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## FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | For Agents

Quality | Integrity | Expertise

[www.FixedAnnuitiesandLife.com](http://www.FixedAnnuitiesandLife.com) | [www.SPIAQuote.com](http://www.SPIAQuote.com)

Let's Talk Guarantees  
800-373-9697

**Life Agent Use Only**  
**Quick Discussion Guide**

September 05, 2019  
Update

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



### Tax-Efficient Wealth Transfer - Create a LEGACY

#### Preferred and Standard Ratings Available

- Super simplified point-of-sale approval. Telephone.
- 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

#### Commission:

- 14.00% commission + 1st case bonus of 1.00% from FSD
- Full carrier incentive trip credit

#### State Availability:

- Not Available In CA, DE, DC, MN, NH, NY, ND, SD

#### Brochure:

- [Agent Guide](#)
- [Request An Illustration](#)

**Check out the FISPWL features below:**

- Minimum Single Premium - \$5,000 (No maximum)
- Risk Classes: Standard NT, Standard T
- Guaranteed Return of Premium from day 1 (Less any Indebtedness, Withdrawals or Accelerated Benefit paid out)
- Immediate Bonus: 10% of the Single Premium
- Loans available beginning policy year 2
- Partial Withdrawals are allowed at any time (Not available in MN)
- Minimum Guaranteed Interest Rate 2%
- Three Distinct Crediting Strategies (Global Multi-Index Strategy available)
- eApplication only, utilizing Accelewriting® at the point of sale (No telephone interview required)
- Policy eDelivery available Has a 10% single premium bonus credited to accumulation value
- Guaranteed death benefit
- No cost living benefits included (chronic and terminal).
- Chronic is not available in CA.
- Ages 18 - 85
- 3.5% Declared Rate and 7% Cap
- Not Available in AK, CT, LA, MA, MT, NH, NJ, NC, OR, PA, VA



Brochure

Agent Appointment

## That's What Life Insurance Is For!

Sometimes clients are looking for products which offer good death benefit options. Often these clients are simply saving to pass on the money to the beneficiaries. There is a great product for these clients, one designed specifically to pass money to the beneficiaries.

It's called **Life Insurance** and if your clients are asking for products that have good death benefits, maybe getting a life insurance quote will be helpful in this planning.



### Request An Illustrations

- **SPWL**
- **Return Of Premium Term**
- **Whole Life**
- **Term** (10, 20, 30 Year)
- **UL**
- **IUL**
- **Life Insurance Commission**
- **SPIA to fund Life**

# You Do Not Have The Liquid Annuity Yet?

Life Agents - We have it, you need it! Seriously now, how can you not have the fully liquid fixed annuity in your product offerings? Do you just tell clients you have no options for short term 1035 exchanges? Your clients do not need to make rushed choices during 30 day windows. This is the fixed annuity option, especially for clients over age 59 1/2.

**It is time to get you licensed to offer the ONLY liquid fixed annuity available** . Have all the options available with the addition of this product! BTW agents will earn commission for as long as the policy is in force!

## 1.65% Rate

0.00% Surrender Charges

**Rate guaranteed for 1 year**

**No Commitment - Leave Anytime**

**IN-FORCE TRAIL COMMISSION**

Call or just fill in your info [here](#)

[Learn More](#)

Capture | Combine | Distribute  
**It's Liquid!**



## MYGA RATES SEPTEMBER

**GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR**

### **MYGA Rates from various insurance carriers:**

No Surrender - Liquid Fixed Annuity

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

3 Year Interest Rate Guarantees

- **2.85% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - Rate 2.75% under \$250K
- **2.75% Interest Rate** - "B++" Rated Carrier - 2.00% Commission (0-90)

- **2.75% Interest Rate** - "B+" Rated Carrier - Issues to age 97 - Rate 2.65% under \$250K
- **2.60% Interest Rate** - "B++" Rated Carrier - Withdrawals full death benefit
- **2.35% Interest Rate** - "A-" Rated Carrier
- **2.35% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to age 99
- **2.20% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.15% Interest Rate** - "A+" Rated Carrier

#### 4 Year Interest Rate Guarantees

- **3.00% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - Rate 2.90% under \$250K
- **2.65% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+

#### 5 Year Interest Rate Guarantees

- **3.85% Interest Rate** - "B++" Rated Carrier (3.75% in California) - 2.25% commission (0-80)
- **3.85% Interest Rate** - "B++" Rated Carrier - Issues to age 90
- **3.40% Interest Rate** - "B++" Rated Carrier - 2.25% commission (0-90) - \$10,000 minimum
- **3.35% Interest Rate** - "B+" Rated Carrier - Rate is 3.25% under \$250,000
- **3.25% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - Rate is 3.15% 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
- **3.00% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
- **2.55% 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

- **3.97% Interest Rate** - "B++" Rated Carrier - Issues to 90 - only pay for needed riders
- **3.35% Interest Rate** - "B+" Rated Carrier - Rate is 3.25% under \$250,000
- **3.30% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - Rate is 3.20% under \$250K
- **3.05% 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.
- **2.15% Interest Rate** - "A" Rated Carrier - \$100,000 premium

#### 7 Year Interest Rate Guarantees

- **3.95% Interest Rate** - "B++" Rated Carrier - (3.85% in California) - 2.25% commission (0-80)
- **4.04% 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
- **3.40% Interest Rate** - "B+" Rated Carrier - Rate is 3.30% under \$250,000
- **3.10% 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
- **2.60% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **2.39% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.25% Interest Rate** - "A+" Rated Carrier

#### 8 Year Interest Rate Guarantees

- **3.40% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - Rate is 3.30% under \$250,000

#### 9 Year Interest Rate Guarantees

- **3.60% Interest Rate** - "B++" Rated Carrier - 2.75% Commission - No Features
- **3.45% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - Rate is 3.35% under \$250,000
- **2.30% Interest Rate** - "A+" Rated Carrier

#### 10 Year Interest Rate Guarantees

- **4.05% Interest Rate** - "B++" Rated Carrier - (3.95% in California) - 2.75% commission (0-80)
- **4.15% Interest Rate** - "B++" Rated Carrier - Issues to age 90 - only pay for need rider
- **3.50% Interest Rate** - "B++" Rated Carrier - Rate is 3.40% under \$250,000
- **3.45% Interest Rate** - "B+" Rated Carrier - Rate is 3.35% under \$250,000
- **2.60% Interest Rate** - "A" Rated Carrier -
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.

#### 20 Year Interest Rate Guarantees

- **4.25% Interest Rate** - "B++" Rated Carrier - Issues to age 75 - only pay for needed riders

Call 800-373-9697 for more MYGA rates!

Request illustrations:

Type Of Quote Requests:

- **Deferred Annuity MYGA Quotes**
- **Split Annuity Design Quotes**

## Fixed Index Annuities - This Has Top Caps Now

**Annual Reset - Annually Locks In - Traditional Crediting Method**

5 Year S&P 500  
5.10% (\$100,000+)  
4.20% (\$100,000+)  
Annual Reset Pt 2 Pt Cap

7 Year S&P 500  
5.15% (\$100,000+)  
4.25% (\$100,000+)  
Annual Reset Pt 2 Pt Cap

10 Year S&P 500  
5.20% (\$100,000+)  
4.30% (\$100,000+)  
Annual Reset Pt 2 Pt Cap

[Click to request details on this 5 7 or 10 Year Cap FIA](#)

## September MYGA's

**5 Year MYGA**

**3.85%**

**Interest Rate**

\*3.75% 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](#)

**10 Year MYGA**

**4.05%**

**Interest Rate\***

\*3.95% In CA and FL

Not Available in: AK, CT, IN, MA, MI, ME, MO, RI, TN,

SC, NY, NJ, NH, VA, VT, WI, WV

**2.75% 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!**

## Immediate Annuities - Highest Income NOW!



The screenshot shows the SPIAQuote.com website. At the top, there's a navigation bar with links for 'GET A QUOTE', 'LIQUIDITY SPIA QUOTE', 'SPIA TYPES', and 'CONTACT'. Below that, the main heading is 'SINGLE PREMIUM IMMEDIATE ANNUITIES'. The main content area is titled 'Immediate Annuities For Life Agents' and features a 'GET A QUOTE NOW' button. A small image shows a hand pointing at a screen displaying charts and graphs.

**Top Quality SPIAS**

Request a SPIA Quote

## 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](http://www.FixedAnnuitiesAndLife.com) | [www.SPIAquote.com](http://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**

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September 11, 2019  
Update

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

## Fixed Products and Rates

Carriers offer many products, we do our best to show the most competitive and client friendly options and the other products can be found on the carriers rate sheets.

Below is a list of the carriers rate sheets, maybe one of the lesser known products can fill a unique aspect of your business.

Let us know if any of the products interest you and we can you info:

- **American National (NY)**
- **AIG American General**
- **Liberty Bankers Life**
- **Lincoln National (NY)**
- **Guggenheim**
- **Great American**
- **Guaranteed Income Life**
- **Sagicor**
- **The Standard**
- **Oxford Life**

**"A" Rated | 5 Year Walk Away | 5.10% CAP**

S&P 500





**Surrender Charges**  
8%, 7%, 6%, 5%, 4%,  
0% Thereafter

**"A" Rated**

**Also available in  
7 & 10 years terms!**

Annual Point To Point Cap:

- 5.10% (\$100,000) +
- 4.20% (\$25,000 - \$99,999)

Annual Point To Point Participation No Cap:

- 35% (\$100,000) +
- 28% (\$25,000 - \$99,999)

5 Year Point To Point Participation No Cap:

- 32% (\$100,000) +
- 25% (\$25,000 - \$99,999)

#### **Russell 2000**

Annual Point To Point Cap:

- 4.20% (\$100,000) +
- 3.50% (\$25,000 - \$99,999)

#### **MSCI EAFE**

Annual Point To Point Cap:

- 4.50% (\$100,000) +
- 3.70% (\$25,000 - \$99,999)

#### **PIMCO Global**

Annual Point To Point Participation No Cap:

- 44% (\$100,000) +
- 34% (\$25,000 - \$99,999)

#### **ML Strategic Balanced**

Annual Point To Point Participation No Cap:

- 63% (\$100,000) +
- 53% (\$25,000 - \$99,999)

#### **Fixed Account**

- 2.00% (\$25,000) +

#### **Commission**

- 3.25% (18 - 80)
- 1.00% (81 - 85) Plus small trail

**Get Info on 5 Year FIA - A rated Carrier**

**That's What Life Insurance Is For!**

## **Life Insurance Awareness Month**

Sometimes clients are looking for products which offer good death benefit options. Often these clients are simply saving to pass on the money to the beneficiaries. There is a great product for these clients, one designed specifically to pass money to the beneficiaries.

It's called **Life Insurance** and if your clients are asking for products that have good death benefits, maybe getting a life insurance quote will be helpful in this planning.

### **Request An Illustrations**

- **SPWL**
- **Return Of Premium Term**
- **Whole Life**
- **Term** (10, 20, 30 Year)

# LIFE INSURANCE QUOTES

- UL
- IUL
- Life Insurance Commission
- SPIA to fund Life

## You Do Not Have The Liquid Annuity Yet?

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0.00% Surrender Charges

\$10,000 Minimum Premium

**Rate guaranteed for 1 year**

**No Commitment - Leave Anytime**

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Call or just fill in your info [here](#)

[Learn More](#)

Capture | Combine | Distribute  
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## MYGA RATES MID-SEPTEMBER

# GUARANTEE YOUR CLIENTS A GAIN EVERY YEAR

## MYGA Rates from various insurance carriers:

### No Surrender - Liquid Fixed Annuity

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

### 3 Year Interest Rate Guarantees

- **2.85% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - Rate 2.75% under \$250K
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- **2.15% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.15% Interest Rate** - "A+" Rated Carrier

### 4 Year Interest Rate Guarantees

- **3.00% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - Rate 2.90% under \$250K
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### 5 Year Interest Rate Guarantees

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- **3.40% Interest Rate** - "B++" Rated Carrier - 2.25% commission (0-90) - \$10,000 minimum
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- **3.00% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
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- **2.05% Interest Rate** - "A" Rated Carrier - New York 0.30% Lower - 10% Free Withdrawal
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### 6 Year Interest Rate Guarantees

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### 7 Year Interest Rate Guarantees

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- **3.40% Interest Rate** - "B+" Rated Carrier- Rate is 3.30% under \$250,000
- **3.10% Interest Rate** - "B+" Rated Carrier - New York is 0.10% Lower - Issues to 84
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- **2.50% Interest Rate** - "A" Rated Carrier - Issues to age 90
- **2.39% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **2.35% Interest Rate** - "A" Rated Carrier - NY Approved Rates Avail.
- **2.25% Interest Rate** - "A+" Rated Carrier

### 8 Year Interest Rate Guarantees

- **3.40% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - Rate is 3.30% under \$250,000

### 9 Year Interest Rate Guarantees

- **3.60% Interest Rate** - "B++" Rated Carrier - 2.75% Commission - No Features
- **3.45% Interest Rate** - "B++" Rated Carrier - 10% Withdrawals - Rate is 3.35% under \$250,000

- **2.30% Interest Rate** - "A+" Rated Carrier

#### 10 Year Interest Rate Guarantees

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- **3.50% Interest Rate** - "B++" Rated Carrier - Rate is 3.40% under \$250,000
- **3.45% Interest Rate** - "B+" Rated Carrier - Rate is 3.35% 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

- **4.25% Interest Rate** - "B++" Rated Carrier - Issues to age 75 - only pay for needed riders

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Request illustrations:

Type Of Quote Requests:

- **Deferred Annuity MYGA Quotes**
- **Split Annuity Design Quotes**

## September MYGA's

### 5 Year MYGA

# 3.85%

### Interest Rate

\*3.75% 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](#)

### 10 Year MYGA

# 4.05%

### Interest Rate\*

\*3.95% In CA and FL

Not Available in: AK, CT, IN, MA, MI, ME, MO, RI, TN,

SC, NY, NJ, NH, VA, VT, WI, WV

**2.75% 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!**

## Immediate Annuities - Highest Income NOW!

**Top Quality SPIAS**



[GET A QUOTE](#)   [LIQUIDITY SPIA QUOTE](#)   [SPIA TYPES](#)   [CONTACT](#)  
 SINGLE PREMIUM IMMEDIATE ANNUITIES  
 QUALITY | INTEGRITY | EXPERTISE

### Immediate Annuities For Life Agents



**WE COMPARE IMMEDIATE ANNUITY QUOTES AND COMMISSIONS FOR INSURANCE AGENTS.**

SPIAQuote.com works with independent life agents to provide single premium immediate annuities offering a guaranteed income stream that can last a lifetime. Our agent services are committed to providing the life agent with high-quality and client friendly fixed annuity products.

## GET A QUOTE NOW

Request a SPIA Quote

## 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

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### Keep Aware

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## 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

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**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](http://www.FixedAnnuitiesAndLife.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

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**CA Insurance License 0B67385**

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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

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## FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | For Agents

Quality | Integrity | Expertise

[www.FixedAnnuitiesandLife.com](http://www.FixedAnnuitiesandLife.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

Let's Talk Guarantees  
800-373-9697

Life Agent Use Only  
Quick Discussion Guide

September 25, 2019  
Update

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

## 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.

<p><b>1.65%</b> Interest Rate Guaranteed 1 Year</p> <p><b>100% Liquid</b></p>	<p><b>No Surrender Charges EVER!</b></p> <p><b>Corporate Ownership Options</b></p> <p><b>A \$10,000 Initial Premium</b></p> <p><b>Can Add Premium Of \$1,000+</b></p> <p><b>Issue Ages 0 - 100 Years Old</b></p>
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Call 800-373-9697 - Rate as of 09/24/2019 and subject to change. Not Available in MT, NY. For agent use ONLY. FSDFinancial.com

Call or click to get appointment / application kit.

## 4.05% Guaranteed Rate In First Year

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



## 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

is guaranteed years 2 - 5. Product is fully liquid after the 5th year and includes free withdrawals and full death benefit.

Call 800-373-9697

Request a MYGA quote here:

## Fixed Indexed Annuity Vested Bonus

### 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% Street Level Commission  
+ October FSD Bonus 0.50%**

More Info

### Three Interest Crediting Strategy Options:

- Declared Rate Strategy:
- 2.00% Interest Rate - Interest credited daily & compounded
- S&P 500® Index Strategy:
- 4.00% Cap - Annual Point to Point
- Global Multi-Index Strategy
- 40% Participation Rate - Annual Point to Point NO CAP

### Bonus:

- 4.00% of the Single Premium Paid (100% Vested Day 1)

### Issue Ages:

- For Owner and Annuitant - 15 days through 85 years (Age last birthday)

### Premiums:

- Minimum Premium Amount: \$2,000 (Qualified and Non-Qualified)
- Maximum Premium Amount: \$750,000

### Withdrawals:

- Allowed at any time and may be subject to a Surrender Charge
- Penalty Free Withdrawals 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 Confinement: Maximum Free Withdrawal Percentage will be 100% when certain nursing home or confined care facility confinement conditions are met (Beginning Day 1) not available in CA and SD.

### Guaranteed Surrender Value

- This value is 87.5% of the single premium paid, plus bonus, accumulated at 3.00%, adjusted by withdrawals

### The Death Benefit:

- May be paid out in a lump sum or an available settlement option may be chosen

### Surrender charge period: 9 Years

- 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% Thereafter
- No Market Value Adjustment (MVA)

### Availability:

- States NOT approved in: AK, CT, ME, NY, VT

### Commission:

- 4.50% Paper Application (0-75) + October FSD Bonus
- 6.00% E-Application (0-75) + October FSD Bonus
- 2.50% Paper Application (76-85)
- 3.00% E-Application (76-85)

Get A Life Quote Here

# Life Insurance Awareness Month



## Request An Illustrations

- **SPWL**
- **Return Of Premium Term**
- **Whole Life**
- **Term** (10, 20, 30 Year)
- **UL**
- **IUL**
- **Life Insurance Commission**
- **SPIA to fund Life**

## September MYGA's

5 Year MYGA

**3.85%**

Interest Rate

\*3.75% 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

10 Year MYGA

**4.05%**

Interest Rate\*

\*3.95% In CA and FL

Not Available in: AK, CT, IN, MA, MI, ME, MO, RI, TN,

SC, NY, NJ, NH, VA, VT, WI, WV

**2.75% 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!**

Immediate Annuities - Highest Income NOW!



## Immediate Annuities For Life Agents

Guaranteed  
Lifetime Income

**peaceful**

**Take A Look At The Insurance  
Product Built For Income**

**The  
Immediate Annuity**

**www.SPIAquote.com 800-373-9697**

Image by: Jeff Allfront—CA Insurance License Number 0B91910

[Request a SPIA Quote](#)

## 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

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***FSD offers a traditional approach to current fixed insurance products.***



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