

9 Year Split Annuity

\$500,000

Non Qualified Premium | 100% Cost Basis

\$116,791.00
TO FUND A SPIA
FOR 9 YEARS

\$383,209.00
TO FUND A MYGA
FOR 9 YEARS

\$1,181.92
PER MONTH
FOR 9 YEARS ONLY
91.5% TAX-EXCLUDED

3.00%
INTEREST GUARANTEED
FOR A FULL 9 YEARS

AFTER 9 YEARS
\$500,000
GUARANTEED



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THESE RATES ONLY APPROVED IN:

AZ,CO,CT,FL,IL,IN,MD,NJ,NV,MI,OH,PA,RI,VA,TX,WI,WV

Prepared for:
Sample Client
Male, Age 51

Immediate Annuity

Non-Qualified Annuity

Individual Annuity Options

Option	Interest Rate*	Single Prem. Amount	Monthly Income	Exclusion Ratio
Fixed Period 9 Year	2.00%	\$116,791.00	\$1,181.92	91.50%

This is only a quote and your actual payment may vary by a minimal amount due to the following controlling factors:

- Date funds are received
- Payout date
- Current Age
- Rounding factor

Your first payment starts 30 days from issue.

*Interest rate is subject to change.

Immediate Annuity

Prepared on May 10, 2021 by FSD 03 a 824 Agent

This annuity illustration is not a contract.

Single Premium Deferred Annuity

Annuitant: Sample Client	Initial Guaranteed Interest Rate: 3.00%
Age: 51, M	Guaranteed for: 9 Years
Anticipated Premium: \$383,209.00	Minimum Guaranteed Interest Rate: 1.00%
State of Residence: Florida	

TABLE OF ILLUSTRATED VALUES

Year	End of Year Age	Beginning of Year Premium	End of Year Guaranteed Values Excluding MVA		End of Year Projected Values Excluding MVA		Minimum Guaranteed Cash Surrender Value
			Accumulated Value	Cash Surrender Value	Accumulated Value	Cash Surrender Value	
1	52	383,209.00	394,705.27	363,523.55	394,705.27	363,523.55	338,610.45
2	53	0	406,546.43	378,088.18	406,546.43	378,088.18	344,309.94
3	54	0	418,742.82	392,780.77	418,742.82	392,780.77	358,082.34
4	55	0	431,305.10	408,445.93	431,305.10	408,445.93	372,405.63
5	56	0	444,244.25	424,697.50	444,244.25	424,697.50	387,301.84
6	57	0	457,571.58	441,556.57	457,571.58	441,556.57	402,793.91
7	58	0	471,298.73	458,573.66	471,298.73	458,573.66	418,905.66
8	59	0	485,437.69	476,699.81	485,437.69	476,699.81	435,661.88
9	60	0	500,000.82	495,500.81	500,000.82	495,500.81	453,088.31
10	61	0	505,000.83	505,000.83	515,000.84	515,000.84	462,150.06
20	71	0	557,835.10	557,835.10	692,118.07	692,118.07	408,027.34

Surrender Charges: Year 1: 7.90%, Year 2: 7.00%, Year 3: 6.20%, Year 4: 5.30%, Year 5: 4.40%, Year 6: 3.50%, Year 7: 2.70%, Year 8: 1.80%, Year 9: 0.90%, Year 10+: 0.00%

Click Here for a Split Annuity Illustration



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GUARANTEED



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NOT APPROVED IN:

DE or NY

A Single Premium Immediate Annuity Quote

Sample Client
Male age 51

Jeff Affronti FSD Insurance Services, Inc

Single Premium:	\$ 116,791.00
Periodic Income:	\$ 1,156.23
Payment Duration	Guaranteed for 9 years
Payment Frequency:	Monthly
First Payment:	1 month after issue
Tax Status:	Non-Qualified
Cost Basis:	\$ 116,791.00
Excludable Portion*:	\$ 1,081.08
State of Residence:	Florida

This quote was prepared on May 10, 2021 and is based on our current income factors which are subject to change without notice. It reflects a premium tax of 0.00% on non-qualified funds imposed by the state of Florida. The values in this quote are valid if the application and full payment of premium are received in our home office within 15 days of the date prepared, after which this quote expires.

* The excludable portion of each payment is based on the cost basis shown above and an exclusion ratio of 93.50%. This calculation is based on our understanding of the income tax laws and regulations that relate to the taxable portion of each payment. We cannot give tax, legal or accounting advice. Please consult your own attorney, accountant or tax advisor.

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