

Insurance
MYGA | SPIA

Fixed Annuity Hot List



www.SPIAquote.com | www.fsdfinancial.com

October 04, 2017

800-373-9697

AGENT USE ONLY

New Single Premium Whole Life

SPWL

New Life Insurance For Wealth Transfer

Quick issue point-of-sale
NO medicals | NO APS's
Guaranteed Cash Values & Death Benefit
No annual increasing cost of insurance
Benefits & Values GUARANTEED to age 121
Accelerated Death Benefit

Female Age 50 Can
Turn \$100,000 Into
As Much As \$290,000 DB
In As Little As 15 minutes!

Commission 12.00% + 1st Case Bonus - Call 800-373-9697

Top Quality Indexed Annuity Carriers

A VERY SIMPLE S&P 500 FIA—7 YR SURRENDER

5.00% Annual Pt to Pt Cap (\$100K+)
4.50% Annual Pt to Pt Cap (\$15K—\$99.9K)

Commission 4.00% (0-80) | 100% Participation Rate
107% Of Premium Minimum Guarantee. | "A" Rated Carrier Est. 1906

Many New Crediting Methods

Volatility Control No Cap
Participation Rate No Cap
Real Estate & Gold Shares With Cap
Annual Reset Pt 2 Pt With Cap
Income Rider and Premium Bonuses

LTC or Nursing Home Riders Fixed Annuities

**SPIA - 150% Enhanced Income
For Nursing Home Stays***

**MYGA - 300% Account Value
For LTC Expenses***

*Restriction Apply—Call For Details.

 **SPIAQUOTE.COM**

**Top Quality
SPIAS**

Immediate Lifetime Income

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373 | AGENT USE



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Fixed Rate | Indexed | Immediate Annuities | For Life Agents
Quality | Integrity | Expertise
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October 04, 2017

NEW Life Insurance Product!

Very efficient way to transfer wealth!

New Single Premium Whole Life

A Female Age 50

Can Turn \$100,000 Into As Much As \$290,000

- Quick issue point-of-sale underwriting.
- 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
- 12.00% commission + 1st case bonus of 1.00% from FSD
- Full incentive trip credit
- [Request A SPWL Quote](#)
- **Call us for details 800-373-9697**
- **Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD**

Premium Required to Purchase \$100,000 Face Amount									
Issue	Preferred				Standard				
	Male		Female		Male		Female		
	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco	Tobacco
Age									
50	38,510	46,230	34,400	42,530	40,790	50,900	36,430	45,980	
51	39,800	47,520	35,400	43,780	42,250	52,560	37,580	47,340	
52	41,080	48,810	36,400	45,030	43,700	54,230	38,730	48,690	
53	42,380	50,120	37,420	46,300	45,180	55,910	39,900	50,060	
54	43,690	51,440	38,450	47,580	46,670	57,620	41,080	51,450	
55	45,010	52,770	39,480	48,860	48,170	59,330	42,260	52,840	
56	46,320	54,270	40,640	50,210	49,800	61,140	43,590	54,350	
57	47,640	55,780	41,800	51,560	51,440	62,950	44,920	55,860	
58	48,970	57,300	42,980	52,920	53,090	64,780	46,270	57,390	
59	50,320	58,850	44,170	54,310	54,770	66,640	47,630	58,940	
60	51,670	60,390	45,360	55,690	56,450	68,500	49,000	60,490	
61	52,970	61,850	46,620	56,720	58,000	70,290	50,470	62,000	
62	54,270	63,300	47,880	57,750	59,540	72,080	51,940	63,510	
63	55,590	64,780	49,160	58,800	61,110	73,890	53,430	65,040	
64	56,920	66,270	50,450	59,850	62,700	75,720	54,940	66,590	
65	58,260	67,770	51,740	60,910	64,290	77,560	56,450	68,140	
66	59,460	69,180	52,940	61,920	65,400	78,540	57,610	69,070	
67	60,670	70,580	54,130	62,920	66,510	79,520	58,770	70,010	
68	61,890	72,010	55,340	63,940	67,640	80,510	59,940	70,960	
69	63,130	73,450	56,570	64,980	68,780	81,510	61,130	71,930	
70	64,370	74,890	57,790	66,010	69,920	82,520	62,320	72,890	
71	66,220	76,600	59,760	67,810	72,270	84,450	64,760	74,640	
72	68,070	78,300	61,730	69,610	74,620	86,380	67,200	76,400	
73	69,940	80,020	63,720	71,430	77,010	88,340	69,670	78,180	
74	71,830	81,770	65,740	73,280	79,420	90,320	72,170	79,970	
75	73,730	83,520	67,760	75,120	81,830	92,310	74,680	81,770	
76	76,080	85,780	69,920	77,350	84,030	93,590	77,050	84,370	
77	78,430	88,040	72,080	79,580	86,240	94,870	79,420	86,960	
78	80,810	90,330	74,270	81,830	88,470	96,160	81,820	89,590	
79	83,220	92,640	76,480	84,110	90,730	97,480	84,250	92,240	
80	85,640	94,960	78,690	86,390	92,980	98,790	86,680	94,900	

Face Amount Purchased with \$100,000 Premium								
Issue	Preferred				Standard			
	Male		Female		Male		Female	
	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco	No Tobacco	Tobacco
Age								
50	259,672	216,309	290,697	235,128	245,158	196,463	274,499	217,485
51	251,256	210,437	282,485	228,414	236,686	190,258	266,098	211,237
52	243,427	204,876	274,725	222,074	228,832	184,399	258,197	205,380
53	235,960	199,521	267,236	215,982	221,336	178,858	250,626	199,760
54	228,885	194,401	260,078	210,172	214,270	173,550	243,427	194,363
55	222,172	189,501	253,292	204,666	207,598	168,548	236,630	189,250
56	215,889	184,263	246,062	199,163	200,803	163,559	229,410	183,992
57	209,907	179,275	239,234	193,948	194,401	158,856	222,617	179,018
58	204,206	174,520	232,666	188,964	188,359	154,368	216,122	174,246
59	198,728	169,923	226,398	184,128	182,581	150,060	209,951	169,664
60	193,535	165,590	220,458	179,565	177,147	145,985	204,081	165,316
61	188,786	161,681	214,500	176,304	172,413	142,267	198,137	161,290
62	184,263	157,977	208,855	173,160	167,954	138,734	192,529	157,455
63	179,888	154,368	203,417	170,068	163,639	135,336	187,160	153,751
64	175,685	150,897	198,216	167,084	159,489	132,065	182,016	150,172
65	171,644	147,557	193,274	164,176	155,545	128,932	177,147	146,756
66	168,180	144,550	188,893	161,498	152,905	127,323	173,580	144,780
67	164,826	141,683	184,740	158,931	150,353	125,754	170,154	142,836
68	161,576	138,869	180,701	156,396	147,841	124,208	166,833	140,924
69	158,403	136,147	176,772	153,893	145,391	122,684	163,585	139,024
70	155,351	133,529	173,040	151,492	143,020	121,182	160,462	137,193
71	151,011	130,548	167,336	147,470	138,370	118,413	154,416	133,976
72	146,907	127,713	161,995	143,657	134,012	115,767	148,809	130,890
73	142,979	124,968	156,936	139,997	129,853	113,199	143,533	127,909
74	139,217	122,294	152,114	136,462	125,912	110,717	138,561	125,046
75	135,630	119,731	147,579	133,120	122,204	108,330	133,904	122,294
76	131,440	116,577	143,020	129,282	119,005	106,849	129,785	118,525
77	127,502	113,584	138,734	125,659	115,955	105,407	125,912	114,995
78	123,747	110,705	134,643	122,204	113,032	103,993	122,219	111,619
79	120,163	107,944	130,753	118,891	110,217	102,585	118,694	108,412
80	116,767	105,307	127,080	115,754	107,550	101,224	115,366	105,374

Call 800-373-9697 for Details Or [Click Here](#) | [All Other Life Quote Request](#)

Top Quality Indexed Annuity Carriers

All Types Of Crediting Methods

Volatility Control No Cap

Participation Rate No Cap

Real Estate and Gold Shares With Cap

Annual Reset Pt 2 Pt With Cap

Agent Commission + Override Participation

AGENTS - I have been marketing EIA's, now known as FIA's, since 1995. The concept remains the same, a shot at higher than fixed rates with no downside risk. The products have changed, and now actually have more complicated securities terminology than ever before. The total commissions have increased as well. The amount paid to us as wholesalers has increased as well. This allows us two special opportunities. First, we can easily identify the products with the lowest total commission loads that should offer the best shot at competitive rates and renewals. Second, we can identify the products with aggressive crediting methods offering the best overall upside potential, commission and override. We show agents how to participate in the override as a marketing allowance increasing overall commission.

If you are **NOT** required to write your fixed indexed business through a BD or other entity and are interested in competitive FIA crediting methods and client oriented products, call me for details!
800-373-9697

[FIA Appointment Request and Commissions](#) | [Get an FIA Illustration](#)

FIXED RATE ANNUITIES

A Guaranteed Gain Every Year

7 Year Flex Premium With

3.60% Year 1 With a 2.10% Base Rate

5.50% Commission to age 80

[More Info!](#)

3.00% Guaranteed For 5 Years

A- Rated Fraternal Carrier | NO MVA | Free Withdrawals

[More Info!](#)

3.09% Guaranteed After 5 Years

B Rated Carrier | NO MVA

[More Info!](#)

2.70% Guaranteed For 7 Years

Withdraw All Accumulated Interest Anytime

4.00% Commission to (0-80) & 2.00% (81-85)

[More Info!](#)

[See More Rates Here](#)

MYGA

3 Year 2.15%

4 Year 2.50%

5 Year 3.10%

6 Year 3.25%

Surrender period matches rate guarantee period.
Rates Not Approved In All States - Call for details!

Products That Have Special Rates Or Features

[Quick Breakdown Of Some Top Fixed Products](#)

Insurance
MYGA | SPIA

Fixed Annuity Hot List



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October 04, 2017

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For LTC Expenses*

*Restriction Apply—Call For Details

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#1 Concern Of Seniors Can Be Solved With A SPIA!

- Set Period Certain ONLY
- Lifetime Income With 50% Increase Nursing Home Enhanced
- Single & Joint Life Options
- To Fund Life Insurance
- Beneficiary Guarantees
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Medically Underwritten
Immediate Annuity

Cost Of Living Adjustments

Nursing Home Enhancement

Immediate Annuity Quote Requests

SPIA vs FIA Rider For Income NOW

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October 11, 2017

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If you are **NOT** required to write your fixed indexed business through a BD or other entity and are interested in competitive FIA crediting methods and client oriented products, call me for details!
800-373-9697

[FIA Agent Contracting By Carrier and Commissions](#) | [Get an FIA Illustration](#)

How to use less premium in achieving lifetime income goals!

Guaranteed Income Solutions Offering Peace Of Mind For Less Premium



Letting the Math tell our story!

Example, a 67 year old male locking up \$1,000,000 in the hopes it will kick off a stable 5.00% annual growth rate to use as income. He also can not invading principal to achieve this lifetime guarantee. The same male has enough money to purchase a lifetime immediate annuity that guarantees \$1,000,000 minimum return and a monthly income of \$4,166.67 (\$50,000 or 5.00% annually)! **NOW HERE IS THE PLANNING PART** - The immediate annuity only needs 80.06% of the premium[read more here](#)

Call 800-373-9697 | [Get a SPIA Illustration Here](#)

GUARANTEED GAINS EVERY YEAR.

6 Year 3.25%

21.15% After 6 Years | [More Info!](#)

3.00% Guaranteed For 5 Years

A- Rated Fraternal Carrier | NO MVA | Free Withdrawals
[More Info!](#)

3.09% Guaranteed After 5 Years

102% Surrender value after year 2 and 106% after Year 3
NO MVA | [More Info!](#)

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Withdraw All Accumulated Interest Anytime
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[More Info!](#)

[See More Rates Here](#) | [Request a MYGA Quote](#)

2.70%
Guaranteed
For 7 Years
4.00%
Commission
(0-80)

LIFE INSURANCE CORNER

Return Of Premium Life Insurance

Get 100% Of Premiums Returned!

Traditional Term vs. ROP Term*

	Traditional Term	ROP Term	Difference
20 Year Level Term	\$435.53/year	\$1,860.00/year	\$1,424.47
30 Year Level Term	\$719.98/year	\$1,745.00/year	\$1,025.02

*quotes based on male, age 40, Preferred non-tobacco, \$500K face amount, CA

[ROP Term Life Quote Request](#)

Single Premium Whole Life

Very efficient way to transfer wealth!

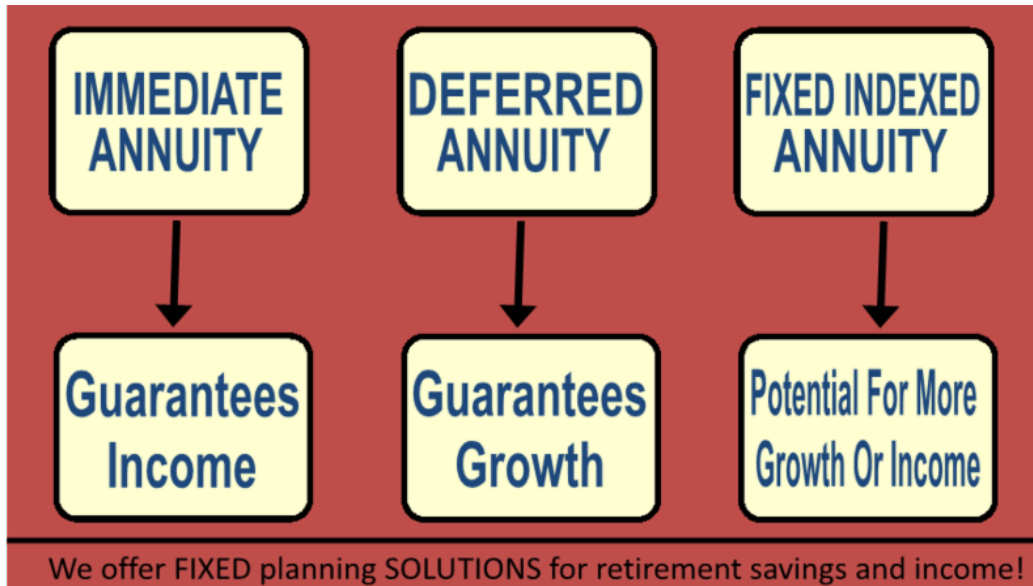
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- Full incentive trip credit
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Call 800-373-9697 for Details Or [Click Here For SPWL Quote](#)

A Quick 1-2-3 on Positioning Fixed Annuities



Fixed Annuities are often referred to as investments and associated with variable annuities. Similar to a savings account being a banking product and not an investment, fixed annuities are actually insurance products. They are not really investments at all. A risk averse client who understands this is likely to be okay with the less than exciting single digit guarantees and assumption of a fixed annuity. Presenting a fixed annuity is a viable "safe money" option for ones "must retain" retirement savings. Since the fixed annuity offers protection while still accumulating at a reasonable yield, it may be the most aggressive option the clients will encounter. When compared to equally guaranteed and low risk, non investment options the fixed annuity regularly has the best guarantees and upside potential.

So, now that you have a low risk outlet for the clients, how do you find the most appropriate fixed annuity? Comparing these 3 categories of fixed annuities may help.

1. The MYGA - Multi Year Guarantee Annuity

This is a really basic product with few moving parts. A high level of client understanding can be obtained in a short period of time. Retirees who are familiar with Bank CDs often become owners of MYGAs and not only for the tax deferral. A client who would like guaranteed, compounded and constant fixed rate accumulation year after year would likely be interested in hearing about a MYGA. Once a client owns a MYGA they tend to stick with MYGAs.

2. The SPIA - Single Premium Immediate Annuity

The **Mother** of all annuities, the SPIA is for the clients who want/need systematic and financially sound guaranteed income. Payments of principal and interest allow for higher payout percentages than just interest withdrawals. Additionally, these payments could have a favorable tax exclusion on non qualified premium contracts. Clients looking for the maximum **immediate** guaranteed lifetime income should be presented a SPIA.

3. The FIA - Fixed Indexed Annuity

The FIA has a wider client base than the MYGA and SPIA. FIA's can be for the client who just wants a chance at higher than current fixed rates with low to no risk of premium. A client who is more hands on and will take an active roll by reviewing crediting methods and strategies annually. Even a client who wants a minimum guaranteed income years in the future is a possible FIA candidate. Upside potential with downside guarantees is what an FIA client may like to hear more about.

Presenting insurance as a tool for protecting, growing and guaranteeing ones retirement savings will aid in connecting the right clients to the fixed annuity they may be lacking.

IMMEDIATE ANNUITIES - SPIAquote.com

#1 Concern Of Seniors Can Be Solved With A SPIA!

- Set Period Certain ONLY
- Lifetime Income With 50% Increase Nursing Home Enhanced
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- To Fund Life Insurance
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October 18, 2017

\$500,000 FIXED BUCKET ALTERNATIVE

Very easy to calculate if a MYGA will outperform CD rates, it's just math!

Below is a comparison of fixed rates over a 6 year time frame. Comparing a typical savings account at about 0.40%, a CD rate of 2.40% and the fixed annuity with a rate of 3.25%.

3.25% earns **\$93,653.01 more** over 6 years than 0.40%.

3.25% earns **\$29,312.84 more** over 6 years than 2.40%.

\$500,000.00 would grow to a savings balance of **\$605,773.64** in 6 years at 3.25% compounded rate.
\$105,773.64 walk away interest guaranteed!

Results Summary			
	Rate 1	Rate 2	Rate 3
Starting amount	\$500,000	\$500,000	\$500,000
Number of years to save	6 years	6 years	6 years
Additional contributions	\$0 per month, at the start of each period	\$0 per month, at the start of each period	\$0 per month, at the start of each period
Annual percentage yield (APY)	0.4%	2.4%	3.25%
Total amount you will have contributed	\$500,000.00	\$500,000.00	\$500,000.00
Total at end of investment	\$512,120.63	\$576,460.80	\$605,773.64

Top MYGA Rate With Full Death Benefit 6 Year 3.25% Rate 21.15% After 6 Years

ONLY Available in AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA, MI, MO MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY

Recently upgraded to B+ Rating | 2.00% Commission 0-79
 A really clean, client oriented product with low min. premiums. Give it a try!

[See More Details Here](#) | Call 800-373-9697 For Appointment

Other MYGA RATES

3.00% Guaranteed For 5 Years

A- Rated Fraternal Carrier | NO MVA | Free Withdrawals | [More Info!](#)

3.09% Guaranteed After 5 Years

102% Surrender value after year 2 and 106% after Year 3 | NO MVA
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[FIA Agent Contracting By Carrier and Commissions](#) | [Get an FIA Illustration](#)

It is a HUGE deal!

Review ALL options to secure the MOST retirement income now!



[SPLAquote.com](#)

**To Know Which Door Holds The Best Return
They Must All Be Opened**

**LIQUID SPIA | 5.00% COMMISSION | A+ Rated |
Life With Cash Refund Option ONLY**

Guaranteed Lifetime Income With NO FEES

Assumes \$500,000 - Starts 1 Year After Premium Received

Gender / Age	Monthly Income	Lifetime Annual P&I %
Male Age 62	\$2,149.52	5.16%
Male Age 65	\$2,284.01	5.48%
Male Age 67	\$2,386.57	5.73%
Male Age 71	\$2,635.62	6.33%
Female Age 62	\$2,042.57	4.90%
Female Age 65	\$2,161.10	5.19%
Female Age 67	\$2,251.41	5.40%
Female Age 71	\$2,464.69	5.92%

Call 800-373-9697 or [Learn More Here](#)

**LIFE INSURANCE CORNER
NEW PRODUCT AVAILABLE**

Single Premium Whole Life

Very efficient way to transfer wealth!

A Female Age 50 - Can Turn \$100,000 Into As Much As \$290,000

- Quick issue point-of-sale underwriting | 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
- **13.00% commission** Includes 1st case bonus of 1.00% from FSD
- Full incentive trip credit
- **Not Available In:** CA, DE, DC, FL, MN, NH, NY, ND, SD

Call 800-373-9697 for Details Or [Click Here For SPWL Quote](#)

WHAT'S HAPPENING NOW

2017 News

- [MYGA Fixed Rate Annuity Page](#)
- [2017 Tax Reference Guide Integrity](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [2017 Retirement Planning Guide](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National](#)

Annuity Webinars

- [VOYA](#)
- [Voya Blitz](#)
- [American General | AIG Wednesday](#)



FSD Financial Services has been working with agents on Fixed Rate and Immediate Annuities for over 20 years.

We help provide your risk averse clients the best guarantees for accumulation and retirement income using client oriented fixed annuity insurance products!

**You'll be glad you found us!
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Jeff Affronti

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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For Agent Use Only

October 25, 2017

WALK AWAY MYGA'S | Rates With Non Recurring Surrender Charges

Multiple carriers have MYGA rates of 3.00% or more.

3.00% Guaranteed For 5 Years

A- Rated Fraternal Carrier | No MVA | Free Withdrawals | [More Info!](#)

3.10% Guaranteed For 5 Years (250K+)

B+ Rated Carrier | Interest Withdrawals | [More Info!](#)

3.09% Guaranteed After 5 Years

102% Surrender value after year 2 and 106% after year 3 | NO MVA | [More Info!](#)

3.00% Guaranteed For 5 Years

B Rated Carrier | No MVA | 10% Free withdrawals | [More Info!](#)

3.25% Guaranteed for 6 Years

21.15% Yield if left to accumulate for full 6 years | Interest Withdrawals | [More Info!](#)

[See More Rates Here](#) | [Request a MYGA Quote](#)

3 Or 5 Year MYGA?

Evaluate A Best Yield In Rising Rate Environments

3 Year MYGA

2.15%



5 Year MYGA

3.00%

The Multi Year Guarantee Annuity (MYGA) may be a great way to increase yield while we wait and hope for the 5.00% guarantee rates to return. The question then arises, how long to lock in a MYGA and at what rate? Most agents and advisors looking at MYGA's are interested in the 3 and 5 year terms.....

A rate **2.14% higher** than the current 3 year MYGA rate is needed to simply match the current 5 year rate. [Read more here](#) | [PDF](#)

Premium \$100,000	5 Year @ 3.00%	3 Year @ 2.15% then yield match	Yield needed to match:
End Of Year 1	\$103,000.00	\$102,150.00	N/A
End Of Year 2	\$106,090.00	\$104,346.23	N/A
End Of Year 3	\$109,272.70	\$106,589.67	N/A
End Of Year 4	\$112,550.88	\$111,162.37	4.29%
End Of Year 5	\$115,927.41	\$115,931.23	4.29%

[View More MYGA Rates](#) | [Request a MYGA Illustration](#) | [Contracting](#)

Fixed Indexed Annuities

7 Year Index With: [CLICK FOR DETAILS](#)

60% S&P 500 Risk Control Annual Pt-to-Pt and No Cap
 Real Estate Method 5.75% Cap
 Gold Shares Method 5.25% Cap
 S&P 500 Annual Reset Pt 2 Pt with 5.15% Cap

If you are NOT required to write your fixed indexed business through a BD or other entity and are interested in competitive FIA crediting methods and client oriented products, call me for details!
 800-373-9697

[FIA Agent Contracting By Carrier and Commissions](#) | [Get an FIA Illustration](#)

**LIFETIME INCOME | 4.00% COMMISSION | A+ Rated
 Life With Installment Refund | No Fees**

100% Return Of Premium Guarantee

Assumes \$500,000 - Starts 1 Month After Premium Received

Gender / Age	Monthly Income	Lifetime Annual P&I %
Male Age 62	\$2,175.53	5.22%
Male Age 65	\$2,310.35	5.54%
Male Age 67	\$2,416.23	5.80%
Male Age 71	\$2,664.38	6.39%
Male Age 75	\$2,980.26	7.15%
Male Age 85	\$4,172.37	10.01%
Female Age 62	N/A	N/A
Female Age 65	\$2,186.47	5.25%
Female Age 67	\$2,277.02	5.46%
Female Age 71	\$2,491.81	5.98%
Female Age 75	\$2,756.41	6.62%
Female Age 85	\$3,737.33	8.97%

Rates as of 10/25/2017 and are subject to change. Other restrictions may apply. Call 800-373-9697 for details.

[Request A SPIA Quote Here](#)

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Call 800-373-9697 for Details Or [Click Here For SPWL Quote](#)

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With Insurance Guarantees

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