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

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September 01, 2022 | [Click here to view as Webpage](#) | **Agent Use**

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Watch:



Quick Agent Update
1:34



Non-Commission Fee Only
MYGA
vs Full Commissionable

High Premium Enhanced Rate 4.05% for 3 Years

Initial MYGA Term	Premium Band	Guaranteed Rate <small>(rates as of 09/01/2022 & subject to change)</small>
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+

Issue Age:

- 0-90

States NOT approved in:

- UT, NY

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)



Assets & Liabilities = \$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%**

[More Details](#)



[More Details](#)

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

36 MONTH ACCUMULATION COMPARISON

SEPTEMBER 2022

Lock-In This Great Rate NOW!.....



Walk-Away

	Fixed Annuity Rate	Other Insured Rate
Interest Rate:	4.00% APY	2.20% APY
Premium:	\$100,000.00	\$100,000.00
End of year:	Account Value	Account Value
1	\$104,000.00	\$102,200.00
2	\$108,160.00	\$104,448.39
3	\$112,486.40	\$106,746.24
\$ Gain:	+ \$12,486.40	+ \$6,746.24
Percentage Gain	+12.49%	+6.75%



FSD Financial Services Fixed Annuity and Life IMO
 28720 Roadside Drive, #126 Agoura Hills, California 91301



ONLY approved in: AL, AZ, AR, DC, GA, IN, IL, KY, OH, PA, TN, TX, UT
 (800) 373-9697 | Rates as of 09/01/2022 and subject to change!

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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.

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Latest Instagram Post

The best picks of Jeff Affronti

MY TOP 5


MYG ANNUITY RATES

THESE RATES ARE AT THE TOP OF COMPETITIVENESS:

- **2 YEAR = 3.50%** - A- rated
- **3 YEAR = 4.05%** - A rated
- **4 YEAR = 4.30%** - A+ rated
- **5 YEAR = 4.65%** - B++ rated
- **7 YEAR = 4.70%** - B++ rated

September 2022

High Band Rates as of 09/12/2022 and are subject to change. Not available in all states.



Jeff Affronti | FSD Insurance Services
Let's talk insurance guarantees 800-373-9697



Non-Commission Fee Only Annuity - Disclosure is all

The **ADVISORY FEE** will **REDUCE** the **ACCUMULATION VALUE** of the contract.

 **Yeah, this is what the risk averse clients are looking for, NOT!**

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Quality Carrier - Large Premiums

4-Year Multi-Year Guarantee Annuity

(4.30% Average Rate)

5.05% Year 1

4.05% Years 2 - 4

Tax Deferred Fixed Interest Rate


SEPTEMBER 2022

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 09/01/2022 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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AnnuityExperts.com
FSD Insurance Services | Fixed Annuities & Life | 800-373-9697

AnnuityExperts.com is a Domain and DBA of FSD Insurance Services. Quality | Integrity | Expertise

Nonprofit - Organizations & MYG Annuities

Approved For 501(c)(3)

ACCUMULATE: Fixed Guaranteed Interest Rates from 3 months to 10 years.
SAFETY: We have 10 insurance company who issue these products to 501's.
LIQUIDITY: Penalty free withdrawals up to 10% annually.

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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

- 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)

True Walk Away

A+ Safety

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

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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

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

MYGA
Growth
Is Guaranteed!

Request An Illustration

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

SEPTEMBER 12, 2022 MYGA RATES ARE UP!



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4.75% Guaranteed For 10 Years

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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**





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**



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- **Monthly Interest Income Annualized**
- **Owner-Based Contract Reference Guide**
- **Annuitant-Based Contract Reference**
- **The Truth About Annuities**
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