

# FIA - Fixed Indexed Annuity

6.75% Annual Pt. 2 Pt. Cap  
8 Year Surrender Term  
Income Withdrawal Benefit  
Minimum Persistency Value



Rates 3/23/16 | Subject To Change | CA Insurance License 0B91910

800-373-9697



**FIA | 8 YEAR SURRENDER | HIGH CAP | INCOME RIDER  
GREAT UPSIDE POTENTIAL | STRONG GUARANTEES**

By: Jeff Affronti

**This is a great FIA** for Non Security licensed agents especially. Well known "A" rated carrier with one of the easiest FIA crediting methods for the client to understand. Great history of renewal caps too!

## **Product Details:**

- **Client:** Male 56
- **Crediting Method:** 100% Annual Point To Point
- **Cap:** 6.75% Annually Reset
- **Income Start Timing:** After year 9 at age 65
- **Withdrawal Percentage:** 5.00% at age 65
- **MGWC Fee:** 0.85% Annual charge deducted quarterly of MGWB Base
- **Surrender Charge Period:** 8 Years

Here is an example of how it works based on a \$1,000,000 premium:

### **Guaranteed Breakdown:**

- Guaranteed Minimum Surrender Value after 9 Years is \$1,045,911
- Guaranteed MGWC Base \$1,195,093
- Guaranteed Annual Withdrawal For Life \$59,755 at 65

### **Historical Accumulation Perspective:**

- 12/31/2005 to 12/31/2015 Accumulation = \$1,404,712
- 02/28/1999 to 02/28/2009 Accumulation = \$1,247,520
- 01/31/1996 to 01/31/2009 Accumulation = \$1,327,505

### **Non Guaranteed Projected GGWC Lifetime Withdrawal:**

- Non-Guaranteed Minimum Surrender Value after 9 Years is \$1,045,911
- Non-Guaranteed MGWC Base \$1,859,864
- Non-Guaranteed Annual Withdrawal For Life **\$92,993 at 65**

As you can see a lot of potential for accumulation and income. Combined with very good minimum guarantees, this FIA will allow the owner to know the absolute minimum they will have as income and true walk-away value after the surrender term. I think this product has a better chance at hitting those hypothetical assumptions than a big bonus product with lower crediting rates. It is nice to have good minimum guaranteed, and it is great if the product actually has true potential to do quite better because of its versatility.

**Through detail evaluations and dissection of products, planning for retirement income can be designed to maximize potential with strong guarantees. To stay versatile to future changes keep surrender terms to shorter lengths in this historically low interest rate environment. At the same time locking in guaranteed mortality or payout percentage for life.**

### **Jeff Affronti**

Marketing, illustrating, studying and selling fixed annuities since 1995.

### **Thinking about a using Fixed Index Annuity FIA?**

Get contracting, illustrations, case design assistance and more.

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