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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

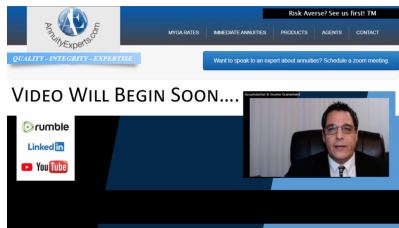
Life Agent Use Only  
Quick Discussion Guide

September 17, 2021  
Update

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

## The Combo/Split Annuity Video

Combine 2 Annuities for 1 Purpose



Combo Annuity or Split Ann...



## Beat the banks with quality and yield!

Current CD rates are super low! At best they pay 1.10% for 5 year terms. Show them a quality MYGA and double their yield.

Issues to age 89!

### 5 Year Increasing Guarantee Interest Rate

- Year 1: **2.25%** (2.00% base plus 0.25% bonus)
- Year 2: **2.10%**
- Year 3: **2.20%**
- Year 4: **2.30%**
- Year 5: **2.40%**
- Liquid after 5 Years



**Commission:**  
2.50% (0-80)  
1.50% (81-89)

Based on \$100,000 (rate is 0.15% less under \$100,000)

[Click here](#) for an agent kit or  
Call 800-373-9697 for details.

## Quality 3 Year MYGA


A quality 3 year MYGA fix...





**3.00% Interest Rates - B++ Carrier**

3.00% for 5 years..... [Click for details](#)


**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, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV

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

**Click Here For Agent Licensing**

**FSD FINANCIAL**  **800-373-9697**

**6.85% Income Roll-up - 7.00% Commission**

# Lifetime Income Rider 6.85% roll-up



## Immediate Annuities with 'A-' Rated Carrier

### Monthly Income Per \$100,000 Premium non-premium tax states

#### Life with 10 year certain:

Male 65 = \$508.00 (6.10% annually)  
 Male 67 = \$536.00 (6.43% annually)  
 Male 70 = \$584.00 (7.01% annually)  
 Male 72 = \$617.00 (6.42% annually)  
 Male 75 = \$670.00 (7.40% annually)

#### Life with 10 year certain:

Female 65 = \$467.00 (5.60% annually)  
 Female 67 = \$493.00 (5.92% annually)  
 Female 70 = \$538.00 (6.46% annually)  
 Female 72 = \$572.00 (6.86% annually)  
 Female 75 = \$629.00 (7.55% annually)

#### Period Certain ONLY:

5 Year = \$1,731.00 (96% exclusion)  
 10 Year = \$915.00 (91% exclusion)  
 15 Year = \$638.00 (87% exclusion)  
 20 Year = \$500.00 (83% exclusion)  
 25 Year = \$418.00 (79% exclusion)

#### 100% Joint Life Income:

M/F 65 = \$414.00 (4.97% annually)  
 M/F 67 = \$437.00 (5.24% annually)  
 M/F 70 = \$476.00 (5.71% annually)  
 M/F 72 = \$508.00 (6.10% annually)  
 M/F 75 = \$564.00 (6.77% 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**



- MYGA Quotes / MYGA Rates
- Fixed Indexed Annuities (FIA)
- Interest Comparison Calculation
- Flex premium products



## Annuity Income Guarantees

- Immediate Annuities Periodic Income
- Income rider on deferred annuity
- Income rider on indexed annuity
- Split Annuity



## Life Insurance

- Single premium whole life SPWL
- All other life illustrations
- California Reprice Universal Life (AN)
- Life insurance commission

## Videos & Frequent Social Media Updates



Rumble - <https://rumble.com/c/c-1096761>

YouTube - <https://www.youtube.com/channel/UCJA1PmQHT51tZ6VBx-XYyOw/videos>

Facebook - <https://www.facebook.com/annuityexperts/videos/>



## Webinars | Training

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

[Check it out here.](#)

## Fixed Annuities With FSD

### Life Licensed Agent?

#### Add Fixed Annuities Today!



Work with the **Annuity Experts** so you can cut through all the sizzle and get matched quickly to the right product for your risk averse client.

When that need arises for a guaranteed insurance product call **800-373-9697 your full service fixed annuity desk.**

## News and Incentives

### What's Happening Now 2021

- MDL-275 Annuity Suitability and Best Interest Standards
- 2021 Tax Reference Guide Lafayette
- Importance of a Beneficiary Review by the Standard Ins.
- Deadlines for IRA Sagacor

### Trips / Rewards

- Guggenheim Bonus
- American Equity Rewards
- Life Bonus American National

### The Other Annuities

- QLAC: [Get a QLAC quote](#)

**Keep Aware**

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- U.S. Treasury Ruling QLAC and DIAs
- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
- Oxford Withdrawal procedure changes
- Bankers Life Rehabilitation Update

- Fee Advisor QLAC
- Pension Fixed Annuities
- LTC Annuity

**Integrity Life / W&S Reference Guides**

- Titling of Contracts
- Annuitant Driven Contracts
- 2021 Tax Reference Guide Lafayette
- 2020 Tax Reference Guide WS

**Secure Act Info**

- 20/20 Vision on the SECURE ACT
- SECURE Act Text / SECURE Act FAQ

[www.FixedAnnuitiesAndLife.com](http://www.FixedAnnuitiesAndLife.com)



**FSD Financial Services Division**

Fixed Products Only | We are here to help!

*Quality | Integrity | Expertise*

800-373-9697



28720 Roadside Drive, STE 126, Agoura Hills, CA 91301

California Insurance License 0B67385

Non Resident Licenses:

AL, AZ, CO, CT, FL, HI, GA, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI

Enclosed information subject to change and human error.