#### SHARE:

#### Join Our Email List



Traditional Fixed Annuities & Life with FSD Financial Independent insurance wholesaler since 1994 Quality | Integrity | Expertise

Call 800-373-9697 + Follow on social: in









September 01, 2022 | Click here to view as Webpage | Agent Use

**MYGA Quotes** 

**SPIA Quotes** 

**FIA Quotes** 

**Split Quotes** 

**Life Quotes** 

#### Watch:



**Quick Agent Update** 1:34



**Non-Commission Fee Only MYGA** vs Full Commissionable

**High Premium Enhanced Rate 4.05% for 3 Years** 

nitial MYGA Term	Premium Band	Guaranteed Rate (rates as of 09/01/2022 & subject to change)
3-Year:	\$250,000 +	4.05%
	\$100,000 to \$249,999	3.90%
	\$5,000 to \$99,999	3.80%
5-Year:	\$250,000 +	4.35%
	\$100,000 to \$249,999	4.20%
	\$5,000 to \$99,999	4.10%
6-Year:	\$250,000 +	4.35%
	\$100,000 to \$249,999	4.40%
	\$5,000 to \$99,999	4.15%

#### Surrender Charges +/- MVA:

30 Day Free exit window at end of the initial term or continues with maximum 10 years:

- 3 Year: 8%, 8%, 8% (30 day exit) or 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% Years 11+
- 5 Year: 8%, 8%, 8%, 7%, 6%, (30 day exit) or 5%, 4%, 3%, 2%, 1%, 0% Years 11+
- 6 Year: 8%, 8%, 8%, 7%, 6%, 5%, (30 day exit) or 4%, 3%, 2%, 1%, 0% Years 11+



Assets & Liabitities = \$23,828,681,000 Total Admitted Assets \$19,839,168,000 Total Liabilities = \$1,320,703,000 Separate Accounts = \$4,806,192,000 Total Surplus & AVR = 21,4%





#### Issue Age:

- 0-90
- States NOT approved in:
- · HT MV

#### Free Withdrawal:

- Annual 10% Penalty Free Withdrawals.
- CA only interest available year 1.
- Death Benefits:
- •Full Death Benefit Waivers
- Commission:
- 3 year: 1.50% (0-79) | 0.50% (80-90)
- 5 & 6 year: 2.50% (0-79) | 0.50% (80-90)

More Details

## 4.00% for 3 Years - Short Term Walk-Away MYGA



More Details

#### Learn:



#### Webinars:

Visit Webinar Page

www.FSDfinancial.com

#### **FSD Financial & Insurance Services**

28720 Roadside Drive | STE 126 | Agoura Hills | CA | 91301 800-373-9697

#### CA INSURANCE LICENSE #0B67385

Non Resident Licenses:

AL, AZ, CO, CT, FL, HI, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, OH, OK, OR, PA, TN, TX, VA, WA, WI Enclosed information subject to change and human error.









FSD Financial & Insurance Svcs | 28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

Unsubscribe annuity@earthlink.net

<u>Update Profile</u> | <u>Our Privacy Policy</u> | <u>Constant Contact Data Notice</u>

Sent by fsd@annuityexperts.net in collaboration with



#### SHARE:

#### Join Our Email List



Traditional Fixed Annuities & Life with FSD Financial Independent insurance wholesaler since 1994

Quality | Integrity | Expertise

Call 800-373-9697 + Follow on social:









September 14, 2022 | Click here to view as Webpage | Agent Use

**MYGA Quotes** 

**SPIA Quotes** 

**FIA Quotes** 

**Split Quotes** 

**Life Quotes** 

#### Watch:



Income Annuity Daddy/Daughter Legacy Joint Lifetime Income & 30 Year Death Benefit Minimum Guarantee



3 types of Fixed Annuity Withdrawals & how they work for income

4.65% for 5 Years - à la carte - MYGA rate increase!

# SEPTEMBER 12, 2022 MYGA RATES ARE UP!



4.65% Guaranteed For 5 Years
4.70% Guaranteed For 7 Years

4.75% Guaranteed For 10 Years

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

#### ADD ON RIDERS

- 10% Free Withdrawal reduces rate by 0.08%
- Death Benefit Feature Rate is reduces rate by 0.35%\*
- Accumulated Interest Withdrawal reduces rate by 0.08%



#### California & Florida

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

## **Click Here For Agent Licensing**

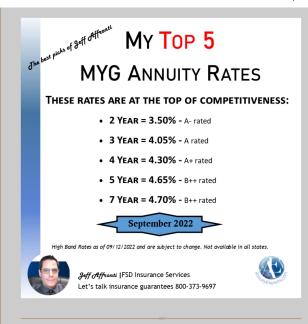


800-373-9697 | FSD Financial & Insurance Services

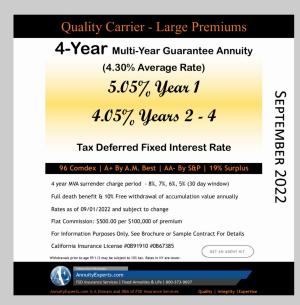
California Insurance License #0B67385 | Not available in all states | Rates as of 09/12/2022

More Details

## **Latest Instagram Post**









## **Indexed Annuity**

#### FIA's with TRUST ME CAPS? FORGET ABOUT THAT!

Lock-in a Pt 2 Pt, Annual reset, Annual Lock-in Cap for a full 7 years!

Caps are up, however, so is the spread between multi-year guarantee cap rates and annually adjustable cap rates. What was a 0.50% to 1.00% higher cap on the rates which can change annually, is now 2.50% or higher. This leads me to believe carriers may adjust annual caps because it's possible that options pricing will go up in the future.

## **Multi-Year FIA CAP**

7 Year Guarantee Cap Rate Lock (cap will not change!)

6.25%

cap guaranteed for 7 years (\$100,000+)

S&P 500® Annual Point 2 Point

Annual Reset | Annual Lock-In

**Client Friendly** 

True Walk Away

A+ Safety

- Full value lump sum death benefit
- 10% penalty free withdrawals
- Terminal Illness & Extended Care Waivers
- Issue ages 0-85 (0-75 on inherited NQ & Q)
- Non-repeating 7 year surrender (MVA)
- \$10,000 minimum | \$1,000,000 maximum
- (A+) superior rated insurance carrier
- NOT in NY (rates lower in AK, CA, PA and UT)

#### Agent friendly commission options 0-75:

- No trail = 4.75%
- 3 year trail = 3.25% year 1

1.50% year 2

1.00% year 3

Contract with FSD

Click Here



800-373-9697 | FSD Financial | www.FixedAnnuitiesAndLife.com

California Insurance License #0B67385 | Not available in all states | Rates as of 09/12/2022

Get An FIA Illustration

#### Learn:



#### Webinars:

Visit Webinar Page

## www.FSDfinancial.com

#### **FSD Financial & Insurance Services**

28720 Roadside Drive | STE 126 | Agoura Hills | CA | 91301 800-373-9697 CA INSURANCE LICENSE #0B67385

Non Resident Licenses:

AL, AZ, CO, CT, FL, HI, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, OH, OK, OR, PA, TN, TX, VA, WA, WI Enclosed information subject to change and human error.









FSD Financial & Insurance Svcs | 28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

Unsubscribe annuity@earthlink.net

<u>Update Profile</u> | <u>Our Privacy Policy</u> | <u>Constant Contact Data Notice</u>

Sent by fsd@annuityexperts.net in collaboration with



#### SHARE:

#### Join Our Email List



Traditional Fixed Annuities & Life with FSD Financial Independent insurance wholesaler since 1994

Quality | Integrity | Expertise

Call 800-373-9697 + Follow on social:









September 21, 2022 | Click here to view as Webpage | Agent Use

**MYGA Quotes** 

**SPIA Quotes** 

**FIA Quotes** 

**Split Quotes** 

**Life Quotes** 

#### Watch:



Best MYG Annuity Illustrations.

How can illustrations be better for agent and clients?

Why accumulation and cash surrender may NOT match at end of term.



Split Annuity | Combo Annuity | Rates September 19 2022. Combines the guarantees of income & growth

\$500,000 premium \$347,852 to MYGA @ 4.65% \$152,418 to SPIA for \$1,828.88 monthly.

### **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 4.05% Interest Rate "A" Rated

**5 Year Interest Rate Guarantees** 

4.65% Interest Rate - "B++" Rated

4.55% Interest Rate - "B++" Rated

4.35% Interest Rate - "A" Rated

4.35% Interest Rate - NR Rated

4.30% Interest Rate - "A-" Rated

4.00% Interest Rate - "A" Rated 4.00% Interest Rate - "NR" Rated 3.95% Interest Rate - "B++" Rated 3.90% Interest Rate - "A-" Rated 3.90% Interest Rate - "A" Rated 3.80% Interest Rate - "A-" Rated

#### **4 Year Interest Rate Guarantees**

4.30% Interest Rate - "A" Rated 4.30% Interest Rate - "A+" Rated 4.10% Interest Rate - "A-" Rated 4.05% Interest Rate - "A-" Rated 3.85% Interest Rate - "A-" Rated



Request An Illustration

4.25% Interest Rate - "A-" Rated 4.25% Interest Rate - "A-" Rated 4.20% Interest Rate - "A" Rated

#### **6 Year Interest Rate Guarantees**

4.55% Interest Rate - "A" Rated 4.50% Interest Rate - "A-" Rated 4.40% Interest Rate - "A" Rated 4.25% Interest Rate - "A-" Rated 4.20% Interest Rate - "B++" Rated

#### 7 Year Interest Rate Guarantees

4.70% Interest Rate - "B++" Rated 4.65% Interest Rate - "B++" Rated 4.50% Interest Rate - "A-" Rated 4.40% Interest Rate - "A" Rated 4.40% Interest Rate - NR Rated 4.30% Interest Rate - "A-" Rated 4.25% Interest Rate - "A-" Rated 4.10% Interest Rate - "A-" Rated 4.10% Interest Rate - "A-" Rated

4.65% for 5 Years - à la carte - MYGA rate increase!

# SEPTEMBER 12, 2022 MYGA RATES ARE UP!



4.65% Guaranteed For 5 Years

4.70% Guaranteed For 7 Years

4.75% Guaranteed For 10 Years

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

#### **ADD ON RIDERS**

- 10% Free Withdrawal reduces rate by 0.08%
- Death Benefit Feature Rate is reduces rate by 0.35%\*
- Accumulated Interest Withdrawal reduces rate by 0.08%



#### California & Florida

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

## **Click Here For Agent Licensing**



800-373-9697 | FSD Financial & Insurance Services

California Insurance License #0B67385 | Not available in all states | Rates as of 09/12/2022

More Details

## Latest Instagram SPIA Posts

#### SINGLE PREMIUM IMMEDIATE ANNUITIES The Insurance Product Built To Guarantee Lifetime Income

QUALITY | INTEGRITY | EXPERTISE

#### **Longevity Protected Lifetime Income**

With Insurance Guarantees

Single Life

**Joint & Survivor Lives** 

Fixed Period Certain Only

## SPIAQUOTE.COM Your Independent Fixed Annuity Wholesaler

#### **SINGLE PREMIUM IMMEDIATE ANNUITIES**

The Insurance Product Built To Guarantee Lifetime Income

QUALITY | INTEGRITY | EXPERTISE

#### C.O.L.A

**Cost Of Living Adjusted Income** 

Annual Increases

Compounding Percentage

## Help Offset Inflation



#### **SINGLE PREMIUM IMMEDIATE ANNUITIES**

The Insurance Product Built To Guarantee Lifetime Income

QUALITY | INTEGRITY | EXPERTISE

## **Combo/Split Annuity**

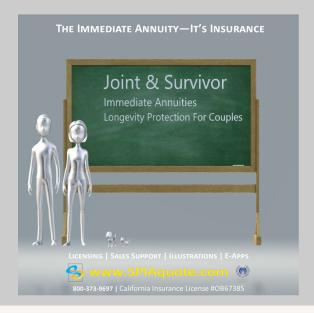
**Bridging | Laddering | Delaying** 

MYGA for accumulation

SPIA for income

Tax exclusion ratio for owner





#### Learn:



#### **Webinars:**

Carrier provided webinars.

Visit Webinar Page



- 2022 Tax Reference Guide
- QLAC Facts
- Monthly Interest Income Annualized
- Owner-Based Contract Reference Guide
- Annuitant-Based Contract Reference
- The Truth About Annuities
- Stretch IRA Alive and Well! Mettler
- Partial 1035 Exchanges

### www.FSDfinancial.com

#### **FSD Financial & Insurance Services**

28720 Roadside Drive | STE 126 | Agoura Hills | CA | 91301 800-373-9697

#### CA INSURANCE LICENSE #0B67385

Non Resident Licenses:

AL, AZ, CO, CT, FL, HI, ID, IL, IA, KS, LA, MA, MD, MI, MO, NV, NJ, OH, OK, OR, PA, TN, TX, VA, WA, WI Enclosed information subject to change and human error.









FSD Financial & Insurance Svcs | 28720 Roadside Dr, STE 126, Agoura Hills, CA 91301

Unsubscribe annuity@earthlink.net

<u>Update Profile</u> | <u>Our Privacy Policy</u> | <u>Constant Contact Data Notice</u>

Sent by fsd@annuityexperts.net in collaboration with

