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October 3, 2022 | [Click here to view as Webpage](#) | **Agent Use**

[MYGA Quotes](#)[SPIA Quotes](#)[FIA Quotes](#)[Split Quotes](#)[Life Quotes](#)**Watch:**

I haven't seen Multi-Year Guarantee Annuities (MYGA) with **rates at 5%** in a very long time.

Let's look at the accumulation amount a \$500,000 investment must meet to equal a MYG Annuity today!

**Annuity Rates Now vs Then**

2022 vs 2008 | How the 10 yr Treasury rates and MYG Annuity rates vary over time.

I look back at my September & October 2008 marketing pieces & how rates today compare to the last time Treasury's were at this level.

Walk-Away MYGA 's | No repeating surrender**3 Year Interest Rate Guarantees**

- **4.20% Interest Rate** - "A+" Rated | (\$100,000+) - Withdrawal & Full DB Included
- **4.15% Interest Rate** - "A-" Rated | (\$10,000+) -
- **4.00% Interest Rate** - "A-" Rated | (\$10,000+) - Withdrawal & Full DB Included
- **4.20% Interest Rate** - NR Rated | (\$2,000+)

- **4.10% Interest Rate** - NR Rated | (\$2,000+) Withdrawal & Full DB Included
- **4.05% Interest Rate** - "A+" Rated | (\$10,000+) - Withdrawal & Full DB Included

5 Year Interest Rate Guarantees

- **4.90% Interest Rate** - "A+" Rated | (\$100,000+) - Withdrawal & Full DB Included
- **4.75% Interest Rate** - "A+" Rated | (\$10,000+) - Withdrawal & Full DB Included
- **4.35% Interest Rate** - "A-" Rated | (\$10,000+) -
- **4.95% Interest Rate** - NR Rated | Withdrawal & Full DB Included
- **4.85% Interest Rate** - NR Rated | Withdrawal & Full DB Included
- **4.25% Interest Rate** - A- Rated | Withdrawal & Full DB Included

7 Year Interest Rate Guarantees

- **4.99% Interest Rate** - "A+" Rated | (\$100,000+) - Withdrawal & Full DB Included
- **4.79% Interest Rate** - "A+" Rated | (\$10,000+) - Withdrawal & Full DB Included
- **5.00% Interest Rate** - NR Rated | Full DB Included
- **4.90% Interest Rate** - NR Rated | Withdrawal & Full DB Included
- **4.40% Interest Rate** - "A-" Rated | (\$10,000+)
- **4.00% Interest Rate** - A- Rated | Withdrawal & Full DB | 4% Commission

9 Year Interest Rate Guarantees

- **4.45% Interest Rate** - "A-" Rated | (\$10,000+)

10 Year Interest Rate Guarantees

- **5.05% Interest Rate** - NR Rated | Full DB Included
- **4.95% Interest Rate** - NR Rated | Withdrawal & Full DB Included

MYGA rate increases!

2 Year Interest Rate Guarantees

- 3.50% Interest Rate** - "A-" Rated
- 3.15% Interest Rate** - "B+" Rated

3 Year Interest Rate Guarantees

- 4.20% Interest Rate** - | "A" Rated
- 4.20% Interest Rate** - | "A+" Rated
- 4.15% Interest Rate** - | "A-" Rated
- 4.05% Interest Rate** - | "A" Rated
- 4.05% Interest Rate** - | "A-" Rated
- 4.00% Interest Rate** - | "A-" Rated
- 4.00% Interest Rate** - | NR Rated

4 Year Interest Rate Guarantees

- 5.05% Interest Rate** - | "A+" Rated
- 4.50% Interest Rate** - | "A" Rated
- 4.25% Interest Rate** - | "A-" Rated
- 4.10% Interest Rate** - | "A-" Rated
- 4.10% Interest Rate** - | "A-" Rated
- 4.00% Interest Rate** - | "A" Rated

5 Year Interest Rate Guarantees

- 4.90% Interest Rate** - | "A+" Rated
- 4.90% Interest Rate** - | "A+" Rated
- 4.65% Interest Rate** - | "B++" Rated
- 4.55% Interest Rate** - | "A-" Rated
- 4.55% Interest Rate** - | "B++" Rated
- 4.40% Interest Rate** - | "A" Rated
- 4.35% Interest Rate** - | "A-" Rated
- 4.35% Interest Rate** - | "A" Rated

6 Year Interest Rate Guarantees

- 4.80% Interest Rate** - | "A-" Rated
- 4.75% Interest Rate** - | "A" Rated
- 4.40% Interest Rate** - | "A" Rated

7 Year Interest Rate Guarantees

- 4.99% Interest Rate** - | "A+" Rated
- 4.80% Interest Rate** - | "A-" Rated
- 4.74% Interest Rate** - | "A+" Rated
- 4.70% Interest Rate** - | "B++" Rated
- 4.65% Interest Rate** - | "B++" Rated

**MYGA
Growth
Is Guaranteed!**
Request An Illustration

4.90% for 5 Years - Walk Away MYGA!

A+ RATED — QUALITY INSURER

5 Year Annuity
MYGA—Multi Year Guarantee Annuity

4.90% guaranteed after 5 years
Escalating Interest Rate Annuity

Year	Interest Rate	Accumulation Value	Average Rate
1	4.90% 4.65% + 0.25%	\$104,900	4.90%
2	4.75%	\$109,882	4.82%
3	4.85%	\$115,212	4.83%
4	4.95%	\$120,915	4.86%
5	5.05%	\$127,021	4.90%

Term Year	1	2	3	4	5	6+
Early Withdrawal Charge	9%	8%	7%	6%	5%	0%

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A+ RATED — QUALITY INSURER

5 Year Annuity
MYGA—Multi Year Guarantee Annuity

4.90% guaranteed after 5 years
Escalating Interest Rate Annuity

Year	Interest Rate	Accumulation Value	Average Rate
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Term Year	1	2	3	4	5	6+
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Risk Must Be Able To Beat

**\$500,000 passing on a MYA Annuity?
Better intend on beating these guarantees!**

- ◆ 2 Years @ 3.50% = **\$535,612.50**
- ◆ 3 Years @ 4.05% = **\$563,243.59**
- ◆ 4 Years @ 4.30% = **\$591,707.72**
- ◆ 5 Years @ 4.35% = **\$618,631.84**
- ◆ 6 Years @ 4.50% = **\$651,130.06**
- ◆ 7 Years @ 4.70% = **\$680,430.91**
- ◆ 8 Years @ 4.65% = **\$719,256.61**

Jeff Affronti | FSD Insurance Services
Let's talk insurance guarantees 800-373-9697
Rates as of 09/23/2022 and are subject to change. CA Insurance License #0867385

Life Agent Update

A+ Rated MYGA

October Rates Are

4.99% 7 Year MYG Annuity
Effective Yield

Based on \$100,000 premium.
Not approved in all states.

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Quality Carrier - Large Premiums

4-Year Multi-Year Guarantee Annuity
(5.05% Average Rate)

5.80% Year 1

4.80% Years 2 - 4

Tax Deferred Fixed Interest Rate

96 Comdex | A+ By A.M. Best | AA- By S&P | 19% Surplus

4 year MVA surrender charge period - 8%, 7%, 6%, 5% (30 day window)
Full death benefit @ 10% Free withdrawal of accumulation value annually
Rates as of 10/01/2022 and subject to change
Flat Commission: \$500.00 per \$100,000 of premium
For Information Purposes Only. See Brochure or Sample Contract For Details
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Withdrawals prior to age 59 1/2 may be subject to 10% tax. Rates in NY are lower.

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5.15% For 5 Years | MYGA rate increases!

WOW & I mean WOW | You are seeing it here first!
Full Death Benefit | 10% Free Withdrawals | NO MVA | Walk-Away
A+ Rated and an AMAZING Guaranteed interest rate!

October, 14 2022

FIXED ANNUITY INTEREST RATE

5.15% for 5 Years

5 Year Interest Rate Guarantee

10% Free withdrawals

Full Death Benefit

5 Year Walk-Away (NO MVA) Surrender: 7%, 7%, 7%, 6%, 5%, 0% thereafter

Minimum premium \$100,000 | 2.00% Commission (0-80) & 1.55% (81-85)

Not available in AZ, MD, MT, NJ, NC, NY, OK, OR, WA

A+ A.M. Best Company

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Another MYGA rate increases! Effective 10/17/2022

4.60% 3 Years

1.85% commission 0-74

5.00% 4 Years

2.25% commission 0-74

5.00% 5 Years

2.75% commission 0-74

October 17, 2022

Multi-Year Guarantee Rate

4.60% For All 3 Years
 4.50% under \$100,000

Tax Deferred Compound Interest Rate

Rates as of 10/17/2022 and are subject to change.

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

Minimum Premium To Start \$10,000 (rate is 4.50% \$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)
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Withdrawals prior to age 59 1/2 may be subject to 10% tax.

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October 17, 2022

Multi-Year Guarantee Rate

5.00% For All 4 Years
 4.90% under \$100,000

Tax Deferred Compound Interest Rate

Rates as of 10/17/2022 and are subject to change.

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

Minimum Premium To Start \$10,000 (rate is 4.90% \$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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Withdrawals prior to age 59 1/2 may be subject to 10% tax.

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October 17, 2022

Multi-Year Guarantee Rate

5.00% For All 5 Years
 4.90% under \$100,000

Tax Deferred Compound Interest Rate

Rates as of 10/17/2022 and are subject to change.

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

Minimum Premium To Start \$10,000 (rate is 4.90% \$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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3 Year Term:

- 4.60% (Premiums \$250,000+)
- 4.60% (Premiums \$100,000+)
- 4.50% (\$10,000 - \$99,999)

4 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 - \$99,999)

5 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 - \$99,999)

7 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 - \$99,999)

8 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 - \$99,999)

9 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 - \$99,999)

6 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 - \$99,999)

More Details

10 Year Term:

- 5.00% (Premiums \$250,000+)
- 5.00% (Premiums \$100,000+)
- 4.90% (\$10,000 - \$99,999)

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Watch:

No Tricks This Year Just Treats



Why the top 5 year MYGA with a non-MVA surrender is such a treat compared to past products with repeating surrender charges and limited client friendly features.

Do you ask these ?'s - MYGA



How do you discuss a MYGA? Do you ask these 4 questions to potential clients with \$500,000?

TOP MYGA RATES

3 Year Interest Rate Guarantees

4.70% Interest Rate - "A-" Rated

4.60% Interest Rate - "A-" Rated

4.60% Interest Rate - "A" Rated

4.50% Interest Rate - "A-" Rated

4.45% 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

4 Year Interest Rate Guarantees

7 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

5.35% Interest Rate - "A" Rated
5.30% Interest Rate - "A-" Rated
5.15% Interest Rate - "A" Rated
5.15% Interest Rate - "A+" Rated
5.10% Interest Rate - "A" Rated

5 Year Interest Rate Guarantees

5.25% Interest Rate - "A+" Rated
5.25% Interest Rate - "A" Rated
5.10% Interest Rate - "A-" Rated
5.00% Interest Rate - "A-" Rated
5.00% Interest Rate - "A" Rated

8 Year Interest Rate Guarantees

5.00% Interest Rate - "A-" Rated
4.95% Interest Rate - "A" Rated
4.90% Interest Rate - "A-" Rated
4.75% Interest Rate - "B++" Rated
4.40% Interest Rate - "A" Rated

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