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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com - www.AnnuityExperts.com

800-373-9697 / For Agent Use Only!

April 03, 2014



Fixed Annuity & Life Wholesaler

FIXED RATES - GUARANTEED GROWTH - TAX DEFERRAL

The Standard Fixed Indexed Annuities

Product	Cap / \$15,000 - \$100,000	Cap / \$100,000+
ISA 10	5.25% Annual Point To Point	5.75% Annual Point To Point
ISA 7	3.70% Annual Point To Point	4.35% Annual Point To Point
ISA 5	3.50% Annual Point To Point	4.10% Annual Point To Point

Standard has come up with a clever take on the minimum guarantee, calling it the Guaranteed Minimum Accumulation Benefit. The minimum guarantee has always been the strongest guarantee in a fixed annuity contract. A feature to know about any fixed annuity you sell.

GMAB = 105% on ISA 5 - 107% on ISA7 - 110% on ISA 10

[More on the Standard](#) - [Agent Appointment](#) - [Current Rate Sheet](#)

Do Your Clients Need A Higher Return For Income?

Think about a SPIA!

SPIA rates remain a strong option for clients in need of income **NOW!**

In This Issue

[Standard FIA 5.75% Cap](#)

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[Liberty Bankers Rates Drop](#)

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[Guggenheim MYGA Rates Drop](#)

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[Lincoln Benefit Sale](#)

[Join FSD On-Line](#)



2014 News

[MYGA Rate Page](#)

[2014 Tax Reference Guide](#)

[2014 Retirement](#)

[Is your client looking for high guaranteed steady income? See below!](#)

A+ Rated Company income starts in 1 month: Non premium tax states. \$100,000

72 Male - Life ONLY monthly income is \$713.72 **(8.56% annually)**

72 Male - Life With Installment Refund monthly income is \$612.29 **(7.35% annually)**

77 Male - Life ONLY monthly income is \$843.59 **(10.12% annually)**

77 Male - Life With Installment Refund monthly income is \$692.69 **(8.31% annually)**

3.00% Commission - A+ Rated Carrier

Would you like to see an income quote for your client? Call 800-373-9697 or go to

<http://www.fsdfinancial.com/Immediate-Annuity-Quote-Request.htm>

Fixed Rate Annuities

MYGA - April 2014

- [10 Year - 3.40% \(39.70% over the 10 years\)](#)
- [9 Year - 3.30% - \(33.94% over the 9 years\)](#)
- [8 Year - 3.25% - \(29.16% over the 8 years\)](#)
- [7 Year - 3.25% - \(25.92% over the 7 years\)](#)
- [6 Year - 3.10% - \(20.10% over the 6 years\)](#)
- [5 Year - 3.10% - \(16.49% over the 5 years\)](#)
- [5 Year - 2.60% - \(3.25% Commission To Age 80\)](#)
- [3 Year - 2.00% - \(6.12% over the 3 years\)](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Agent Guide](#)
- [Indexed Annuity Quick Reference Agent Guide](#)

Company Rate Sheets

- [Liberty Bankers](#)
- [American General \(NY\)](#)
- [Guggenheim](#)
- [ING Annuities](#)
- [American National \(NY\)](#)
- [The Standard Fixed Indexed Annuities](#)
- [Lincoln Financial \(NY\)](#)
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[AK MN MO OR PA WA](#)
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[Planning Guide](#)

[A close look at the definition of a policy maturity date](#)

[Liberty Bankers AM Best Upgrade](#)

[SPIA Taxation Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To Annuities](#)

Liberty Bankers Life

Guaranteed Fixed Rates For March

Bankers Elite 3	2.00%	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.10%	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	2.60%	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	3.25%	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	2.75%	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	3.45%	Guaranteed 9 Years - 2.75% (0-80)

[Full Rate Spreadsheet](#) / [Agent Appointment](#) / [Financial Update](#)

[View a brief video message for agents interested in learning more!](#)

**Join Liberty Bankers in Italy 2014 - [Details](#)
1.5 million in premium issued and paid by 6/30/2014**

[Advertisement Portfolio](#)

Life Insurance At FSD

F&G Life Insurance - *Newly Enhanced Commission*

Call Darren at 800-373-9697 for the enhanced commission details.

High Caps on the F&G Life Elite - 15.25% [Click here for Agent Guide](#)

Single Premium IUL- Great wealth transfer product!!

Royal Neighbors of America

Go For the Gold Sales Contest!! Earn extra credit towards Puerto Rico 2015

2 Year Rolling Target Commissions [Click here for Agent Guide](#)

Life of the Southwest

Flex Life IUL offers 13.00% cap with Living Benefit Riders

[Click here for Agent Guide](#)

[Click here for Living Benefits Rider brochure](#)

More Life Insurance - [Click Here](#)

Guggenheim Life & Annuity

Preserve Multi-Year Guarantee

4/1/2014	\$10,000 + \$249,999	\$250,000	Commission (0-80)
3 Year	2.00%	2.10%	1.00%
4 Year	2.25%	2.35%	1.75%
5 Year	2.80%	2.90%	2.50%
6 Year	3.00%	3.10%	2.50%
7 Year	3.10%	3.20%	2.50%
8 Year	3.15%	3.25%	2.50%
9 Year	3.20%	3.30%	2.50%

10 Year	3.30%	3.40%	3.00%
Agent Appointment	Sales Presentation	Brochure	Ratings

Genworth FIA

Genworth Financial Index With Bail-Out Cap

Rates have gone up and Genworth responded by raising caps. Even better they offer a bail-out cap that is higher than most first year rates

Secure Living Index 10 Plus [view as web page](#)

10 Year Surrender -

NEW COMMISSION - 7.00% Commission Plus Bonus - Call for details

	25K-99K	100-249K	250K+
Premium Bonus:	4.00%	4.00%	4.00%
Monthly Cap:	1.55%	1.75%	1.85%
Annual Pt 2 Pt Cap: 100% Participation	3.05%	3.55%	3.75%
Annual Cap "Bail Out"	2.55%	3.05%	3.25%
1 Year Trigger:	2.50%	3.00%	3.20%

Secure Living Index 7 [\(view as web page\)](#)

7 Year Surrender - 4.50% Commission

	25K-99K	100-249K	250K+
Monthly Cap:	1.75%	1.95%	2.05%
Annual Pt 2 Pt Cap: 100% Participation	4.50%	5.00%	5.20%
Annual Cap Bail Out	4.00%	4.50%	4.70%
1 Year Trigger:	3.65%	4.15%	4.35%

Secure Living Index 5 [\(view as web page\)](#)

5 Year Surrender - 3.00% Commission

	25K - 50K	25K-50K	50-100K	250K+
Monthly Cap:	1.00%	1.40%	1.60%	1.70%
Annual Pt 2 Pt Cap: 100% Participation	2.30%	3.05%	3.55%	3.75%

Annual Cap Bail Out	1.80%	2.55%	3.05%	3.25%
1 Year Trigger:	1.95%	2.60%	3.00%	3.20%

Get Appointed and earn a commission bonus from FSD.
Just fax back the agent appointment!

Lincoln Benefit Life

April 1, 2014

Sale of Lincoln Benefit Life is Final

On July 17, 2013, Allstate announced its agreement to sell Lincoln Benefit Life (LBL), a subsidiary of Allstate Life Insurance Company (ALIC), to Resolution Life Holdings, Inc. (Resolution Life). As of April 1, 2014, the sale of LBL to Resolution Life became final.

What We Do

Fixed Annuity and Life Wholesaler

FSD Financial is a full service fixed annuity and life insurance wholesale agency. We work directly with you, the agent. We are here to assist in product selection, brainstorming, follow-up on new business submissions and paperwork assistance. We focus on more on the product features that benefit the client more than the commission offered to the agent. We do offer Bonuses as marketing support for you.

Like us on Facebook 

Follow us on  twitter

View our profile on  Linked in

Jeff Affronti
jeff@fsdfinancial.com



FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

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FSD Financial Services News & Reviews Life Insurance News

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Annuity & Life Wholesale

Marketing to Women webinar April 29th

We are all looking for ways to increase our business. How about targeting an untapped market that most agents ignore.

Every client's situation is different, but certain life stages create specific types of financial challenges for people. A 2012 LIMRA study found that 40% of life insurance shoppers are most influenced to shop for life insurance by life events that create the need for a financial solution, such as the birth of a child, death of a spouse, or a future retirement date. Each stage of life comes with its own characteristics, triggers, and needs that you can help solve.

Join Connie O'Brien, CLU, Marketing Director from Royal Neighbors of America, for an in-depth look at each life stage and how to position products that best fit your clients' needs - and budgets. [CLICK HERE TO REGISTER FOR WEBINAR.](#)

Please register by Friday April 25th.

Take advantage of this resource
to help grow your business!

April 15, 2014

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[Life Commission
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[Buyers Guide To
Annuities](#)



Royal Legacy SPWL

Create wealth in 1 step!

- Guaranteed Cash Value & Death Benefit
- Accelerated Living Benefits for Terminally ill & Nursing home rider
- Simplified underwriting
- Loan available

13% commission plus 2% bonus from FSD
(\$20K-\$99,999)

[Click here for details](#)

Life Insurance Commission SPECIALS

Life Insurance Commission SPECIALS

Bonus on life cases with annual premium of \$5000 or more. **CALL FOR DETAILS!**

Before you sell your next life case be sure to call for our commission rates!

Amazing bonuses available now - [Click here](#)

Call 800-373-9697 for appointment and details.

Fixed Annuities

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[Immediate Annuity Quotes](#)

Sincerely,

Darren Mitchell
darren@fsdfinancial.com

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CA Lic # OD63251



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Over 40 Years

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FSD Financial Services News & Reviews

Life Insurance News

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April 24, 2014



Annuity & Life Wholesale

Lifetime Income Options

The income amounts below are guaranteed for life and start one month after premium deposit.

Lifetime Income With Installment Refund Guarantee - A+ Rated

Gender/Age	Monthly Income	Annual Payout	Exclusion Ratio
Male 67	\$552.72	6.63%	70.5%
Male 70	\$587.15	7.05%	73.8%
Male 72	\$612.29	7.38%	77.2%
Male 75	\$658.10	7.90%	80.2%
Male 80	\$742.23	8.91%	83.4%
Male 85	\$836.28	10.04%	86.7%
Gender/Age	Monthly Income	Annual Payout	Exclusion Ratio
Female 67	\$524.10	6.29%	75.0%
Female 70	\$556.52	6.68%	75.8%
Female 72	\$582.05	6.98%	78.9%
Female 75	\$626.43	7.52%	81.5%
Female 80	\$714.82	8.58%	88.0%

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Female 85

\$821.42

9.86%

89.1%

[Get A SPIA Quote](#)

Marketing to Women webinar April 29th

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Every client's situation is different, but certain life stages create specific types of financial challenges for people. A 2012 LIMRA study found that 40% of life insurance shoppers are most influenced to shop for life insurance by life events that create the need for a financial solution, such as the birth of a child, death of a spouse, or a future retirement date. Each stage of life comes with its own characteristics, triggers, and needs that you can help solve.

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Please register by Monday April 28th.

Webinar is April 29th at 11am Pacific Time

Take advantage of this resource
to help grow your business!

Royal Legacy SPWL

Create wealth in 1 step!

- Guaranteed Cash Value & Death Benefit
- Accelerated Living Benefits for Terminally ill & Nursing home rider
- Simplified underwriting
- Loan available
- A- Rated By AM Best

13% commission plus 2% bonus from FSD
(\$20K-\$99,999)

[Click here for details](#)

Sales Concept

Power Of Tax Deferral - The Standard Insurance

Are You Taking Advantage Of The Benefits Of Tax Deferral?

One of the benefits of an annuity is tax deferral, because you don't pay taxes on your earnings until you withdraw your funds. Tax-deferred annuities make your money work harder with triple-compounding by:

- 1) Earning interest on your principal
- 2) Earning interest on your interest
- 3) Earning interest on your tax savings...because your interest is not subject to current income tax in an annuity until it's withdrawn, 100% of your interest can continue to compound instead of being withdrawn currently for tax payments.

Taking advantage of tax deferral may increase your earning power. For example, if your federal tax bracket is 25%, and you earn 2.50% on your investment in your tax-deferred annuity, you would need to earn a rate of 3.33% in a taxable investment to match the earnings of your annuity.

Ask how a tax-deferred annuity from The Standard can help make your money work for you.

If your 2014 federal tax rate is:	15.00%	25.00%	28.00%	33.00%
And your tax-deferred rate is:	You would have to earn this rate in a taxable investment to match the earnings of your fixed annuity:			
1.00%	1.18%	1.33%	1.39%	1.49%
1.50%	1.76%	2.00%	2.08%	2.24%
2.00%	2.35%	2.67%	2.78%	2.99%
2.50%	2.94%	3.33%	3.47%	3.73%
3.00%	3.53%	4.00%	4.17%	4.48%
3.50%	4.12%	4.67%	4.86%	5.22%
4.00%	4.71%	5.33%	5.56%	5.97%
4.50%	5.29%	6.00%	6.25%	6.72%
5.00%	5.88%	6.67%	6.94%	7.46%

For illustrative purposes only. If you have questions regarding your specific situation, please consult your tax advisor.

Download and print these flyers to use when talking about Tax Deferral as a sales concept.



Are You Taking Advantage Of The Benefits Of Tax Deferral?
CONSUMER APPROVED
[\(PDF\)](#)



Are You Losing Interest In Your Taxable Investments?
CONSUMER APPROVED
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