



FINANCIAL SERVICES

QUALITY | INTEGRITY | EXPERTISE



Fixed Annuities
Life Insurance
Case Design
Contracting
Service



Positioning Fixed Annuities In Your Business

CONNECTING YOUR RISK AVERSE CLIENTS TO THE GUARANTEES

FSD works with all types of licensed life agents. The agents vary in their specialties; often fixed annuities are not the main products they use. That is where we come in! We work directly with agents to find the most appropriate product for their risk averse clients.

Since we have multi carriers to choose from, we can help you to find the most suitable product. For example, contract length, rate guarantees, carrier rating and other important options and features differ by carrier.

We make it simple and walk you through the process. We will get you multi-year guarantee annuity or immediate annuity illustrations based on your clients specific needs. Using simple, guaranteed and competitive insurance products as alternatives for your risk averse clients.

Conservative Solutions For Your Clients

FIXED ANNUITIES AND LIFE INSURANCE PRODUCTS ARE BUILT TO OFFER PEACE OF MIND TO OWNERS AND BENEFICIARIES

Fixed Annuities

A long time solution for risk averse retirement savings and ultimately guaranteed lifetime income. We use a three category approach to assist in connecting a client to the most appropriate fixed annuity product. Tax deferred accumulation, immediate and guaranteed lifetime income or a combination for flexibility. There is no need for clients to pay fees in their fixed annuities. Using a vintage approach and find solutions that truly maximizes the clients opportunities using insurance guarantees!

Life Insurance

A strong sales opportunity for agents lies in simply discussing coverage with clients. Illustrating costs while relaying the many additional benefits of protecting the ones that matter most. FSD has life products for estate planning purposes, supplemental benefits, guaranteed issue and much more. Bonus for your expertise! Top commissions for life experts!

Synergy With Many Groups

- INDEPENDENT AGENCIES
- LIFE AND P&C AGENTS
- CPA & CFP FIRMS
- INSURANCE COMPANIES
- RIA FEE BASED PLANNERS
- BANKS AND CREDIT UNIONS
- BROKER DEALERS
- FOUNDATIONS AND INSTITUTIONS
- FRATERNAL ORGANIZATIONS
- ATTORNEYS
- MUNICIPALITIES

Versatile Products And Benefits

- TAX DEFERRAL
- IRA & ROTH
- WEALTH TRANSFER
- QLAC | LONGEVITY
- 401K ROLLOVERS
- TRUST OWNERSHIP
- AVOIDING PROBATE
- 1035 EXCHANGES
- QUALIFIED TRANSFERS
- TAX FREE DEATH BENEFITS
- GUARANTEED LIFETIME INCOME
- TAX FAVORABLE INCOME
- RETURN OF PREMIUM PRODUCTS

CUSTOMER SERVICE

FSD has an old fashioned approach to service. We are highly available and responsive to requests. Speak to an expert directly when you call.

WEB PRESENCE

FSD maintains web access for agents, giving them the ability to request illustrations or research additional product information.

The FSD social media accounts are excellent outlets to keep our agents extremely well informed. Follow us for rate updates , industry news, new product offerings, special incentives and more.

E-COMMUNICATON

Communication is a key element used to keep pace with industry changes and opportunities. We offer options for weekly or monthly email updates. Day to day updates can be found on our social media accounts.



CUSTOM SOLUTIONS AND SUPPORT SERVICES

Working directly with agents, we help select the most competitive products for their clients situation. This customized support and these immense product offerings are a timesaver for agents and helps streamline the sales process. Intricate contract details can have long term effects on the flexibility and performance of a life insurance or fixed annuity. We help the agents fit their clients long term plans with the most appropriate insurance product.

We have access to very unique products and companies. These products and carriers are selected because they often offer the strongest guarantees, versatile features, pre-set pricing and added member benefits. Structured income or accumulation designs!

NOTE FROM OUR PRESIDENT

I basically grew up in this business and believe the fixed annuities and life insurance we provide can truly benefit the owners by providing peace of mind through guarantees. Through education and a client oriented approach, we have helped many agents successfully position fixed annuities with clients who have benefited from them.

Our motto is **Quality, Integrity & Expertise**. We are a reliable, responsive and extremely knowledgeable Marketing Organization. We assists in connecting agents and their clients to the most appropriate insurance carriers and products.

"You Will Be Glad You Found Us"



INSURANCE

The fixed annuity marketplace is a dynamic and often changing environment. FSD Financial Services was created to overcome this complexity while fulfilling your particular needs.

At FSD we are serious about providing the Financial Planning Professional with prompt efficient service, case design, technical assistance and broad market access.

FSD provides you with the expertise, technical support and comprehensive access:

- ◆ **Life Insurance and Fixed Annuities**
- ◆ **SPIA/DIA**—Single Premium Immediate Annuities
- ◆ **MYGA**—Multi-Year Guarantee Fixed Rate Annuity
- ◆ **FIA**—Fixed Indexed Annuities
- ◆ **FPDA**—Flexible Premium Deferred
- ◆ **IUL**—Indexed Universal Life
- ◆ **GUL**—Guaranteed Universal Life
- ◆ **SPWL**—Single Premium Whole Life



For The Risk Averse See Us First

Guarantees Through Insurance

FSD FINANCIAL SERVICES

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