



FSD Financial Services News & Reviews

Traditional Fixed Rate & Immediate Annuities For Life Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

Agent Use Only

April 03, 2017



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

APRIL TOP PICK Fixed Indexed Annuity

THE STANDARD FIA

Simple and FAIR Minimum Guarantee With GREAT CAPS!

The Standard is one of the most **fair** and **agent friendly** companies in the FIA marketplace! We have over 15 Year experience and can tell you they really treat producers with **respect and integrity**.

If you are looking for a FABULOUS company for your FIA business, look no further than The Standard! ([View as web page](#))

Index Select Annuity 5	Index Select Annuity 7	Index Select Annuity 10
Surrender Period: 5 years 7, 6, 5, 4, 2%	Surrender Period: 7 years 7, 6, 5, 4, 3, 2, 1%	Surrender Period: 9 years 8, 7, 6, 5, 4, 3, 2, 1, 0.9%
4.25% 4.75% (15-99K) (100k+)	5.00% 5.50% (15-99K) (100k+)	5.10% 5.60% (15-99K) (100k+)
Guaranteed Minimum Accumulation Value 105% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 107% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 110% Fixed Interest Account 1.00%
Commission 3.00%	Commission 4.00%	Commission 5.00%
Surrender: 5 Years W/ MVA: 7,6,5,4,2	Surrender: 7 Years W/ MVA: 7,6,5,4,3,2,1	Surrender: 9 Years W/ MVA: 8,7,6,5,4,3,2,1,0.9%

[Get appointed](#) | [See Rate Sheet](#) | [Get a Quote](#) | **Call 800-373-9697**

MYGA Rates - Client/Agent Friendly Carrier

**Guarantee Your Client An Increase Every Year
Multi Year Guarantee Annuity**

Rates vary by state and owner age.

Guarantee	Guaranteed Interest	\$500,000 Premium
------------------	----------------------------	--------------------------

Social

View our profile on
LinkedIn

Follow me on
twitter

In This Issue

[BEST FIA?](#)

[MYGA Fixed Guarantees](#)

[Enhanced Immediate Life Income](#)

[New DOL Form](#)

[Fixed Annuities For All Agents](#)

2017 News

[MYGA Rate Page](#)

[2017 Tax Reference Guide Integrity](#)

[IRS RULE Limits IRA Rollovers](#)

[2017 Retirement Planning Guide](#)

[Longevity Annuity Treasury Ruling QLAC and DIAs](#)

Trips / Rewards

[Liberty Bankers](#)

[American National](#)

[American Equity](#)

Annuity Webinars

[VOYA](#)

[Voya Blitz](#)

[American General](#)



Term	Rate	Grows To
3 Years	2.05%	\$531,384.68
4 Years	2.35%	\$548,682.86
5 Years	2.75% to 3.20%	\$572,636.67 to \$585,264.58
6 Years	2.90% to 3.27%	\$593,556.75 to \$606,336.98
7 Years	3.00% to 3.35%	\$614,936.93 to \$631,519.01
8 Years	3.10%	\$638,321.28
9 Years	3.25%	\$666,776.90
10 Years	3.30% - 3.50%	\$691,788.31

Guarantee Term and Guaranteed Interest Rate match surrender periods and allow either a 30 day exit window or 0% surrender after Guarantee Term. Products/Rates not available in all states.

Call for more details 800-373-9697

[View MYGA Rates](#) | [Request a MYGA quote](#) | [Get Appointed By Carrier](#)

Liquid SPIA With Nursing Home Enhancement

Immediate Annuity Quotes

Lifetime Income is a BIG topic in the insurance world lately. Here at FSD the Immediate Annuity has always been an excellent option for clients who need Immediate Life Income.

SPIA With 50% Income Increase For Nursing Home Enhancement A+ Rated Carrier

Income Starts 1 Month After Premium Deposit

Age Gender \$500K Premium	Monthly Income	Annual % For Life	Enhancement of 50% for Nursing Home Facility Confinement	Annual % For up to 5 Years
Male age 65	\$2,280.62	5.47%	\$3,420.93	8.21%
Female age 65	\$2,190.60	5.26%	3,285.90	7.88%
Male age 70	\$2,470.30	5.93%	\$3,705.45	8.89%
Female age 70	\$2,365.70	5.68%	\$3,548.55	8.51%

Male age 77	\$2,810.53	6.75%	\$4,215.80	10.12%
Female age 77	\$2,712.32	6.51%	\$4,068.48	9.76%

Life Income With Cash Refund

**High Level Compensation: \$5,000.00 per \$100,000 Premium (5.00%)
Commutable SPIA with 5 year surrender charge!**

**\$1,000,000 of SPIA premium in April
gets you an Ipad Pro!***



***Based on Life Cash Refund
Income Access Product**

Payment Enhancement for Nursing Home Facility Confinement Rider

If the annuitant is (a) confined to a Nursing Home Facility, (b) the confinement lasts at least 90 days, and (c) we receive a written statement from the annuitant's Physician and Nursing Home Facility Administrator documenting the confinement, the Standard Income Payment will be increased by 50% on the next scheduled payment date after the second policy anniversary and we have approved your claim. This increased amount will be paid for 5 years only. After this 5 year period ends, the Standard Income Payment will resume according to the provisions of the policy.

**THIS BENEFIT CAN BE EXERCISED ONLY ONCE.
The cost for this benefit is reflected in the initial Income Payments.**

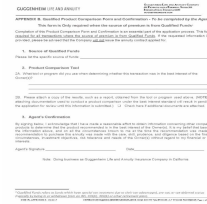


New DOL Related Form From Guggenheim

APPENDIX B. Qualified Product Comparison Form and Confirmation - To be completed by the Agent.
This form is Only required when the source of premium is from Qualified Funds

Effective April 10, 2017, the new form will be required with all applications where the source of premium is from qualified funds.

More paperwork!



Don't know that much about Fixed Annuities?

No Problem!

We make it simple, especially for agents who do not use fixed annuities often. If you specialize in P&C, Life, Health or Disability Ins. we want to show you how easy it is to add traditional fixed annuities to your client offerings.

Really, we will keep it simple and guaranteed so you can keep focused on your primary business.

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 and with very good results and very happy agents!



SPIAQUOTE.COM

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

**Agency: FSD Financial Services
National Marketing Organization
Fixed Annuities & Life Insurance**

CA Insurance License 0B91910 and 0B67385

FOR AGENT USE ONLY

Information subject to change.



FSD Financial Services News & Reviews

Traditional Fixed Rate & Immediate Annuities For Life Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

Agent Use Only

April 11, 2017



Fixed Annuity & Life Wholesaler
Quality | Integrity | Expertise

MYGA Rates - Client/Agent Friendly Carrier

Guarantee Your Client An Increase Every Year
Multi Year Guarantee Annuity

Rates vary by state and owner age.

Top MYGA Rates
3.20% For 5 Years

Guarantee Term and Guaranteed Interest Rate match surrender periods and allow either a 30 day exit window or 0% surrender after Guarantee Term. Products/Rates not available in all states.

Call for more details 800-373-9697

[View MYGA Rates](#) | [Request a MYGA quote](#) | [Get Appointed By Carrier](#)

APRIL TOP PICK Fixed Indexed Annuity

Simple and FAIR Minimum Guarantee With GREAT CAPS!

If you are looking for a FABULOUS company for your FIA business, look no further than The Standard! ([View as web page](#))

Index Select Annuity 5	Index Select Annuity 7	Index Select Annuity 10
Surrender Period: 5 years 7, 6, 5, 4, 2%	Surrender Period: 7 years 7, 6, 5, 4, 3, 2, 1%	Surrender Period: 9 years 8, 7, 6, 5, 4, 3, 2, 1, 0.9%
4.25% 4.75% (15-99K) (100k+)	5.00% 5.50% (15-99K) (100k+)	5.10% 5.60% (15-99K) (100k+)
Guaranteed Minimum Accumulation Value 105% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 107% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 110% Fixed Interest Account 1.00%

Social

View our profile on
LinkedIn

Follow me on
twitter

In This Issue

[MYGA Fixed Guarantees](#)

[BEST FIA?](#)

[Enhanced Immediate Life Income](#)

[DOL Delayed](#)

[Fixed Annuities For All Agents](#)

2017 News

[MYGA Rate Page](#)

[2017 Tax Reference Guide Integrity](#)

[IRS RULE Limits IRA Rollovers](#)

[2017 Retirement Planning Guide](#)

[Longevity Annuity Treasury Ruling QLAC and DIAs](#)

Trips / Rewards

[Liberty Bankers](#)

[American National](#)

[American Equity](#)

Annuity Webinars

[VOYA](#)

[Voya Blitz](#)

[American General](#)

Commission 3.00%	Commission 4.00%	Commission 5.00%
Surrender: 5 Years W/ MVA: 7,6,5,4,2	Surrender: 7 Years W/ MVA: 7,6,5,4,3,2,1	Surrender: 9 Years W/ MVA: 8,7,6,5,4,3,2,1,0.9%



[Get appointed](#) | [See Rate Sheet](#) | [Get a Quote](#) | **Call 800-373-9697**

Equitrust FIA

New FIA Carrier

FSD now offering Equitrust Life fixed annuities.

FIA | MYGA | SPIA

[Sign up](#) now and Pick Your Commission Contract Level
and we will get you a new agent kit ASAP!

Immediate Annuity Experts

Immediate Annuity Quotes

Lifetime Income is a BIG topic in the insurance world lately.
Here at FSD the Immediate Annuity has always been the highest
income option for clients who need Immediate Life Income.

SPIA REWARDS

**\$500,000 of SPIA premium in April - May
gets you an Ipad Pro!***



***Based on Lifetime Income SPIA Options**

**GET A
SPIA QUOTE
HERE**

DOL Delayed

Good news for independent agents that have been working with the best interest in mind for their clients for many years.

Sell quality products with quality carriers, we will help you filter through the mess!

Don't know that much about Fixed Annuities?

No Problem!

We make it simple, especially for agents who do not use fixed annuities often. If you specialize in P&C, Life, Health or Disability Ins. we want to show you how easy it is to add traditional fixed annuities to your client offerings.

Really, we will keep it simple and guaranteed so you can keep focused on your primary business.

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 and with very good results and very happy agents!



SPIAQUOTE.COM

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

**Agency: FSD Financial Services
National Marketing Organization
Fixed Annuities & Life Insurance**

CA Insurance License 0B91910 and 0B67385

FOR AGENT USE ONLY

Information subject to change.



800-373-9697

Agent Use Only

April 17, 2017



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

Social

View our profile on
LinkedIn

Follow me on
twitter

MYGA Rates - From 3 - 10 Years

**Guarantee Your Client An Increase Every Year
Multi Year Guarantee Annuity**

MYGA Fixed Rate Annuity Now Approved in MARYLAND!

3.25% For 5 Years

Not Available in CA, CT, IA, ME, MA, MT, NH, NJ, NY, OR, RI, VT, WI

Top MYGA Rate 3.25% For 5 Years

- WITHDRAWALS - 10% FREE withdrawals. May withdraw up to 10% of the accumulated contract value after the first year, without a withdrawal charge.
- Withdrawal charges are waived in the event of the annuitant's death BUT Withdrawal charges will apply at the death of a non-annuitant owner.
- NON MVA - Surrender - 9%, 8%, 7%, 6%, 5%, 0%
- RMD Friendly
- Call for more details! 800-373-9697
- \$10,000 - \$500,000 premiums
- Commission 2.25% (0-80) 1.25% (81-85)
- [Click for info](#)

\$500,000 would grow to \$586,705 in 5 Years - \$86,705 in interest!

Call 800-373-9697 to get appointed.

Quality Fixed Indexed Annuity (FIA)

Simple and FAIR Minimum Guarantee With GREAT CAPS!

If you are looking for a FABULOUS company for your FIA business, look no further than The Standard! ([View as web page](#))

In This Issue

3.25% For 5 Years

Great FIA

2017 News

MYGA Rate Page

2017 Tax Reference Guide Integrity

IRS RULE Limits IRA Rollovers

2017 Retirement Planning Guide

Longevity Annuity Treasury Ruling QLAC and DIAs

Trips / Rewards

Liberty Bankers

American National

American Equity

Annuity Webinars

VOYA

Voya Blitz

American General

Join our Mailing List

Annual Point to Point Cap - Annual Reset

5.00% (\$15k-\$99K)

5.50% (100k+)

Guaranteed Minimum Accumulation Value = **107%**

\$500,000 Minimum Guaranteed \$535,000 after 7 years!

Commission - **4.00% (0-80) | 2.00% (81-85) | 1.45 (86-90)**

Surrender: 7 Years W/ MVA: 7,6,5,4,3,2,1

Not Available In NY

[Get appointed](#) | [See Rate Sheet](#) | [Get a Quote](#) | **Call 800-373-9697**

SPIA Quotes - SPIAquote.com

**For Immediate and Guaranteed Income -
The SPIA is #1**

Immediate Annuities



**The Insurance Product Built To BALANCE
Immediate Lifetime Income and Longevity Protection**



SPIAQUOTE.COM

FSD Financial Services | 800-373-9697 | CA Insurance License 0B91910

[Get a SPIA Quote](#)



5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

Agency: FSD Financial Services
National Marketing Organization
Fixed Annuities & Life Insurance

CA Insurance License 0B91910 and 0B67385

FOR AGENT USE ONLY

Information subject to change.



800-373-9697

Agent Use Only

April 26, 2017



Fixed Annuity & Life Wholesaler
Quality | Integrity | Expertise

Accumulation Corner - MYGA Rates

Guarantee Your Client An Increase Every Year
Multi Year Guarantee Annuity

Risk Averse Clients? Need True Guarantees?



Suggest A MYGA
Fixed Rate Annuity
End of April Increase
3.30% For 5 Years

4.10% Year 1, then 3.10% years 2-5
Rates Are Subject To Change!

Call Or Click For An Illustration!

3.30% - only available in AL, AR, AZ, CO, GA, IA, IN, KY, LA, MD, MS, MO, NM, NC, OK, SC, TN, TX, UT, VA, WV
Also available 3.25% For 5 Years - NOT available in CA, CT, IA, ME, MA, MT, NH, NJ, NY, OR, RI, VT, WI

\$500,000 Premium Will Grow To:

\$500,000 @ 3.30% Over 5 Years = \$588,105
\$500,000 @ 3.25% Over 5 Years = \$586,705
\$500,000 @ 2.90% Over 5 Years = \$576,828

Call 800-373-9697 to get contracting!

[View MYGA Rates](#) | [Request a MYGA quote](#)

Fixed Indexed Annuity Rate Update 4/24/2017

In This Issue

[3.30% MYGA Fixed Guarantees](#)

[Sell Simple?](#)

[Immediate Life Income](#)

Social

View our profile on [LinkedIn](#)

Follow me on [twitter](#)

2017 News

[MYGA Rate Page](#)

[2017 Tax Reference Guide Integrity](#)

[IRS RULE Limits IRA Rollovers](#)

[2017 Retirement Planning Guide](#)

[Longevity Annuity Treasury Ruling QLAC and DIAs](#)

Trips / Rewards

[Liberty Bankers](#)

[American National](#)

[American Equity](#)

Annuitiy Webinars

[VOYA](#)

[Voya Blitz](#)

[American General](#)

[Join our Mailing List](#)

A Solid Fixed Indexed Annuity



My Expression!
With the lack of
interest in this FIA!

Easy To Understand
Great Guarantees

- 100% Participation Rate
- 107% Of Premium Guarantee Min.
- "A" Rated Carrier Est. 1906
- Commission 4.00% to age 90
- 10% Free Withdrawal After Year 1
- Illustrations
- Not Approved in NY

Let me try and generate some interest!

Have you presented simple lately?

Finding it difficult to know if your clients are really understanding the new and highly complex FIA crediting methods?

Did you know simple and guaranteed accumulation options still exist?

We have a great history with this carrier and the annual point to point cap crediting method. The annual reset and few moving parts adds to the simplicity and reliability of this FIA. If your client is looking to diversify here is a perfect product.

The 107% minimum guarantee leaves very little risk for a client comparing other traditional or institutional fixed rate products.

If the S&P goes up client gets 100% up to cap!
If the S&P goes down client resets at lower S&P and keeps all gains!

SO!

If you are looking for a FABULOUS company for your FIA business, look no further! ([View as web page](#))

Annual Point to Point Cap - Annual Reset

5.00%
(\$15k-\$99K)

5.50%
(100k+)

Guaranteed Minimum
Accumulation Value
107%

Fixed Interest Account 2.00%

Commission - 4.00% (0-80) | 2.00% (81-85) | 1.45 (86-90)

Surrender: 7 Years W/ MVA: 7,6,5,4,3,2,1

[Get appointed](#) | [Get a Quote](#) | **Call 800-373-9697**

Immediate Annuity Experts

Immediate Annuity Quotes

Lifetime Income is a BIG topic in the insurance world lately. Here at FSD the Immediate Annuity has always been the highest income option for clients who need Immediate Life Income.

**GET A
SPIA QUOTE
HERE**



SPIAQUOTE.COM

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356
Quality Integrity Expertise
www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

**Agency: FSD Financial Services
National Marketing Organization
Fixed Annuities & Life Insurance**

CA Insurance License 0B91910 and 0B67385

FOR AGENT USE ONLY
Information subject to change.