



How Multi Year Guarantee Annuities Compound

**LOOKING AT \$1,000,000 PREMIUM
EARNING A GUARANTEED RATE OF 3.00% FOR 10 YEARS**

YEAR	Beginning Value	Interest Earned	End Of Year Value
Year 1	\$1,000,000	\$30,000	\$1,030,000
Year 2	\$1,030,000	\$30,900	\$1,060,900
Year 3	\$1,060,900	\$31,827	\$1,092,727
Year 4	\$1,092,727	\$32,782	\$1,125,509
Year 5	\$1,125,509	\$33,765	\$1,159,274
Year 6	\$1,159,274	\$34,778	\$1,194,052
Year 7	\$1,194,052	\$35,822	\$1,229,874
Year 8	\$1,229,874	\$36,896	\$1,266,770
Year 9	\$1,266,770	\$38,003	\$1,304,773
Year 10	\$1,304,773	\$39,143	\$1,343,916

That is a **34.39%** increase after 10 years

In year 10 the interest earned has increased by 30% from \$30,000 to \$39,143.
That is the magic of compounding. Same rate more interest yield!



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