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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

October 04, 2021  
Update

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

## Beating the banks interest rates with MYGA's

Current CD rates are super low! At best they pay 0.85% for 3 year terms. Show clients a quality MYGA and increase their yield.

**On \$500,000....**  
A rate of 2.30%  
earns **\$22,440.92**  
more over 3 years  
than a 0.85% rate.

#### 2 Year Interest Rate Guarantees

- **2.15% Interest Rate** - "B+" Rated Carrier - (2.00% in Florida)
- **1.75% Interest Rate** - "B+" Rated Carrier - Issues to age 90
- **2.00% Year 1 with a 1.50% base** - Low 2 year surrender

#### 3 Year Interest Rate Guarantees

- **2.30% Interest Rate** - "A-" Rated Carrier
- **2.25% Interest Rate** - "B+" Rated Carrier
- **2.20% Interest Rate** - "B+" Rated Carrier
- **2.10% Interest Rate** - "A-" Rated Carrier
- **2.05% Interest Rate** - "B+" Rated Carrier
- **2.00% Interest Rate** - "A-" Rated Carrier

#### 4 Year Interest Rate Guarantees

- **2.35% Interest Rate** - "A-" Rated Carrier
- **2.25% Interest Rate** - "A" Rated Carrier
- **2.10% Interest Rate** - "A" Rated Carrier
- **2.10% Interest Rate** - "B++" Rated Carrier

#### 5 Year Interest Rate Guarantees

- **3.00% Interest Rate** - "B++" Rated Carrier (2.90% in CA)
- **2.95% Interest Rate** - "B+" Rated Carrier - (2.80% in FL)
- **2.90% Interest Rate** - "B+" Rated Carrier
- **2.80% Interest Rate** - "B+" Rated Carrier
- **2.75% Interest Rate** - "A-" Rated Carrier
- **2.75% Interest Rate** - "A-" Rated Carrier

HURRY BEFORE IT'S GONE  
MYGA RATES ARE UP! ↑↑↑

**3.00%** Guaranteed For 5 Years

**3.10%** Guaranteed For 7 Years

**3.20%** Guaranteed For 10 Years

States NOT approved: AK, CT, MA, HI, NH, NJ, NY, RI, SD, TN, VA, VT, WA, WI, WV

California & Florida  
Rates are 0.10% lower & include a full death benefit.

**Click Here For Agent Licensing**

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SEE MORE RATES [CLICK HERE](#)

## Watch: Advanced info on Fixed Annuity

**Watch:** FIA Renewal Caps  
Make or Break Yields

Follow here

**Watch:** Dissecting MYGA  
More than just a RATE

FIA Fixed Indexe...

**rumble**

**LinkedIn**

**YouTube**

Dissecting a M...

facebook

## Immediate Annuities with 'A-' Rated Carrier



### Monthly Income Per \$100,000 Premium

3.00% Commission on most of these SPIA's  
Non-premium tax States

#### Life with 10 year certain:

Male 65 = \$531.96 (6.38% annually)  
Male 67 = \$555.04 (6.66% annually)  
Male 70 = \$595.06 (7.14% annually)  
Male 72 = \$625.44 (7.51% annually)  
Male 75 = \$676.02 (8.11% annually)

#### Life with 10 year certain:

Female 65 = \$505.49 (6.07% annually)  
Female 67 = \$526.33 (6.32% annually)  
Female 70 = \$562.67 (6.75% annually)  
Female 72 = \$590.61 (7.09% annually)  
Female 75 = \$638.31 (7.66% annually)

#### Period Certain ONLY:

5 Year = \$1,731.00 (96% exclusion)  
10 Year = \$915.00 (91% exclusion)  
15 Year = \$665.46 (84% exclusion)  
20 Year = \$552.57 (75% exclusion)  
25 Year = \$472.11 (70% exclusion)

#### 100% Joint with 10 certain:

M/F 65 = \$455.91 (5.47% annually)  
M/F 67 = \$472.31 (5.67% annually)  
M/F 70 = \$501.63 (5.71% annually)  
M/F 72 = \$524.92 (6.02% annually)  
M/F 75 = \$566.60 (6.80% annually)

[Request a SPIA quote](#)

## Life Insurance Commission

**Commission**  
Experienced Life Agents  
Can Earn More

[Sign Up Here](#)

### LIFE INSURANCE COMMISSION

#### Top Life Insurance Contracts Available

We have found that a number of our annuity agents do all of their own paperwork, quotes and follow-up on life insurance sales. We have rewarded these agents with top level life insurance contracts. It is simple, the street level plus a bonus! Paid direct from the life insurance company in most cases.

## Full Support For Life Licensed Agents.



### Accumulation Guaranteed

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## Webinars | Training

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Current CD rates are super low! At best they pay 1.25% for 5 year term.

**On \$500,000....**  
A rate of 3.00%  
earns **\$54,132.01**  
more over 5 years  
than a 1.00% rate.

### 2 Year Interest Rate Guarantees

- **2.15% Interest Rate** - "B+" Rated Carrier
- **1.75% Interest Rate** - "B+" Rated Carrier -
- **2.00% Year 1 with a 1.50% base** - Low surrender

### 3 Year Interest Rate Guarantees

- **2.30% Interest Rate** - "A-" Rated Carrier
- **2.25% Interest Rate** - "B+" Rated Carrier
- **2.20% Interest Rate** - "B+" Rated Carrier
- **2.10% Interest Rate** - "A-" Rated Carrier
- **2.05% Interest Rate** - "B+" Rated Carrier
- **2.00% Interest Rate** - "A-" Rated Carrier

### 4 Year Interest Rate Guarantees

- **2.35% Interest Rate** - "A-" Rated Carrier
- **2.25% Interest Rate** - "A" Rated Carrier
- **2.10% Interest Rate** - "A" Rated Carrier
- **2.10% Interest Rate** - "B++" Rated Carrier

### 5 Year Interest Rate Guarantees

- **3.00% Interest Rate** - "B++" Rated Carrier (2.90% in CA)
- **2.95% Interest Rate** - "B+" Rated Carrier - (2.80% in FL)
- **2.90% Interest Rate** - "B+" Rated Carrier
- **2.80% Interest Rate** - "B+" Rated Carrier
- **2.75% Interest Rate** - "A-" Rated Carrier
- **2.75% Interest Rate** - "A-" Rated Carrier

**OCTOBER TREAT**

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

**2.45%** guaranteed rate for 7 years  
Safe & Client Friendly Accumulation

- Client Friendly → (A-) rated insurance carrier
- Full death benefit
- Free withdrawals of all accumulated interest
- RMD Friendly →
- True Walk Away → Issue ages 0-85
- Safety → Non-repeating 7 year surrender charge
- \$10,000 minimum | \$600,000 maximum
- NOT available in DE, NY
- Agent friendly commission: → 4.00% (0-80) & 2.00% (81-85)
- Contract with FSD → [Click Here](#)

800-373-9697 | FSD Financial | [www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com)  
California Insurance License #0667383 | Not available in all states | Rates as of 10/06/2021

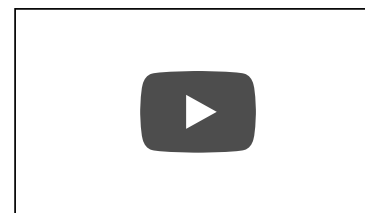
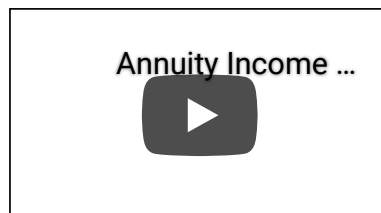
SEE MORE RATES [CLICK HERE](#)

## Watch: Info on Fixed Annuity

**Watch:** Annuity Income and a 4% withdrawal rate. Breaking the rules of guaranteed Income. 6:23

Follow here

**Watch:** More Than Just A Delivery Receipt - Simple steps to add confidence. 9:02



facebook



## Carrier Webinars | Training

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

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## Deferred Income Options For Female 55



### Income Per \$100,000 Premium

Female Age 55

#### Deferred Annuity With Roll-up

6.85% Rollup Rate for 10 yrs.

5.00% payout rate at **age 65**

= Income of **\$9,699 Annually**

#### Indexed Annuity With Roll-up

8.00% Rollup Rate for 10 yrs.

4.45% payout rate at **age 65**

= Income of **\$10,375 Annually**

#### Deferred Immediate Annuity:

0.00% Rollup Rate for 10 yrs.

6.61% payout rate at **age 65**

= Income of **\$6,613 Annually**

#### Immediate Annuity NOW:

4.41% payout rate at age 55

= Income of **\$4,418 Annually**

\$44,180 cumulative income at 65

[Request an FIA Quote](#)

[Request a SPIA quote](#)

## Full Support For Life Licensed Agents.



### Videos & Frequent Social Media Updates

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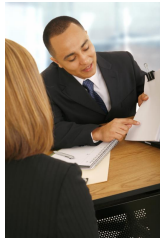
- [Split Annuity](#)



## Life Insurance

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- [All other life illustrations](#)
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## Fixed Annuities With FSD



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- [Life Bonus American National](#)

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- [Pension Fixed Annuities](#)
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## Guaranteed interest rates using MYGA's

Current CD rates are super low! At best they pay 1.25% for 5 year term.

On \$500,000....

A rate of 3.15%  
earns **\$58,365.02**  
MORE over 5 years  
than a 1.00% rate.

\$500,000 will grow  
to **\$583,870.05** in 5  
years. A **\$83,870**  
guaranteed gain if  
held to term!

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

STARTS 10/18/2021

MYGA RATES ARE UP!



**3.15%** Guaranteed For 5 Years

**3.20%** Guaranteed For 7 Years

**3.25%** Guaranteed For 10 Years

States NOT approved: AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV



California & Florida

Rates are 0.10% lower & include a full death benefit.

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## Watch: Info on Fixed Annuity



**Watch: 5 Year MYGA Product**  
A complete breakdown





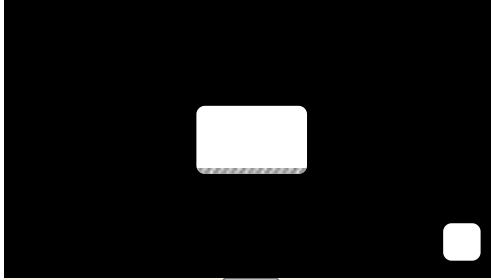
This MYGA interest rate is based on age, desired features and state of issue regulations.

Some rates are up over 200% in 2021. Will we see big MYGA rates increases soon?



**That Annuity Show**

**Watch:** My interview on That Annuity Show.



**Helping Life Insurance Agents Explain Annuities with Jeff Affronti**

If you have not watched or listened you should. Their show has over 120 episodes and some very good content. I will recommend some show in future emails. Paul and Ramsey have experience in many areas of the insurance business.

[ThatAnnuityShow.com](http://ThatAnnuityShow.com)

**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

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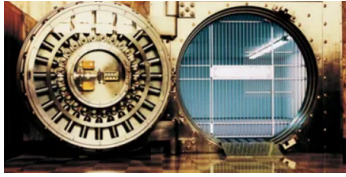




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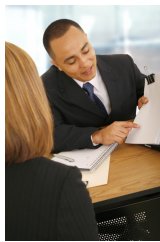
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