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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

Agent Use Only

April 01, 2015



**Fixed Annuity & Life Wholesaler
Quality | Integrity | Expertise**

Guaranteed Growth For The Risk Adverse

Guaranteed Annual Growth

MYGA's Compound Without Downs Or Zeros!



Below is just a sample of some higher deferred annuity rates.
See carrier rate sheets for full rates or call us.

2.00% For 3 Years (6.12% After 3 Years) [Details](#)

3.15% For 5 Years (16.77% After 5 Years) [Details](#)

3.25% For 5 Years (17.34% After 5 Years) [Details](#)

3.30% For 7 Years (25.52% After 7 Years) [Details](#)

3.55% For 9 Years (36.88% After 9 Years) [Details](#)

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Marketing Help

3.30% For 10 Years (38.36% After 10 Years) [Details](#)

*Compounding to term with no withdrawals. Interest on the interest.

[Deferred Annuity Agent Reference Guide](#) / [Request A MYGA Quote](#)

Fixed Indexed Annuities Worth A Look



Standard & Poor's (S&P) announced that it has raised its ratings on Voya's insurance subsidiaries to "A" from "A-".

As an incentive, we have set up a special bonus program for agents who appoint with Voya. Prizes start at \$100,000 of premium and will be cumulative. Get [appointment papers here](#).

New Voya Wealth Builder Plus Annuity (Flexible Premium)

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	5.25%	6.00%	6.25%
Performance Trigger Index Strategy:	trigger	3.75%	4.25%	4.50%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	2.95	3.35	3.55
Fixed Rate Strategy:	rate	2.15%	2.15%	2.15%

[Learn more with the product training here!](#)

Voya Wealth Builder Eight Annuity

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	4.00%	4.75%	5.00%
Performance Trigger Index Strategy:	trigger	2.60%	3.10%	3.25%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	2.95	3.35	3.55
Fixed Rate Strategy:	rate	2.00%	2.00%	2.00%

[Rate Sheet](#) | [Wealth Builder 8](#) | [Wealth Builder 6](#) | [New Income Rider Rates](#)

SPIA vs. FIA Rider For Immediate Life Income

[Annuity Answer Book From Standard](#)

[Something You Would Sell Your Mother From Standard](#)

[Life Insurance Check-Up From LSW](#)

[After Tax Earnings From Integrity](#)

[SPIA Taxation Refresher from LBL](#)

[Buyers Guide To Annuities](#)

[Advertising Portfolio from LBL](#)

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Immediate Lifetime Income Challenge



SPIA vs. FIA Income Rider

We market insurance products with strong guarantees. Every insurance line will have different premiums required to fund certain policies. Pricing takes into account product features, risk factors and current market conditions among many other considerations. The basic idea of insurance is that the insurer is exposed to more of "the risk" than the insured. Sometimes premiums may be more than they need to be for the same "**intended**" coverage due to the product selected. A cost of insurance that hides in the product specifications.

When it comes to retirement income, all options should be placed on the table and compared. Leaving out viable options simply because they have fewer components, a perceived negative reputation, or just pay far less commission may have a long lasting financial impact on a retirees lifestyle.

Let's look at premiums associated with "insuring" a retirement income.

A client is in need of income and wants it guaranteed for life. What options does the client have using insurance? [read more](#) | [See on LinkedIn](#)

No Load Immediate Annuities



Check The Box On Application

Issue as no-commission version

A true no load single premium immediate annuity
Fee based planners and Life Agents [Details](#)

In Case You Missed It! Linked-In Posts

Past Posts By Jeff Affronti

Click on topic:

- [Agent Tool - Calculating Yield On HP12](#)
- [Breaking The 4.00% Rules On Income](#)
- [It's Called A SPIA & Look What It Can Do For Income](#)
- [Ways To Get Immediate Income From Fixed Annuities](#)
- [Surrender Charge Is An Asset](#)
- [Why Fixed Annuities Get A Bad Rap](#)
- [Past Updates From 1997 to Now](#)

Fixed Annuity Rate Sheets

Agent Quick Reference Guides

[Deferred Annuities](#)
[Indexed Annuities](#)

Company Rate Sheets

- [Voya Financial](#) - FIA's
- [Liberty Bankers](#) - MYGA Rates
- [AIG \(NY\)](#)
- [Guggenheim](#) - Great MYGA's
- [American National \(NY\)](#) - 4.25% Cap
- [The Standard Fixed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\)\(SPDA\) \(NY\)](#)
[Impressive Income Rider](#)

Get To Know LBL

[Liberty Bankers 2014 Financial Update](#)



What We Do

Fixed Annuity and Life Wholesaler

We work directly with you, the agent. We are here to assist in product selection,

brainstorming, income comparisons, follow-up on new business submissions and paperwork assistance. We focus on the product features and rates that benefit your clients and quickly respond to requests.

Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and happy clients!

Jeff Affronti
jeff@fsdfinancial.com



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April 08, 2015

*Fixed Annuity & Life Wholesaler
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Guaranteed Growth For The Risk Adverse

MYGA's Compound Tax Deferred!

Before	After
\$1,000,000	\$1,167,740

16.77%

3.15% Fixed Rate For 5 Years

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*Compounding to term with no withdrawals. Interest on the interest.

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Using the Immediate Annuity For Immediate Income

Immediate Lifetime Income Challenge



SPIA vs. FIA Income Rider

No Load Immediate Annuities



Check The Box On Application

Issue as no-commission version

A true no load single premium immediate annuity
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April 16, 2015



**Fixed Annuity & Life Wholesaler
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Guaranteed Growth For The Risk Adverse



Enhanced MYGA Rates Expected To Drop



Bankers Elite 7	
LBL	CLIC
3.30%	3.40%
<small>Guaranteed 7 Yrs. 7 Yr Surrender Charge Issued to Age 85 (75 in FL)</small>	
Bankers Elite 5	
LBL	CLIC
3.15%	3.25%
<small>Guaranteed 5 Yrs. 5 Yr Surrender Charge Issued to Age 90 (80 in FL)</small>	

We at FSD are extremely happy with the results of our marketing Liberty Bankers Life. In 2007 we started with LBL's SPIA product and quickly realized they had extremely strong MYGA rates.

Liberty was a B- rated carrier so it was rare that an IMO like FSD would market them. After getting to know the carrier, the people and the business model they planned to follow, we became comfortable with Liberty Life and began talking about the products. I saw them as an up and coming company in the traditional sense of fixed annuities. Simple and client oriented products with more "steak" (guarantees) and less "sizzle" (assumptions).

Fast forward to today. Liberty Bankers has been upgraded to B with a stable outlook. They have an 18.5% surplus and consistently outstanding service and rates.

Liberty Bankers and Capital Life Pay FULL COMMISSION ON INTERNAL ROLLOVERS

On of the easiest sale to make is an internal rollover. Liberty Bankers policies to not automatically renew surrender charges. What we have seen happen after the surrender period is the contacts renew at about 1.50% fully liquid. This is the time to go back to the

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client and let them know if they re-up for a new term they get the higher new money rates. The client has been with the company and has received exactly what the expected and will likely find the suggestion to renew a good idea.

The client gets a higher rate, the agent gets a new full commission and the carrier has the premium under surrender again. A true **Win Win Win!**

Agents in AK, AL, DC, HI, MA, ME, MI, MO, TX, VT SPECIAL RATES Additional 0.10%

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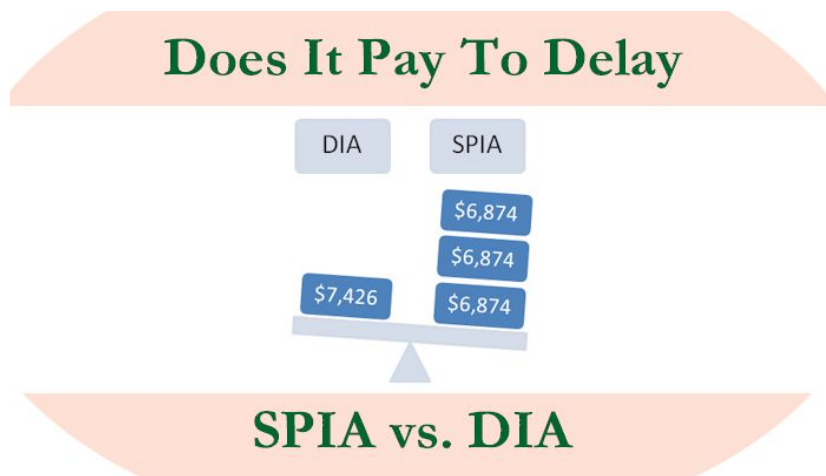
3.45% - 3.55% For 9 Years [Details](#)

*Compounding to term with no withdrawals. Interest on the interest.

[Deferred Annuity Agent Reference Guide](#) / [Request A MYGA Quote](#)

[Liberty Life / Capital Life Rates](#) / [2014 Financial Summary](#)

Income Comparisons - Does It Pay To Delay



Immediate Annuities

Guaranteed Income For Life

For immediate income look at a SPIA

[Get Personalized A Quote](#)

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April 21, 2015

**Fixed Annuity & Life Wholesaler
Quality | Integrity | Expertise**

Protect What Matters

Your client's have auto insurance.



Your client's have homeowners insurance.



**Less than 1/2 of your clients own life insurance.
All 3 are extremely important.**

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Protect what matters.

Talk to your clients today about LIFE INSURANCE.
Then call or email us for quotes and applications.

We offer a full range of LIFE INSURANCE products:

- Term
- Guaranteed & Cash Value UL
- Index UL
- Whole Life
- Single Premium Whole Life
- Final Expense

Single Premium Whole Life



Royal Legacy SPWL

- Simplified UW
- Guaranteed Cash Value
- Guaranteed Death Benefit
- Accelerated Living Benefit for Terminally Ill
- Nursing Home Rider

60 year old male can turn \$50,000 into
\$92,421 tax free death benefit immediately!

13% commission plus an extra 1% from FSD (limited time only)

[SPWL Agent Guide / Agent Appointment](#)

Life Insurance for Foreign Nationals

Fidelity & Guaranty Life Insurance Company has revised Residency Guidelines for Foreign Nationals

Effective immediately, **F & G Life Insurance Company** has updated the new business guidelines to underwrite foreign nationals.

To help capture the right information in order to comply with the guidelines, click on the links below:

[Underwriting Categories-Foreign Nationals](#)

[Underwriting Decision Diagram-Foreign Nationals](#)

All categories must comply with the following requirements:

- Application must be taken and medical requirements must be completed in the U.S. or U.S. possession, Puerto Rico
- Funds must be from a U.S. source and in U.S. dollars

Proof of Identity*

Expired Government or State issued identification is not recognized as a valid form of identification for our Know Your Customer requirements and Customer Identification Program.

- Unexpired passport (foreign or domestic) or
- 2 forms of unexpired identification one must have a photo (foreign or domestic)*

Tax Identification*

- Social Security Number - SSN, or
- Individual Taxpayer Identification Number - ITIN (unexpired), or
- Reliable Form W-8BEN

**Refer to Underwriting Categories for Foreign Nationals for more details.*

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April 27, 2015



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Guaranteed Growth For The Risk Adverse



**Enhanced MYGA Rates To Drop 5/1/2015
We can still get you appointed in time!**



Bankers Elite 7

LBL CLIC
3.30% 3.40%

Guaranteed 7 Yrs. 7 Yr Surrender Charge
Issued to Age 85 (75 in FL)

Bankers Elite 5

LBL CLIC
3.15% 3.25%

Guaranteed 5 Yrs. 5 Yr Surrender Charge
Issued to Age 90 (80 in FL)

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Fast forward to today. Liberty Bankers has been upgraded to B with a stable outlook. They have an 18.5% surplus and consistently outstanding service and rates.

GET APPOINTED TODAY!

**Liberty Bankers and Capital Life Pay
FULL COMMISSION ON INTERNAL ROLLOVERS**

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[Request A MYGA Quote](#) / [Liberty Life](#) / [Capital Life Rates](#) / [2014 Financial Summary](#)

Income Comparisons - Does It Pay To Pay A Fee?

Immediate Lifetime Income Challenge



SPIA vs. FIA Income Rider

Immediate Annuities

Guaranteed Income For Life With No Maintenance!
No need to worry set it and enjoy the income!
A++ Rated Carrier Available



**Guaranteed
Lifetime Income**

peaceful

**Take A Look At The Insurance
Product Built For Income**

**The
Immediate Annuity**

www.SPIAquote.com 800-373-9697

Image by: Jeff Affronti—CA Insurance License Number 0B91910

For immediate income look at a SPIA!

[Get Personalized A Quote for Your Client](#)

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