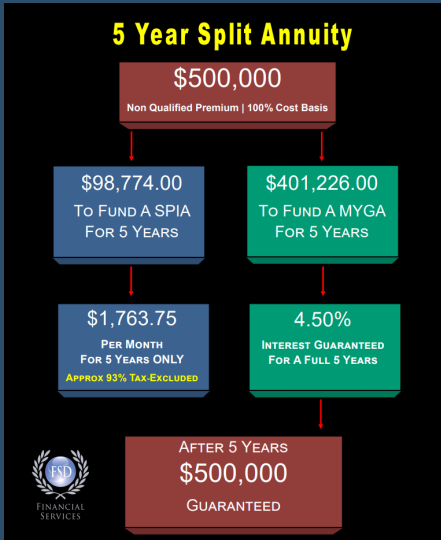


Fixed Annuity - Agent Update

JULY 13, 2022

Let's move MYGA's



STARTS 07/11/2022

MYGA RATES ARE UP! ↑↑↑

4.50% Guaranteed For 5 Years

4.55% Guaranteed For 7 Years

4.60% 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.

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ILLUSTRATIONS | E-APPS | COMMISSION

(800) 373-9697

4 Year Annuity
MYGA—Multi Year Guarantee Annuity

4.15% guaranteed for 4 years
4.05% under \$250,000 premium

Client Friendly

- Full death benefit
- Interest free withdrawals in year 1
- 10% free withdrawals after year 1
- RMD Friendly after year 1
- Issue ages 0-90

Short Term

- MVA Surrender % 7, 6, 5, 4 (**30 day window**)
- \$10,000 minimum (\$5K Qual) | \$1,000,000 max
- Commission: 2.00% (0-80) 1.75% + 0.25% bonus

Safety

- (A-) rated insurance carrier
- NOT available in NY
- Product details—[Click here](#)

Agent Kit [Click Here](#)



FINANCIAL SERVICES

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California Insurance License #OB67385

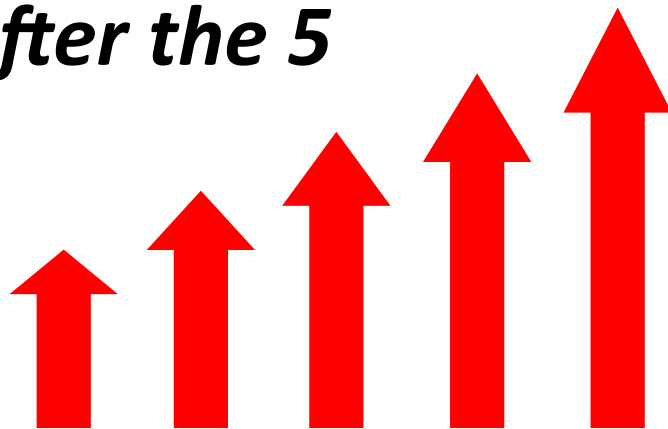
(A-) Rated
by A.M Best

RMD FRIENDLY RATE SPECIAL! MYGA RATE INCREASE



A GREAT MYGA RATE FOR JULY.

*Fully liquid after the 5
year term!*



5 Year 4.05% Interest Guaranteed

21.96% total interest in 5 year**

** Assumes no withdrawals | Commission is 2.25% (0-90)



Available in California & Florida to age 75!

Not available in DE & NY

RMD Free Withdrawals after year 1

Rates as of 7/01/2022 & subject to change.

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SHOWING MY WORK!

Single Premium Deferred Annuity

Annuitant: Valued Client

Age: 55, F

Anticipated Premium: \$500,000.00

Tax Status: NQ

State of Residence: California

Initial Guaranteed Interest Rate: 4.05%

Guaranteed for: 5 Years

Minimum Guaranteed Interest Rate: 1.00%

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	56	500,000.00	520,250.00	479,150.25	520,250.00	479,150.25	453,741.31
2	57	0	541,320.13	503,427.72	541,320.13	503,427.72	476,655.25
3	58	0	563,243.60	528,322.50	563,243.60	528,322.50	500,726.34
4	59	0	586,054.97	554,994.06	586,054.97	554,994.06	526,013.06
5	60	0	609,790.20	582,959.43	609,790.20	582,959.43	552,576.69
Surrender Charges End!							
6	61	0	615,888.10	615,888.10	634,486.70	634,486.70	563,628.19
7	62	0	622,046.98	622,046.98	660,183.41	660,183.41	574,900.81
8	63	0	628,267.45	628,267.45	686,920.84	686,920.84	586,398.75
9	64	0	634,550.12	634,550.12	714,741.13	714,741.13	598,126.69
10	65	0	640,895.62	640,895.62	743,688.15	743,688.15	610,089.25
20	75	0	707,947.50	707,947.50	1,106,144.08	1,106,144.08	532,721.17

Surrender Charges: Year 1: 7.90%, Year 2: 7.00%, Year 3: 6.20%, Year 4: 5.30%, Year 5: 4.40%, Year 6+: 0.00%



Fully liquid after the 5th year.

No rushing to beat an exit window.

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COMPARING INTEREST RATES OVER TIME

4.05% vs. 2.30% vs. 0.25%

	4.05% APY	2.30% APY	0.25% APY
Premium:	\$500,000.00	\$500,000.00	\$500,000.00
End of year:	Account Value	Account Value	Account Value
1	\$520,250.00	\$511,500.00	\$501,250.00
2	\$541,320.13	\$523,264.49	\$502,503.12
3	\$563,243.60	\$535,299.57	\$503,759.38
4	\$586,054.97	\$547,611.48	\$505,018.78
5	\$609,790.20	\$560,206.53	\$506,281.33
Results:	+ \$109,790.20	+ \$60,206.53	+ \$6,281.33

On \$500,000 premium after 5 years:

A rate of 4.05% will earn \$49,583.67 more than a rate of 2.30%.

A rate of 4.05% will earn \$103,508.87 more than a rate of 0.25%.

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4 Year Annuity

MYGA—Multi Year Guarantee Annuity

4.15% guaranteed for 4 years

4.05% under \$250,000 premium

Client Friendly

- Full death benefit
- Interest free withdrawals in year 1
- 10% free withdrawals after year 1
- RMD Friendly after year 1

Short Term

- Issue ages 0-90
- MVA Surrender % 7, 6, 5, 4 (**30 day window**)
- **\$10,000 minimum (\$5K Qual)** | \$1,000,000 max
- Commission: 2.00% (0-80) *1.75% + 0.25% bonus*

Safety

- **(A-)** rated insurance carrier
- NOT available in NY
- Product details—[Click here](#)

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5 Year Annuity

MYGA—Multi Year Guarantee Annuity

4.20% guaranteed for 5 years

4.10% under \$250,000 premium

Client Friendly

- Full death benefit
- Interest free withdrawals in year 1
- 10% free withdrawals after year 1
- RMD Friendly after year 1

Short Term

- Issue ages 0-90
- MVA Surrender % 7, 6, 5, 4, 3 (**30 day window**)
- **\$10,000 minimum (\$5K Qual)** | \$1,000,000 max
- Commission: 2.50% (0-80)

Safety

- (A-) rated insurance carrier
- NOT available in NY
- **Product details**—[Click here](#)

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5 Year Annuity

MYGA—Multi Year Guarantee Annuity

4.20% guaranteed for 5 years

4.00% under \$100,000 premium

Client Friendly

- Full death benefit
- 10% free withdrawals all years
- RMD Friendly

Short Term

- Issue ages 0-95
- MVA Surrender 8%,8%,7%,6%,5% **(45 day exit)**
- **\$25,000 minimum** | \$2,000,000 maximum

Safety

- Commission:
2.50% (0-80) & 1.10% (81-90) 0.45% (90-95)
- **(A-)** rated insurance carrier
- **ONLY available** in: AL, AR, AZ, CO, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NJ, NM, OH, OK, PA, RI, TN, VA, VT, WV, WI

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- **Product details**—[Click here](#)

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STARTS 07/11/2022

MYGA RATES ARE UP!



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California & Florida

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

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COMPARING INTEREST RATES 5, 7 OR 10 TAX DEFERRED & COMPOUNDING INTEREST

	4.50% for 5	4.55% for 7	4.60% for 10
End of year:	Account Value	Account Value	Account Value
1	\$522,500.00	\$522,750.00	\$523,000.00
2	\$546,012.50	\$546,535.13	\$547,058.00
3	\$570,583.06	\$571,402.47	\$572,222.67
4	\$596,259.30	\$597,401.29	\$598,544.91
5	\$623,090.96	\$624,583.04	\$626,077.98
6		\$653,001.57	\$654,877.56
7		\$682,713.14	\$685,001.93
8			\$716,512.02
9			\$749,471.57
10			\$783,947.27

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Multi-Year Guarantee Annuity

Basic Details & Features

Interest Rates:

- **4.50% For All 5 Years**
(4.40% in CA and FL*) (4.20% In MN**)
- **4.55% For All 7 Years**
(4.45% in CA and FL*) (4.25% In MN**)
- **4.60% For All 10 Years**
(4.50% in CA and FL*) (4.10% In MN**)

*Death Benefit Feature is required in California and Florida and is priced into the California and Florida rates. All California and Florida contracts are issued with the Death Benefit Feature. **Minnesota contracts do not include Market Value Adjustments (MVA).

Guarantee Periods:

- Choose from the 5, 7 or 10 year guaranteed term

Renewing Surrender Charges:

- **For The 5 Year Term:**
9%, 8%, 7%, 6%, 5% a 30 Day Window PRIOR To End Of Guarantee Period
- **For The 7 Year Term:**
9%, 8%, 7%, 6%, 5%, 5%, 5% a 30 Day Window PRIOR To End Of Guarantee Period
- **For The 10 Year Term:**
9%, 8%, 7%, 6%, 5%, 5%, 5%, 5%, 5%, 5% a 30 Day Window PRIOR To End Of Guarantee Period

During the 30-day window owner can surrender the annuity with no surrender charges or market value adjustment.

Minimum Deposit:

- \$2,500 to \$1,000,000 for qualified and non-qualified

Issue Age:

- 0-90 (lower in some state)

States NOT approved in:

- AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV

Free Withdrawal:

- None included subject to surrender charge.

Death Benefit:

- Surrender charge on death unless optional rider selected.

Death Benefit FL CA Only: Equals Accumulation Value for policies issued at all ages.
(Death Benefit Rider is required for Issue Ages 86-90)

Commissions:

- **5 Year: 2.25% 0-80 / 1.50% 81-90**
- **7 Year: 2.25% 0-80 / 1.50% 81-90**
- **10 Year: 2.75% 0-80 / 2.00% 81-90**

Company Ratings:

- B++ by A.M. Best

— FIND OUT MORE —



IMPORTANT INFORMATION

This material is for informational, educational & entertainment purposes. It is not a recommendation to buy, sell, hold or rollover any asset.

It does not take into account the specific financial situation, investment objectives, or need of an individual person.

Withdrawals may be subject to ordinary income taxes and, if made prior to age 59½, may be subject to a 10% IRS penalty.

Surrender charges may also apply for early or excess withdrawals.

All guarantees are backed by the claims-paying ability of the issuer.

Products are available only in all states where approved.

Rates are subject to change.

Click For A MYGA Illustration



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5 Year Split Annuity

\$500,000

Non Qualified Premium | 100% Cost Basis

\$98,774.00
TO FUND A SPIA
FOR 5 YEARS

\$401,226.00
TO FUND A MYGA
FOR 5 YEARS

\$1,763.75
PER MONTH
FOR 5 YEARS ONLY
APPROX 93% TAX-EXCLUDED

4.50%
INTEREST GUARANTEED
FOR A FULL 5 YEARS

AFTER 5 YEARS
\$500,000
GUARANTEED



Click For A MYGA Illustration

FSD Financial Services



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California Insurance License #0B67385 | Not available in all states | Rates are subject to change.



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30 min | Free

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President
CA Insurance License 0B91910

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Fax: (818) 881-6973
jeff@fsdfinancial.com

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Fixed Annuities and Life Insurance

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Agoura Hills, CA 91301

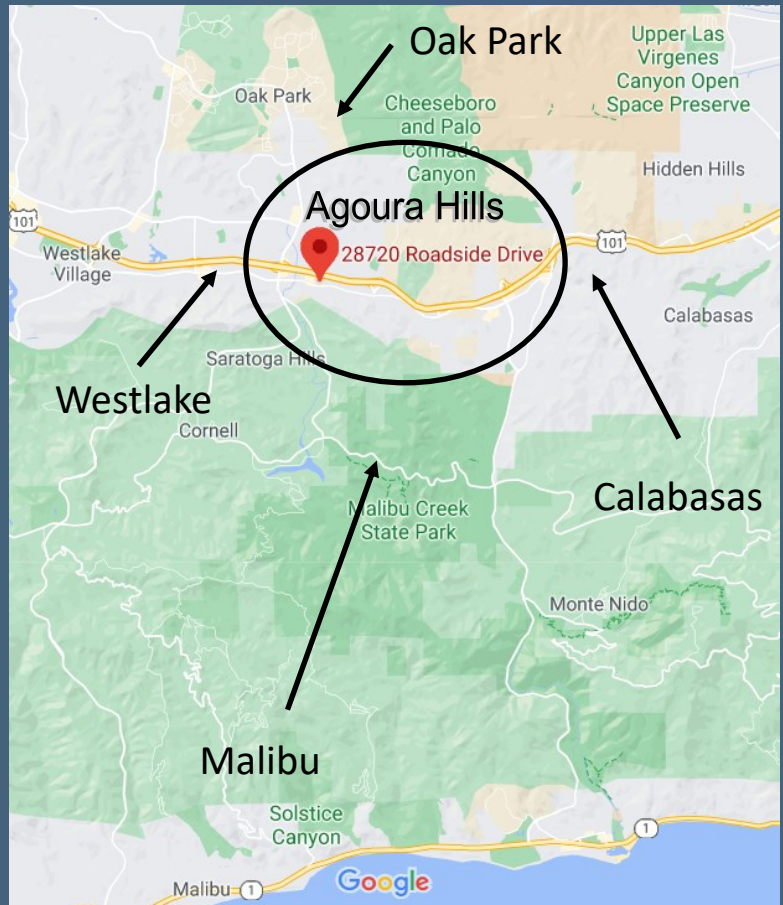
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