interest Rate** - "B+" Rated Carrier - No Features
- **2.95% Interest Rate** - "B+" Rated Carrier - 10% Withdrawals - Full Death Benefit
- **2.90% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.90% Interest Rate** - "B+" Rated Carrier - Full Death Benefit - Free withdrawals
- **3.00% Interest Rate** - "B++" Rated Carrier - 2.50% Commission - No Features
- **2.50% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.75% Interest Rate** - "B+" Rated Carrier - 15% Withdrawals - Full Death Benefit
- **2.85% Interest Rate** - "B++" Rated Carrier - 2.70% Commission
- **2.65% Interest Rate** - "B+" Rated Carrier - 15% Withdrawals - Issues to 84
- **2.60% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.50% under \$250K
- **2.50% Interest Rate** - "B+" Rated Carrier - Issues to age 84
- **2.55% Interest Rate** - "B++" Rated Carrier 4.00% Commission (0-80) - Benefits
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.30% Interest Rate** - "A" Rated Carrier - \$250,000+
- **2.25% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **1.50% Interest Rate** - "A+" Rated Carrier

8 Year Interest Rate Guarantees

- **2.50% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.50% Year 1 & Base** - 2.50% Contract Minimum - Flex - Issues to Age 95
- **2.70% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.60% under \$250K
- **2.40% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **2.30% Interest Rate** - "A" Rated Carrier - \$250,000+

9 Year Interest Rate Guarantees

- **3.05% Interest Rate** - "B++" Rated Carrier - 2.75% Commission - No Features
- **2.80% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - 2.70% under \$250K
- **2.45% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.35% Interest Rate** - "A" Rated Carrier - \$250,000+
- **1.65% Interest Rate** - "A+" Rated Carrier

10 Year Interest Rate Guarantees

- **3.35% Interest Rate** - "B++" Rated Carrier - (3.45% in California)
- **3.35% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **2.90% Interest Rate** - "B++" Rated Carrier - Rate is 2.80% under \$250,000
- **2.90% Interest Rate** - "B++" Rated Carrier - 2.95% Commission
- **2.45% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **2.60% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.35% Interest Rate** - "A" Rated Carrier - \$250,000+
- **1.90% Interest Rate** - "A" Rated Carrier
- **Income Rider SDPA** - 7.00% Roll-Up

[Request Agent Appointment](#)

[Request An Illustration](#)

SPIA - Joint Life Payouts - 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. They can have tax exclusions and beneficiary guarantees as well as the top income payments available.



**"A+" rated company
4.25% Commission***

**Month income per \$100,000
100% joint & survivor**

M/F 60 = \$338.89 (4.06% annually)
M/F 65 = \$380.55 (4.57% annually)
M/F 70 = \$438.76 (5.27% annually)
M/F 75 = \$522.72 (6.27% annually)
M/F 80 = \$644.34 (7.73% annually)
M/F 85 = \$817.02 (9.80% annually)

**Cost for \$1,000 per month
100% joint & survivor**

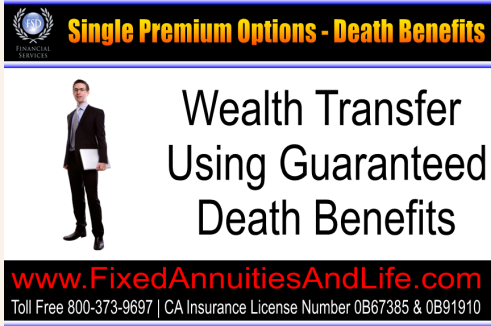
M/F 60 = \$295,582.74
M/F 65 = \$264,518.69
M/F 70 = \$227,917.62
M/F 75 = \$191,305.55
M/F 80 = \$155,198.13
M/F 85 = \$122,395.37

[Request A SPIA Quote Here](#)

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

***Special commission rate includes a 0.25% bonus and is subject to change so hurry.**

Articles



Single Premium Options - Death Benefits

Wealth Transfer Using Guaranteed Death Benefits

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5 SAMPLE CASES
Male age 60 | Female age 60
Single Premium Examples - Focus on DB

The comparison reviews 5 products offering a guaranteed death benefit. [Read more here.](#)



Traditional Deferred Annuities With Lifetime Income Riders

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It can be super confusing trying to decide what income rider works best for a specific client. The rates alone can be confusing, roll-up rates, payout percentages and crediting rates can all differ. Check out this comparison of 3 carriers.

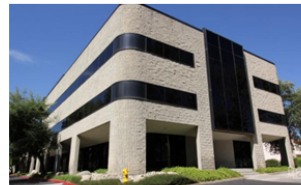
[Read more here](#) | [view on LinkedIn](#)

IMPORTANT CHANGE OF ADDRESS

All are welcome to come visit!
 28720 Roadside Drive, STE 126, Agoura Hills, CA 91301

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.



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News and Incentives

Trips / Rewards

- Liberty Bankers Banff Springs 2021
- Lafayette Life 2021
- American National 2021
- Sentinel Security 2021
- Royal Neighbors Bahamas 2021
- American National Cash Bonus

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
- Lafayette Agent Replacement Guide
- Oxford Withdrawal procedure changes

WHAT'S HAPPENING NOW 2020

- Limra COVID19 Advisor Pulse
- 20/20 Vision on the SECURE ACT
- 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

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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.

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