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FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | 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 02, 2019
Update

[MYGA Rates](#) [FIA Products](#) [Life Products](#) [SPIA Quotes](#) [Annuity Blog](#)

LAST WEEK FOR THESE TWO RATES

5 Year MYGA

3.85%

Interest Rate

*3.75% In CA and FL

(20.79% Yield After 5 Years)

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

2.25% Commission 0-80:

[Details and Request An Agent Kit](#)

10 Year MYGA

4.05%

Interest Rate*

*3.95% In CA and FL

(48.74% Yield After 10 Years)

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

2.75% Commission 0-80:

[Details and Request An Agent Kit](#)

Full Death Benefit INCLUDED on the California and Florida rate!
Pay 0.10% for a 0.35% value GREAT DEAL!

Rates Dropping 10/08/2019

4.05% First Year Guarantee

1.00% First Year Bonus

4.05%
Year 1

3.05%
Years 2-5

- 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+)

Call 800-373-9697 - Rate as of 09/25/2019 and subject to change.
Not Available in DE, MN, NH, NY. For agent use ONLY. FSDFinancial.com

This 5 year Multi-Year Guarantee Annuity #MYGA has a 1.00% first year enhancement and an overall 5 year rate yield of 3.25%. The base rate is 3.05% and is guaranteed years 2 - 5. Product is fully liquid after the 5th year and includes **free withdrawals** and **full death benefit**.

Learn More Here:

Call 800-373-9697

No Surrender Charges EVER

FPDA

A single Fixed Annuity product to **combine**, **capture** and **distribute** funds. Clients have complete flexibility and the carrier guarantees the rate for a full year. This is a great option for parking money without locking it up. Clients can add and withdraw funds as needed, just keep a \$10,000 balance. Trust and corporate ownership allowed with documentation.

1.65%
Interest Rate
Guaranteed 1 Year

100%
Liquid

- No Surrender Charges EVER!
- Corporate Ownership Options
- A \$10,000 Initial Premium
- Can Add Premium Of \$1,000+
- Issue Ages 0 - 100 Years Old

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Not Available in MT, NY. For agent use ONLY. FSDFinancial.com

Call or click to get appointment / application kit.

Lincoln National - Back To Basics

A+ Rated

[Agent Appointment](#)

[National Rates](#)

[New York Rates](#)

[FIA Brochure](#)

Income Rider

Financial Ratings Info

Get An FIA Quote

More Info



WealthProtection Expertise™

Finding retirement security

Protect your savings. Discover the growth and income potential of fixed indexed annuities.



LINCOLN ANNUITIES

Not a deposit | Not FDIC-insured | May go down in value
Not insured by any federal government agency
Not guaranteed by any bank or savings association

Insurance products issued by:
The Lincoln National Life Insurance Company

1514075

Client Guide

Sagicor FIA's now in CA

VESTED BONUS FIA WITH NO MVA

4% Bonus on Your Premium,
100% Vested Day 1

Issued Thru Age 85

Up to 50% No-Penalty
Withdrawals

Access to 100% of Funds
Under Certain Circumstances
Starting Day 1

"A-" Rated Carrier

-- 6.00% EApp-Commission
-- Carrier Bonus For 2019
+ October FSD Bonus 0.50%
on Sage Select

Fixed Indexed Single Premium Deferred Annuity (Sage Select FIA)

PRODUCT QUICK VIEW

Sagicor's Sage Select FIA offers index-linked interest options and a low minimum premium.

FEATURES/BENEFITS:

- eApplication option available
- Bonus: 4% of the Single Premium Paid (100% Vested Day 1)
- Issue Age for Owner and Annuitant - 15 days through 85 years (Age last birthday)
- Minimum Premium Amount: \$2,000 (Qualified and Non-Qualified)
- Maximum Premium Amount: \$750,000
- Withdrawals¹ allowed at any time and may be subject to a Surrender Charge
- Penalty Free Withdrawals¹ allowed
 - Maximum Free Withdrawal Percentage: 10% each year and may accumulate up to 50% (Beginning Contract Year 2)
 - Nursing Home Facility or Confined Care Facility Confinement²: Maximum Free Withdrawal Percentage will be 100% when certain nursing home or confined care facility confinement conditions are met (Beginning Day 1)
- Guaranteed Minimum Withdrawal Benefit (Beginning Contract Year 13)
- Three Interest Crediting Strategy Options³:
 1. Declared Rate Strategy - Interest credited daily and compounded
 2. S&P 500[®] Index Strategy (Indexed Strategy 1) - Annual Point to Point with Cap
 3. Global Multi-Index Strategy - Annual Point to Point with Participation Rate
- Guaranteed Surrender Value
 - This value is 87.5% of the single premium paid, plus bonus, accumulated at 3.00%, adjusted by net withdrawals
- Transfers/Reallocations are allowed at the end of each 1-year term period
- No Market Value Adjustment (MVA)
- Maturity Date: Maturity is reached on the contract anniversary following the Annuitant's 100th birthday
- The Death Benefit may be paid out in a lump sum or an available settlement option may be chosen⁴

SURRENDER CHARGES:

YEAR	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th +
CHARGE %	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%



Agent Appointment

More FIA Info

Get Carrier Rate Sheets - See all the products!



Guarantee Your Clients A Gain Every Year!

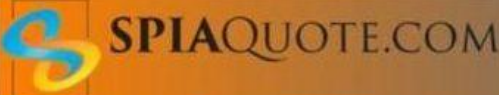
Very High Client Satisfaction
Guaranteed Terms 3-10 Years
No Rate Fluctuation/Assumptions
Flexible End of Term Options

CLICK TO GET AGENT LICENSING ON OUR TOP MYGA CARRIERS

Carrier Rate Sheets

- Guggenheim
- Liberty Bankers
- The Standard
- Lincoln National
- Sagicor
- Great American
- Sentinel Security
- American National (NY)
- Lafayette
- Oxford
- AIG (MYGA) (FIA5) (FIA7)
- AIG in NY (FIA) (MYGA)
- Securian
- Nassau (NY)

Immediate Annuities - Highest Income NOW!






GET A QUOTE LIQUIDITY SPIA QUOTE SPIA TYPES CONTACT

SINGLE PREMIUM IMMEDIATE ANNUITIES

QUALITY | INTEGRITY | EXPERTISE

Immediate Annuities For Life Agents

 <p>Clients in poor health could see an increase in lifetime income payouts*</p>	 <p>Refund of up to 100% of premium less any previous income payments*</p>	 <p>Increases income payments 50% for up to five years if confined to a nursing home*</p>
Underwritten	Commutable	Nursing Home

Request a SPIA Quote By Clicking [HERE](#)

News and Incentives

WHAT'S HAPPENING NOW

- [2019 Tax Reference Guide](#)
- [2018 Tax Reference Guide](#)
- QLAC: [Get a QLAC quote](#)
- [Fee Advisor DIA & QLAC](#)
- [Pension Fixed Annuities](#)

Integrity Life Reference Guides

- [Titling of Contracts](#)
- [Annuitant Driven Contracts](#)

Trips / Rewards

- [Liberty Bankers 2020 Canada](#)
- [Sentinel Security 2020](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)

Offer Fixed Annuities With FSD's Assistance

Life Licensed Agent? Add Fixed Annuities Today!

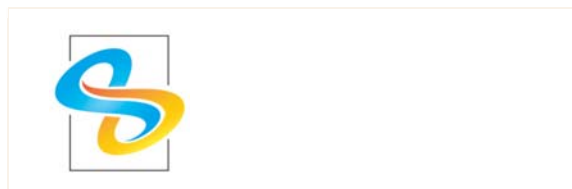
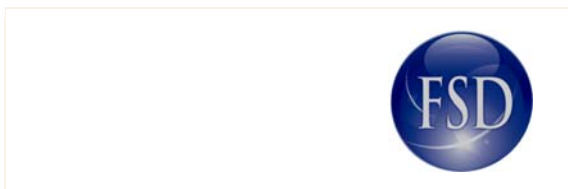
I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop 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 get one through other wholesale channels. 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

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

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

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

Fixed Insurance Products Only IMO | 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, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI

FOR AGENT USE ONLY

Confirm that you like this.

Click the "Like" button.

October MYGA Rates

No Surrender - Liquid Fixed Annuity

- 1.65% Interest Rate - "B++" Rated Carrier- Fully Liquid FPDA - No Surrender

3 Year Interest Rate Guarantees

- 2.60% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - Rate 2.50% under \$250K
- 2.75% Interest Rate - "B++" Rated Carrier - 2.00% Commission (0-90)
- 2.65% Interest Rate - "B+" Rated Carrier - Issues to age 97 - Rate 2.55% under \$250K
- 2.60% Interest Rate - "B++" Rated Carrier - Withdrawals full death benefit
- 2.35% Interest Rate - "A-" Rated Carrier
- 2.25% Interest Rate - "B+" Rated Carrier - New York is 0.10% Lower - Issues to age 99
- 2.30% Interest Rate - "A+" Rated Carrier
- 2.15% Interest Rate - "A" Rated Carrier - Issues to age 93

4 Year Interest Rate Guarantees

- 2.85% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - Rate 2.75% under \$250K
- 2.65% Interest Rate - "A-" Rated Carrier - 10% Withdrawals Year 2+

5 Year Interest Rate Guarantees

- 3.70% Interest Rate - "B++" Rated Carrier (3.60% in California) - 2.25% commission (0-80)
- 3.70% Interest Rate - "B++" Rated Carrier - Issues to age 90
- 3.40% Interest Rate - "B++" Rated Carrier - 2.25% commission (0-90) - \$10,000 minimum
- 4.05% Year 1 then 3.05% Years 2-5 - B++ Rated - Issues to Age 90
- 3.25% Interest Rate - "B+" Rated Carrier - Rate is 3.15% under \$250,000
- 3.10% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - Rate is 3.00% under \$250,000
- 2.80% Interest Rate - "A-" Rated Carrier - \$100,000 premium minimum
- 2.95% Interest Rate - "B++" Rated Carrier Commission 3.25% - Full Death Benefit
- 2.90% Interest Rate - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- 2.45% Interest Rate - "A" Rated Carrier - Issues to age 93
- 2.35% Interest Rate - "A" Rated Carrier - NY Approved Rates Avail.
- 2.05% Interest Rate - "A" Rated Carrier - New York 0.30% Lower - 10% Free Withdrawal
- 2.15% Interest Rate - "A+" Rated Carrier

6 Year Interest Rate Guarantees

- 3.82% Interest Rate - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- 3.25% Interest Rate - "B+" Rated Carrier - Rate is 3.15% under \$250,000
- 3.15% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - Rate is 3.05% under \$250K
- 2.95% Interest Rate - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- 2.75% Interest Rate - "B+" Rated Carrier - (Available in California) - 2.00% commission (0-79)
- 2.35% Interest Rate - "A" Rated Carrier - NY Approved Rates Avail.
- 2.30% Interest Rate - "A" Rated Carrier - \$100,000 premium

7 Year Interest Rate Guarantees

- 3.80% Interest Rate - "B++" Rated Carrier - (3.70 in California) - 2.25% commission (0-80)
- 3.89% Interest Rate - "B++" Rated Carrier - Issues to age 90 - only pay for need rider
- 3.50% Interest Rate - "B++" Rated Carrier - 2.50% Commission - No Features
- 3.20% Interest Rate - "B+" Rated Carrier- Rate is 3.10% under \$250,000
- 3.00% Interest Rate - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- 3.35% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - Rate is 3.25% under \$250,000
- 3.05% Interest Rate - "B++" Rated Carrier 4.00% Commission (0-80) - Full Death Benefit
- 2.50% Interest Rate - "A" Rated Carrier - Issues to age 90
- 2.40% Interest Rate - "A+" Rated Carrier
- 2.39% Interest Rate - "A" Rated Carrier - \$100,000 premium
- 2.35% Interest Rate - "A" Rated Carrier - NY Approved Rates Avail.

8 Year Interest Rate Guarantees

- 3.25% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - Rate is 3.15% under \$250,000

9 Year Interest Rate Guarantees

- 3.60% Interest Rate - "B++" Rated Carrier - 2.75% Commission - No Features
- 3.30% Interest Rate - "B++" Rated Carrier - 10% Withdrawals - Rate is 3.20% under \$250,000

- **2.50% Interest Rate** - "A+" Rated Carrier

10 Year Interest Rate Guarantees

- **3.90% Interest Rate** - "B++" Rated Carrier - (3.80% in California) - 2.75% commission (0-80)
- **4.00% Interest Rate** - "B++" Rated Carrier - Issues to age 90 - only pay for need rider
- **3.35% Interest Rate** - "B++" Rated Carrier - Rate is 3.25% under \$250,000
- **3.35% Interest Rate** - "B+" Rated Carrier - Rate is 3.25% under \$250,000
- **2.50% Interest Rate** - "A" Rated Carrier -
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.

20 Year Interest Rate Guarantees

- **4.10% Interest Rate** - "B++" Rated Carrier - Issues to age 75 - only pay for needed riders

Request A MYGA Quote

CA & FL Get Full Death Benefit For Less

5 Year MYGA

3.70%

Interest Rate

*3.60% In CA and FL

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

2.25% Commission 0-80:

Details and Request An Agent Kit

7 Year MYGA

3.80%

Interest Rate*

*3.70% In CA and FL

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

2.25% Commission 0-80:

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**Full Death Benefit INCLUDED on the California and Florida rate!
Pay 0.10% for a 0.35% value GREAT DEAL!**

Great for combining & transferring qualified funds

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1.65%
Interest Rate
Guaranteed 1 Year

No Surrender Charges EVER!

Corporate Ownership Options

A \$10,000 Initial Premium

100%
Liquid

Can Add Premium Of \$1,000+

Issue Ages 0 - 100 Years Old

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Call or click to get appointment / application kit.

20 Year S&P Look Back



Interesting Piece

This is a 20 S&P 500 snapshot.

It is worth a look.

As you can see there as been a long upward run. This graph ends with a 2500 S&P level and today that the S&P is at 2930!!

SPIAQUOTE.COM GET A QUOTE LIQUIDITY SPIA QUOTE SPIA TYPES CONTACT

SINGLE PREMIUM IMMEDIATE ANNUITIES

QUALITY | INTEGRITY | EXPERTISE

Immediate Annuities For Life Agents



**Clients in poor health
could see an increase in
lifetime income payouts***

Underwritten



**Refund of up to 100%
of premium less any
previous income payments***

Commutable



**Increases income payments
50% for up to five years if
confined to a nursing home***

Nursing Home

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- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)

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 21 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 get one through other wholesale channels. 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!

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Clients can take these Percentages NOW & Never Run Out! - Per \$100,000

LIFE ONLY - Starting in 1 month

Annual payout percentage & monthly income

Male Age 63 = 6.20% (\$517 monthly)
 Male Age 65 = 6.59% (\$549 monthly)
 Male Age 67 = 7.02% (\$585 monthly)
 Male Age 70 = 7.78% (\$648 monthly)
 Male Age 72 = 8.36% (\$697 monthly)
 Male Age 75 = 9.42% (\$785 monthly)

Female Age 63 = 5.64% (\$470 monthly)
 Female Age 65 = 5.95% (\$496 monthly)
 Female Age 67 = 6.30% (\$525 monthly)
 Female Age 70 = 6.95% (\$579 monthly)
 Female Age 72 = 7.45% (\$621 monthly)
 Female Age 75 = 8.40% (\$700 monthly)

LIFE ONLY - Starting in 12 months

Annual payout percentage & monthly income

Male Age 63 = 6.37% (\$531 monthly)
 Male Age 65 = 6.78% (\$565 monthly)
 Male Age 67 = 7.24% (\$603 monthly)
 Male Age 70 = 8.04% (\$670 monthly)
 Male Age 72 = 8.66% (\$722 monthly)
 Male Age 75 = 9.78% (\$815 monthly)

Female Age 63 = 5.80% (\$483 monthly)
 Female Age 65 = 6.13% (\$511 monthly)
 Female Age 67 = 6.52% (\$543 monthly)
 Female Age 70 = 7.21% (\$601 monthly)
 Female Age 72 = 7.76% (\$647 monthly)
 Female Age 75 = 8.80% (\$733 monthly)

The risk is substantial in the early years in the event of death. The reward for this risk is the premium will be returned faster than other insurance products.

Could a Life Only SPIA help in planning by freeing up a large amount of premiums currently used to fund a little income?

Request A SPIA Quote

Ratings - How do they compare?

List of Possible Ratings

A.M.Best	Standard & Poor's	Moody's	Fitch Ratings	Weiss
1. A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	A+ Excellent
2. A+ Superior	AA+ Very Strong	Aa1 Excellent	Aa+ Very Strong	A Excellent
3. A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	A- Excellent
4. A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	B+ Good
5. B++ Very Good	A+ Strong	A1 Good	A+ Strong	B Good
6. B+ Good	A Strong	A2 Good	A Strong	B Good
7. B Fair	A- Strong	A3 Good	A- Strong	C+ Fair
8. B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	C Fair
9. C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	C- Fair
10. C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	D+ Weak
11. C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	D Weak
12. C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	D- Weak
13. D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	E+ Very Weak
14. E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	E Very Weak
15. F In Liquidation	B Weak	B2 Poor	B Weak	E- Very Weak
16.	B- Weak	B3 Poor	B Weak	F Failed
17.	CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	
18.	CCC Very Weak	Caa2 Very Poor	CCC Very Weak	
19.	CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	
20.	CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak	
21.		C Lowest	C Distressed	

There are multiple ratings agencies and they vary on terminology. While A.M. Best is our most used for fixed annuities, the others listed here have a similar structure to compare.

Researching a carrier? Look for..

- Admitted assets
- Liabilities
- Surplus
- Ownership
- Time in business
- 5 year ratings history
- Investment yields/quality
- Diversity in the marketplace

Interest Rate and Commission worth a look!

Clients With \$500,000 Premium

3.05%

Rate Guarantee

Can Earn \$117,029 In Interest

\$500,000 will grow 23.40% to \$617,029 in 7 years, assuming no withdrawals

4.00%

Commission

Issue Ages 0 - 85 Years Old

Commission 4.00 (0-80) & 2.00% (81+)

Agents Earn \$20,000 Commission

Call 800-373-9697 - Rate as of 10/08/2019 and subject to change.
Not Available in DE, MN, NH, NY. For agent use ONLY. FSDFinancial.com

Keeping it simple and guaranteed for 7 years.

At over 3.00% interest rate and a 4.00% commission to age 80 this fixed annuity will tickle the client and agents green with dollars.

Issues up to age 85 and has a full death benefit!

Visit our website

4.05% Year 1 Guarantee - Full Death Benefit to 90

This one speaks for itself. Designer planning for wealth advantaged older clients as this MYGA issues to age 90 in most states.

\$500,000 premium earns \$20,250 in interest in the first year!



A promotional graphic for a MYGA policy. It features a light blue background with a white wave at the bottom. On the left, it shows interest rates: 4.05% for Year 1 and 3.05% for Years 2-5. On the right, it lists policy features: 5 Year Compounding Interest Rate, 5 Year Surrender Charge - 100% Liquid After Issue Ages 0 - 90 Years Old (85 in OK), Start With \$10,000 Initial Premium, and Nursing Home & Disability Waivers. At the bottom left is the FSD Financial Services logo. At the bottom right is a call to action: Call 800-373-9697 - Rate as of 10/15/2019 and subject to change. Not Available in DE, MN, NH, NY. For agent use ONLY. FSDFinancial.com

Request A MYGA Quote

Enhanced Rate MYGA 3, 5, 7 or 9 years

3 Year MYGA

2.75%

Interest Rate

Not Available in: DE, MN, NH, NY

2.00% Commission 0-90:

Details and Request An Agent Kit

5 Year MYGA

3.40%

Interest Rate

Not Available in: DE, MN, NH, NY

2.25% Commission 0-90:

Details and Request An Agent Kit

7 Year MYGA

3.50%

Interest Rate

Not Available in: DE, MN, NH, NY

2.50% Commission 0-90:

Details and Request An Agent Kit

9 Year MYGA

3.60%

Interest Rate

Not Available in: DE, MN, NH, NY

2.75% Commission 0-90:

Details and Request An Agent Kit

California and Florida Issue Ages Lower 0-75

Great for combining & transferring qualified funds

FPDA

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1.65%
Interest Rate
Guaranteed 1 Year

100%
Liquid

No Surrender Charges EVER!

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