

Fixed Annuity Hot List

www.fsdfinancial.com

April 09, 2018

800-373-9697

AGENT USE ONLY

Multi-Year Guarantee Annuities - Rates Have Increased Again!

3.10% For 4 Years

3.35% For 5 Years

3.60% For 6 Years

3.85% For 7 Years

5 Year Walk Away

4.00% Year 1

3.00% Years 2-5

Includes free withdrawals of accumulated interest. full death benefit, nursing & disability waivers
Full liquid after the 5 year interest rate term | Not available in CT, DE, MA, MN, NH, NJ, NY, RI



Immediate Annuities For The Highest Percentage Of Lifetime Income Now

Premium Needed For Lifetime Income Payment Of \$5,000 Monthly

* Male 63 = \$928,574	* Female 63 = \$990,736
* Male 65 = \$882,549	* Female 65 = \$946,040
* Male 67 = \$834,726	* Female 67 = \$899,018
* Male 72 = \$715,874	* Female 72 = \$778,113
* Male 75 = \$636,733	* Female 75 = \$693,456

Clients can use a SPIA's to cover their monthly expenses.

2.75%

For 3 Years

Walk Away Enhanced MYGA

Premium	\$500,000 @ 2.75%
End Of Year 1	\$513,750
End Of Year 2	\$527,878
End Of Year 3	\$542,394

Not One Of Those
Repeating Surrenders

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.



FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | www.fsdfinancial.com

800-373-9697

For Agent Use Only

April 04, 2018

Fixed Indexed Annuities

Design A Fixed Indexed Annuity With NO ZERO YEARS

If your clients are looking to lock in gains or just have a shot at better than fixed rates, this 5 year is worth a serious look.

A breakdown of historical assumptions, no fees and walk away after term.

Below are two FIA historical illustrations. The first has a 5 year non-repeating surrender term illustrated with 88% split evenly into four indexing methods and 12% into the fixed account. By placing a portion in the fixed account you can guarantee the client will always make money! In the below example the yield to term is 3.80% and at 10 years the yield is 4.31%.

The second has a 7 year non-repeating surrender illustrated with 90% in the SPDR Gold Shares Annual Point-to-Point with Cap Indexed Strategy and 10% in the fixed rate account. In the 7 year example the yield to term is 4.23%, the 10 year is 4.21% and in year 15 the premium has doubled at an annual rate of 4.77%.

These are assumptions through back modeling and are NOT guaranteed.

5 Year FIA - A Rated Carrier - [Click Here](#)

Contract Year	Age	S&P 500 Annual Point-to-Point With Cap Indexed Strategy		iShares U.S. Real Estate Annual Point-to-Point With Cap Indexed Strategy		S&P Retiree Spending Annual Point-to-Point With Participation Rate Indexed Strategy		S&P 500 Risk Control 10% Annual Point-to-Point With Participation Rate Indexed Strategy		Declared Rate		Account Value
		Interest Rate	Interest Earned	Interest Rate	Interest Earned	Interest Rate	Interest Earned	Interest Rate	Interest Earned	Interest Rate	Interest Earned	
1	55	0.00%	\$0	0.00%	\$0	0.11%	\$124	0.00%	\$0	3.00%	\$1,800	\$501,924
2	56	6.10%	\$6,710	7.25%	\$7,975	3.56%	\$3,923	8.08%	\$8,886	3.00%	\$1,854	\$531,272
3	57	6.10%	\$7,119	7.25%	\$8,553	6.61%	\$7,536	6.03%	\$7,165	3.00%	\$1,910	\$563,555
4	58	0.00%	\$0	1.51%	\$1,911	4.34%	\$5,280	0.00%	\$0	3.00%	\$1,967	\$572,712
5	59	6.10%	\$7,554	7.25%	\$9,312	4.01%	\$5,090	4.58%	\$5,771	3.00%	\$2,026	\$602,464
6	60	6.10%	\$8,014	0.00%	\$0	8.48%	\$11,183	15.34%	\$20,217	3.00%	\$2,087	\$643,966
7	61	6.10%	\$8,503	7.25%	\$9,987	6.26%	\$8,964	3.16%	\$4,800	3.00%	\$2,149	\$678,369
8	62	0.00%	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	3.00%	\$2,214	\$680,583
9	63	6.10%	\$9,022	2.47%	\$3,649	6.02%	\$9,149	3.82%	\$5,994	3.00%	\$2,280	\$710,677
10	64	6.10%	\$9,572	5.28%	\$7,993	5.91%	\$9,530	13.58%	\$22,113	3.00%	\$2,349	\$762,234

Contract Values						
Contract Year	Age	Purchase Payment	Withdrawals	Interest Earned	Account Value	Surrender Value
1	55	\$500,000	\$0	\$1,924	\$501,924	\$461,251
2	56	\$0	\$0	\$29,348	\$531,272	\$492,785
3	57	\$0	\$0	\$32,283	\$563,555	\$527,825
4	58	\$0	\$0	\$9,157	\$572,712	\$541,731
5	59	\$0	\$0	\$29,752	\$602,464	\$575,205
6	60	\$0	\$0	\$41,502	\$643,966	\$643,966
7	61	\$0	\$0	\$34,403	\$678,369	\$678,369
8	62	\$0	\$0	\$2,214	\$680,583	\$680,583
9	63	\$0	\$0	\$30,094	\$710,677	\$710,677
10	64	\$0	\$0	\$51,557	\$762,234	\$762,234

7 Year FIA - A Rated Carrier - [Click Here](#)

Contract Year	Age	S&P 500 Annual Point-to-Point With Cap Indexed Strategy		S&P 500 Annual Monthly Sum With Monthly Cap Indexed Strategy		SPDR Gold Shares Annual Point-to-Point With Cap Indexed Strategy		S&P 500 Risk Control 10% Annual Point-to-Point With Participation Rate Indexed Strategy		Shares U.S. Real Estate Annual Point-to-Point With Cap Indexed Strategy		S&P Retiree Spending Annual Point-to-Point With Participation Rate Indexed Strategy		Declared Rate		Account Value
		Interest Rate	Interest Earned	Interest Rate	Interest Earned	Interest Rate	Interest Earned	Interest Rate	Interest Earned	Interest Rate	Interest Earned	Interest Rate	Interest Earned	Interest Rate	Interest Earned	
1	55	0.00%	\$0	0.00%	\$0	4.92%	\$22,140	0.00%	\$0	0.00%	\$0	0.11%	\$0	2.85%	\$1,425	\$523,565
2	56	6.10%	\$0	0.00%	\$0	6.50%	\$30,689	7.50%	\$0	7.00%	\$0	3.33%	\$0	2.85%	\$1,466	\$555,720
3	57	6.10%	\$0	0.00%	\$0	6.50%	\$32,684	5.60%	\$0	7.00%	\$0	6.17%	\$0	2.85%	\$1,507	\$589,911
4	58	0.00%	\$0	0.00%	\$0	6.50%	\$34,808	0.00%	\$0	1.51%	\$0	4.05%	\$0	2.85%	\$1,550	\$626,270
5	59	6.10%	\$0	3.92%	\$0	6.50%	\$37,071	4.25%	\$0	7.00%	\$0	3.75%	\$0	2.85%	\$1,595	\$664,935
6	60	6.10%	\$0	14.34%	\$0	0.00%	\$0	14.24%	\$0	0.00%	\$0	7.91%	\$0	2.85%	\$1,640	\$666,575
7	61	6.10%	\$0	5.58%	\$0	0.00%	\$0	2.93%	\$0	7.00%	\$0	5.85%	\$0	2.85%	\$1,687	\$668,262
8	62	0.00%	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	2.85%	\$1,735	\$669,997
9	63	6.10%	\$0	4.55%	\$0	6.50%	\$39,480	3.55%	\$0	2.47%	\$0	5.61%	\$0	2.85%	\$1,784	\$711,261
10	64	6.10%	\$0	14.84%	\$0	6.50%	\$42,047	12.61%	\$0	5.28%	\$0	5.52%	\$0	2.85%	\$1,835	\$755,143
11	65	0.00%	\$0	0.00%	\$0	4.92%	\$33,895	0.00%	\$0	0.00%	\$0	0.11%	\$0	2.85%	\$1,887	\$790,925
12	66	6.10%	\$0	0.00%	\$0	6.50%	\$46,983	7.50%	\$0	7.00%	\$0	3.33%	\$0	2.85%	\$1,941	\$839,849
13	67	6.10%	\$0	0.00%	\$0	6.50%	\$50,037	5.60%	\$0	7.00%	\$0	6.17%	\$0	2.85%	\$1,996	\$891,883
14	68	0.00%	\$0	0.00%	\$0	6.50%	\$53,289	0.00%	\$0	1.51%	\$0	4.05%	\$0	2.85%	\$2,053	\$947,225
15	69	6.10%	\$0	3.92%	\$0	6.50%	\$56,753	4.25%	\$0	7.00%	\$0	3.75%	\$0	2.85%	\$2,112	\$1,006,090

Contract Year	Age	Purchase Payment	Withdrawals	Interest Earned	Account Value	Surrender Value
1	55	\$500,000	\$0	\$23,565	\$523,565	\$480,944
2	56	\$0	\$0	\$32,155	\$555,720	\$515,451
3	57	\$0	\$0	\$34,191	\$589,911	\$552,507
4	58	\$0	\$0	\$36,359	\$626,270	\$592,233
5	59	\$0	\$0	\$38,665	\$664,935	\$634,820
6	60	\$0	\$0	\$1,640	\$666,575	\$642,572
7	61	\$0	\$0	\$1,687	\$668,262	\$650,214
8	62	\$0	\$0	\$1,735	\$669,997	\$669,997
9	63	\$0	\$0	\$41,265	\$711,261	\$711,261
10	64	\$0	\$0	\$43,882	\$755,143	\$755,143
11	65	\$0	\$0	\$35,782	\$790,925	\$790,925
12	66	\$0	\$0	\$48,924	\$839,849	\$839,849
13	67	\$0	\$0	\$52,033	\$891,883	\$891,883
14	68	\$0	\$0	\$55,343	\$947,225	\$947,225
15	69	\$0	\$0	\$58,865	\$1,006,090	\$1,006,090

In the end these illustrations show a 5 year yield of 20.49% and a 7 years of 33.65%

Click on illustration image for full PDF quote. [Click here for agent appointment](#)

Other competitive FIA rates!

Give us a call and we can walk you through the strength of the carrier products and rates! Shorter term 5 - 7 years available from varies carrier! As rate increase we will see more competition on shorter term fixed annuities!

[American National](#) | [Lafayette](#) | [Lincoln National](#) | [Standard](#) | [Guggenheim](#) | [LSW](#) | [Great American](#)

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697 - [FIA Illustrations](#)

Life Insurance Corner

SPWL Preferred and Standard Ratings Available

A Female 55 Can Turn \$98,700 Into \$250,000 With This Preferred Rating SPWL!

The below illustration shows a Preferred rate for this client would offer 152% instant death benefit over premium deposit. In the 11th year premium has been restored!

[Get appointed](#) and add this single premium life product to your life insurance offerings!

Female — Age 55

Issue State: Arizona

Nicotine User: No

Based on Preferred Rates and a
Premium of \$ 98,700.00

Based on Standard Rates and a
Premium of \$ 105,650.00

<u>End of Year</u>	<u>Attained Age</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>
1	56	\$ 70,552.50	\$ 250,000.00	\$ 70,552.50	\$ 250,000.00
2	57	\$ 73,250.00	\$ 250,000.00	\$ 73,250.00	\$ 250,000.00
3	58	\$ 76,040.00	\$ 250,000.00	\$ 76,040.00	\$ 250,000.00
4	59	\$ 78,920.00	\$ 250,000.00	\$ 78,920.00	\$ 250,000.00
5	60	\$ 81,897.50	\$ 250,000.00	\$ 81,897.50	\$ 250,000.00
6	61	\$ 84,972.50	\$ 250,000.00	\$ 84,972.50	\$ 250,000.00
7	62	\$ 88,142.50	\$ 250,000.00	\$ 88,142.50	\$ 250,000.00
8	63	\$ 91,402.50	\$ 250,000.00	\$ 91,402.50	\$ 250,000.00
9	64	\$ 94,757.50	\$ 250,000.00	\$ 94,757.50	\$ 250,000.00
10	65	\$ 98,207.50	\$ 250,000.00	\$ 98,207.50	\$ 250,000.00
11	66	\$ 101,752.50	\$ 250,000.00	\$ 101,752.50	\$ 250,000.00
12	67	\$ 105,395.00	\$ 250,000.00	\$ 105,395.00	\$ 250,000.00
13	68	\$ 109,140.00	\$ 250,000.00	\$ 109,140.00	\$ 250,000.00
14	69	\$ 112,987.50	\$ 250,000.00	\$ 112,987.50	\$ 250,000.00
15	70	\$ 116,935.00	\$ 250,000.00	\$ 116,935.00	\$ 250,000.00

*Quick issue point-of-sale underwriting. NO medicals. NO APS's.

*Guaranteed death benefit and guaranteed cash values

*Not subject to market risks

*No annual increasing cost of insurance

*Income tax free death benefit

*Benefits and values GUARANTEED to age 121

*Issue ages 50 - 80

*Premium \$20,000 - \$500,000

*Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days

*12.00% commission + 1st case bonus of 1.00% from FSD 13.00%

*Full incentive trip credit

*Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD

[Get Details and an illustrations Here](#)

Guaranteed Universal Life With Cash Out Rider

Preferred Non Smoker Male Age 55 | \$5,855 annual premium funds \$500,000 DB guaranteed to 100

Age	End of Year	Premium Outlay	Mode	Guaranteed (2.50%)			
				Accumulation Value	Surrender Value	Death Benefit	Guaranteed Cash Out Rider *
56	1	\$5,855	A	0	0	\$500,000	\$0
57	2	\$5,855	A	0	0	\$500,000	\$0
58	3	\$5,855	A	0	0	\$500,000	\$0
59	4	\$5,855	A	0	0	\$500,000	\$0
60	5	\$5,855	A	0	0	\$500,000	\$0
		\$29,275					
61	6	\$5,855	A	0	0	\$500,000	\$0
62	7	\$5,855	A	0	0	\$500,000	\$0
63	8	\$5,855	A	0	0	\$500,000	\$0
64	9	\$5,855	A	0	0	\$500,000	\$0
65	10	\$5,855	A	0	0	\$500,000	\$0
		\$58,550					
66	11	\$5,855	A	0	0	\$500,000	\$0
67	12	\$5,855	A	0	0	\$500,000	\$0
68	13	\$5,855	A	0	0	\$500,000	\$0
69	14	\$5,855	A	0	0	\$500,000	\$0
70	15	\$5,855	A	0	0	\$500,000	\$57,082
		\$87,825					
71	16	\$5,855	A	0	0	\$500,000	\$0
72	17	\$5,855	A	0	0	\$500,000	\$0
73	18	\$5,855	A	0	0	\$500,000	\$0
74	19	\$5,855	A	0	0	\$500,000	\$0
75	20	\$5,855	A	0	0	\$500,000	\$117,091
		\$117,100					
76	21	\$5,855	A	0	0	\$500,000	\$0
77	22	\$5,855	A	0	0	\$500,000	\$0
78	23	\$5,855	A	0	0	\$500,000	\$0
79	24	\$5,855	A	0	0	\$500,000	\$0
80	25	\$5,855	A	0	0	\$500,000	\$146,363
		\$146,375					

Locked In Death Benefit | 2.50% Minimum Rate | Accelerated Benefit Riders

Guaranteed Cash-Out Rider Available At No Cost

ROP Available For 61 Days Following The Specified Policy Anniversaries:

- Year 15 = 65% of premium returned
- Year 20 = 100% of premium returned
- Year 25 = 100% of premium returned

Chronic and Critical Illness:

Minor Impact on Future Mortality:

These values are based on health conditions that are reasonably expected to have very little or no effect on the insured's life span. This accelerated benefit payment may be zero or minimal.

Moderate Impact on Future Mortality: These values are based on health conditions that are reasonably expected to shorten the insured's life by a meaningful amount of time. This accelerated benefit payment may be zero or minimal.

Severe Impact on Future Mortality: These values are based on health conditions that are reasonably expected to shorten the insured's life but not to the extent that the condition can be considered Terminal, 24 months or less.

Great commission too call for details! [Rate Sheet](#) - [Agent Appointment](#) - [Benefits and Riders Guide](#) - [Cash Bonus](#)

Get Appointed With One Of Our Life Carriers!

Life Of The Southwest - [Rate Sheet](#) - [Agent Appointment](#)

American National - [Rate Sheet](#) - [Agent Appointment](#)

Lafayette - [Rate Sheets](#) - [Agent Appointment](#)

Liberty Bankers - [Rate Sheet](#) - [Agent Appointment](#)

American General - [Rate Sheet](#)

[Request others here](#)

Life Insurance illustrations

When outlining a contract's stronger features, seeing the minimum guarantees may assist clients in their selection process. Illustrations will often clearly lay out the minimum cash values and face amounts as well as other useful contract information and benefits.

Term | Whole Life | UL and IUL | Guaranteed Issue | Return Of Premium Term | Single Premium SPWL

[Request A Life Insurance Quote](#)

Immediate Annuities - SPIA Quotes

SPIA

**The Insurance Product
Built To Guarantee The
HIGHEST Income Flow NOW!**

Your Clients Can Use More Nest Egg Right Now

CLICK TO GET A SPIA QUOTE

We specialize in large premium cases & work with the most competitive highest quality carriers.

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income.

- [Underwritten Age Rated](#)
- [Liquidity and Nursing Home Enhanced Rider](#)
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

Does your client want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

If your clients can use less premium and receive the income desired, that may free up other investments that can be used more aggressively.

Deferred Annuities - SPDA - FPDA - MYGA

New 3 Year MYGA From The Standard

The Standard Insurance has made changes to their FGA Annuity. Most notable is a now repeating surrender charge to enhance the rates and the addition of a 3 year term.

3 YEAR MYGA

NEW **2.60%** **A Rated**

Based on \$100,000+ (Rate is 2.50% \$15,000 - \$99,999K)

**Enhanced Rates With
New Shorter Term
Now Available**

800-373-9697 | www.fsdfinancial.com | Life Insurance Agents Only | For Over 20 Years

[More Details On This 3 Year](#)

[Agent Appointment](#)

[Fact Sheet](#)

[Brochure](#)

[Rate Sheet](#)

Bankers Life Get Appointed Now! \$30.27% Guaranteed Gain After 7 Years!

A \$500,000 premium would grow to **\$651,351.64** that is some serious **GREEN!**

Year #	Date - (Age)	Guaranteed Rates		Expected Rates		Applicable Withdrawal or Redemption Charge *	Credited Rate Guar'd/ Exp'd
		Ending Balance including transactions & interest	Cash Surrender Value at end of period **	Ending Balance including transactions & interest	Cash Surrender Value at end of period **		
1	3/27/18 - (64)	\$ 519,250.00	\$ 472,517.50	\$ 519,250.00	\$ 472,517.50	9%	3.85%/3.85%
2	3/27/19 - (65)	\$ 539,241.13	\$ 496,101.84	\$ 539,241.13	\$ 496,101.84	8%	3.85%/3.85%
3	3/27/20 - (66)	\$ 560,001.91	\$ 520,801.78	\$ 560,001.91	\$ 520,801.78	7%	3.85%/3.85%
4	3/27/21 - (67)	\$ 581,561.98	\$ 546,668.26	\$ 581,561.98	\$ 546,668.26	6%	3.85%/3.85%
5	3/27/22 - (68)	\$ 603,952.12	\$ 573,754.51	\$ 603,952.12	\$ 573,754.51	5%	3.85%/3.85%
6	3/27/23 - (69)	\$ 627,204.28	\$ 602,116.11	\$ 627,204.28	\$ 602,116.11	4%	3.85%/3.85%
7	3/27/24 - (70)	\$ 651,351.64	\$ 631,811.09	\$ 651,351.64	\$ 631,811.09	3%	3.85%/3.85%
8	3/27/25 - (71)	\$ 657,865.16	\$ 657,865.16	\$ 657,865.16	\$ 657,865.16	0%	1.0%/1.0%
9	3/27/26 - (72)	\$ 664,443.81	\$ 664,443.81	\$ 664,443.81	\$ 664,443.81	0%	1.0%/1.0%
10	3/27/27 - (73)	\$ 671,088.25	\$ 671,088.25	\$ 671,088.25	\$ 671,088.25	0%	1.0%/1.0%

** Cash Surrender value shown assumes full application of surrender fees which may be lower if within the free withdrawal provisions of the contract

[Agent Appointment Bankers Life](#) | [Details](#) | [Request an illustration](#)

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

Interest left in a MYGA to compound increases yield!

Top MYGA Rates As Of April 1:

- 3.85% For 10 Years - [Details](#) (45.90% Yield If Held To Term)
- 3.25% For 9 Years - [Details](#) (A+ Rated - \$80 Billion Strong)
- 3.85% For 7 Years - [Details](#) (30.27 % Yield If Held To Term)
- 3.45% For 7 Years - [Details](#) (A- Rated)
- 3.10% For 7 Years - [Details](#) (A+ Rated - \$80 Billion Strong)

- 3.60% For 5 Years - [Details](#) (19.34% Yield If Held To Term)
- 3.50% For 5 Years - [Details](#) (3.40% In CA!)
- 3.15% For 5 Years - [Details](#) (A Rated - \$40 Billion Strong)
- 4.25% 5 Year Rate - [Details](#) (5% charge | Positive walk away after 2 yrs)
- 3.10% For 4 Years - [Details](#)
- 2.50% For 3 Years - [Details](#) - 2.00% Commission to age 90
- 2.60% For 3 Years - [Details](#) (A Rated Carrier)
- 2.65% For 3 Years - [Details](#)
- No Surrender Liquid - [Details](#) - Combine IRAs | Maturing 30 day windows)

[See more rates and request a quote here](#)

Some Fixed Annuity Carrier Rates

[American National Rates - NY rates - Agent Appointment](#)

[Bankers Life Rates - Agent Appointment](#)

[Guarantee Income Life Rates - Agent Appointment](#)

[The Standard Rates - Agent Appointment](#)

[Guggenheim Rates - Agent Appointment](#)

[Lafayette Rates - Agent Appointment](#)

[Great American Rates - Agent Appointment](#)

[Liberty Bankers Rates - Agent Appointment](#)

[Sentinel Security - Agent Appointment](#)

[Oxford Life Rates - Call for appointment](#)

IRA Deadline Products:

We have Flex premium IRA products that can be started with \$250 initial premium deposit.

- A great 5, 7 or 10 year flex with a \$250 minimum initial premium. [Details](#)
- 7 Year Flex \$10,000 minimum - 5.50% Commission - [Details](#)

LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)

News and Reviews

WHAT'S HAPPENING NOW

2018 Important Topics

- 2018 Retirement Planning Guide W&S
- 2018 Tax Reference Guide Lafayette Life
- 2017 Tax Reference Guide Integrity
- 2018 Cost of Living Adjustments Announced
- **QLAC NEWS:** Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

DOL Updates

- DOL Vacated
- Lafayette Life Insurance Company
- Athene Guide
- 84 -24 Form Need For Qualified Funds

Trips / Rewards

- Liberty Bankers 2018
- American National Cabo 2019
- American National Annuity Bonus Ends 4/30
- Portugal Douro River Cruise - Sentinel Security

Annuity Webinars

- Life Of The Southwest National Life Group
- Lafayette Life - What will retirement income look like
- Lafayette Life - Charitable Giving 101 on 3/30
- Athene - Indexed Annuity
- Lafayette - 10 Pay (recording)

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs
- Partial 1035 Rule - IRS Page

Articles

- [SPIA costs for 4% Annual Life Income](#)
- [Split Annuity Advantages](#)
- [See all articles here](#)

Offer Fixed Annuity With FSD's Assistance

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.

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WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE**



SPIAQUOTE.COM



FINANCIAL
SERVICES

Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

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For Agent Use Only

April 11, 2018

Deferred Annuities - SPDA - FPDA - MYGA

Current Top Fixed Rate Deferred Annuities

When considering an accumulation product for risk averse clients, gains come down to yield. The more a product yields, the more a client's account will grow. Zero years and of course down years can be frustrating and slow growth. The MYGA as an insurance product offers very good yield compared to other equally safe alternatives. For instance, based on today's top rates, a client's safe money should yield no less than between 16% - 18% over the next five years. A client can use a MYGA to guarantee it today! Is the client agreeable with such a yield or would they prefer to risk earning less for more potential upside?

4.00% Year 1

3.00% Years 2-5

3.20% 5 Year Average

Guaranteed Rate

- Full Death Benefit Included
- Interest Withdrawals Included
- Nursing & Illness Waivers Included
- RMD Friendly Withdrawals Included

CLICK FOR MORE INFO

End of Year	Premium	Guaranteed Rate Illustration	
		Accumulated Value	Cash Value
1	500,000.00	520,000.00	477,880.00
2	0.00	535,600.00	496,501.20
3	0.00	551,668.00	516,361.25
4	0.00	568,218.04	536,966.05
5	0.00	585,264.58	558,927.68
6	0.00	591,117.23	591,117.23
7	0.00	597,028.40	597,028.40
8	0.00	602,998.68	602,998.68
9	0.00	609,028.67	609,028.67
10	0.00	615,118.96	615,118.96

This illustration assumes that premiums shown above are paid on the issue date and at the beginning of each applicable year and that no partial withdrawals are made.
 Current values are based on our projected rate of 4.00% for one year and 3.00% thereafter.
 Current rates are not guaranteed beyond the first five year(s).
 Guaranteed values are based on our guaranteed rate of 4.00% for one year, 3.00% for four years and 1.00% thereafter.
 There may be a 10% federal income tax penalty imposed on withdrawals made before age 59½. Please consult your tax advisor.
 This annuity may result in a loss if surrendered for its Cash Value during the period when Surrender Charges apply.
 Surrender charges: 8.10, 7.30, 6.40, 5.50, 4.50, 0.00%

End of Year	Premium	Guaranteed Rate Illustration	
		Accumulated Value	Cash Value
1	500,000.00	513,750.00	473,163.75 *
2	0.00	527,878.13	490,926.66 *
3	0.00	542,394.77	508,766.30 *
4	0.00	547,818.72	547,818.72
5	0.00	553,296.91	553,296.91

This illustration assumes that premiums shown above are paid on the issue date and at the beginning of each applicable year and that no partial withdrawals are made.
 Current values are based on our projected rate of 2.75%.
 Current rates are not guaranteed beyond the first three year(s).
 Guaranteed values are based on our guaranteed rate of 2.75% for three years and 1.00% thereafter.
 There may be a 10% federal income tax penalty imposed on withdrawals made before age 59½. Please consult your tax advisor.
 This annuity may result in a loss if surrendered for its Cash Value during the period when Surrender Charges apply.
 Surrender charges: 7.90, 7.00, 6.20, 0.00%

2.75% For 3 Years

Guaranteed Rate

Not A Repeating Surrender

7.9%, 7.0%, 6.2%, 0% Thereafter!

2.00% Commission to age 90

CLICK FOR MORE INFO

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!
Interest left in a MYGA to compound increases yield!

Top MYGA Rates As Of April 9:

- 3.85% For 10 Years - [Details](#)
- 3.25% For 9 Years - [Details](#) (A+ Rated)
- **3.85% For 7 Years - [Details](#) (30.27% Yield)**
- 3.45% For 7 Years - [Details](#) (A- Rated)
- 3.10% For 7 Years - [Details](#) (A+ Rated)
- 3.60% For 5 Years - [Details](#)
- 3.50% For 5 Years - [Details](#) (3.40% In CA!)
- 3.15% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- 3.10% For 4 Years - [Details](#)
- **2.75% For 3 Years - [Details](#) 2.00% Commission**
- 2.60% For 3 Years - [Details](#) (A Rated)
- 2.65% For 3 Years - [Details](#) (A- Rated)
- No Surrender Liquid - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

Some Fixed Annuity Carrier Rates

- American National Rates | NY rates | Agent Appointment
- Bankers Life Rates | Agent Appointment
- Guarantee Income Life Rates | Agent Appointment
- The Standard Rates | Agent Appointment
- Guggenheim Rates | Agent Appointment
- Lafayette Rates | Agent Appointment
- Great American Rates | Agent Appointment
- Liberty Bankers Rates | Agent Appointment
- Sentinel Security | Agent Appointment
- Oxford Life Rates | Call for appointment

MYGA

Guarantee Your Clients A Gain Every Year!

Very High Client Satisfaction
Guaranteed Terms 3-10 Years
No Rate Fluctuation/Assumptions
Flexible End of Term Options

**CLICK TO GET AGENT
LICENSING ON OUR TOP
MYGA CARRIERS**

IRA Deadline Products Rates Are Up: - LAST WEEK!!

We have Flex premium IRA products that can be started with \$250 initial premium deposit.

- A great 5, 7 or 10 year flex with a \$250 minimum initial premium. [Details](#)
- 7 Year Flex \$10,000 minimum - 5.50% Commission - [Details](#)

LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)
- Med Supplements

Fixed Indexed Annuities

Design A Fixed Indexed Annuity With NO ZERO YEARS

If your clients are looking to lock in gains or just have a shot at better than fixed rates, this 5 year is worth a serious look.

5 Year FIA - A Rated Carrier - [Click Here](#)

7 Year FIA - A Rated Carrier - [Click Here](#)

[Click here for agent appointment](#)

Other competitive FIA rates!

Give us a call and we can walk you through the strength of the carrier products and rates!
Shorter term 5 - 7 years available from varies carrier! As rate increase we will see more competition on shorter term fixed annuities!

[American National](#) | [Lafayette](#) | [Lincoln National](#) | [Standard](#) | [Guggenheim](#) | [LSW](#) | [Great American](#)

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697 - [FIA Illustrations](#)

Life Insurance Corner

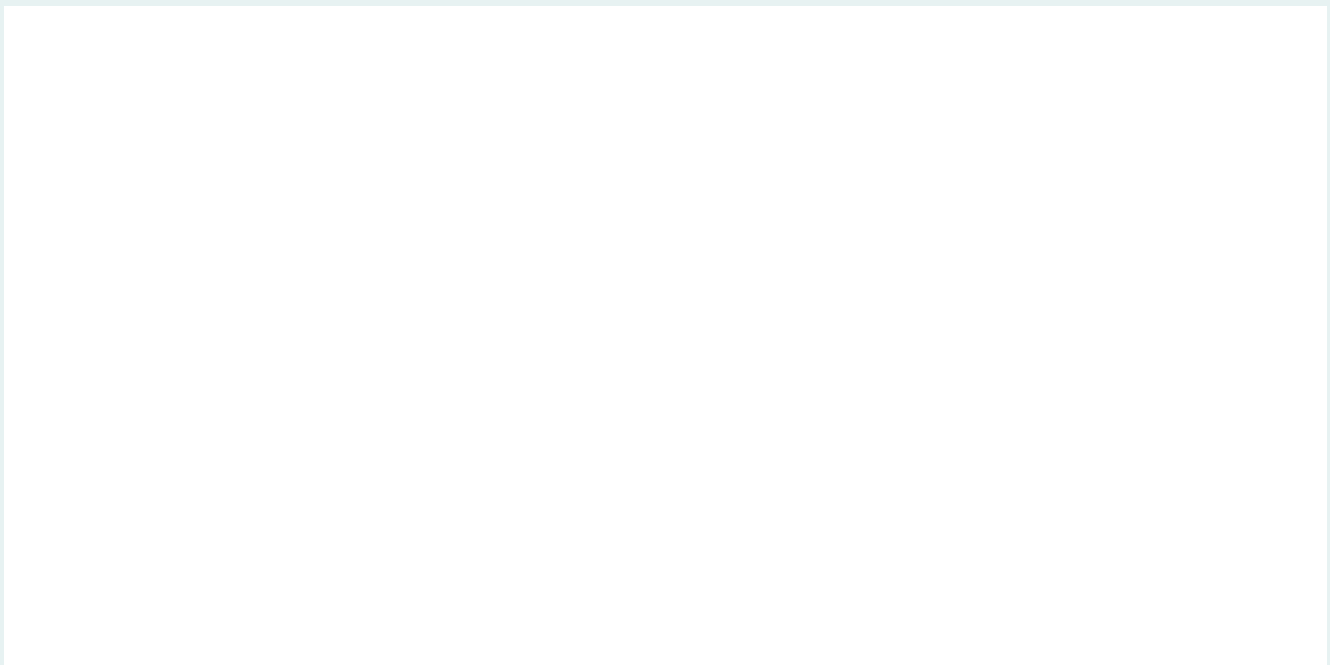
SPWL Preferred and Standard Ratings Available

A Male Non-Smoker 50 Can Turn \$96,275 Into \$250,000 With This Preferred Rating SPWL!

This illustration shows a preferred rate for this non nicotine client would offer \$153,725 instant death benefit over the premium paid. In year 12 the surrender value will be greater than the premium paid!

See below for nicotine rates and example illustration.

You may want to add this single premium life product to your life insurance offerings!



End of Year	Attained Age	Based on Preferred Rates and a Premium of \$ 96,275.00		Based on Standard Rates and a Premium of \$ 101,975.00	
		Guaranteed Cash Surrender Value	Guaranteed Death Benefit	Guaranteed Cash Surrender Value	Guaranteed Death Benefit
1	51	\$ 65,662.50	\$ 250,000.00	\$ 65,662.50	\$ 250,000.00
2	52	\$ 68,157.50	\$ 250,000.00	\$ 68,157.50	\$ 250,000.00
3	53	\$ 70,730.00	\$ 250,000.00	\$ 70,730.00	\$ 250,000.00
4	54	\$ 73,382.50	\$ 250,000.00	\$ 73,382.50	\$ 250,000.00
5	55	\$ 76,115.00	\$ 250,000.00	\$ 76,115.00	\$ 250,000.00
6	56	\$ 78,937.50	\$ 250,000.00	\$ 78,937.50	\$ 250,000.00
7	57	\$ 81,860.00	\$ 250,000.00	\$ 81,860.00	\$ 250,000.00
8	58	\$ 84,885.00	\$ 250,000.00	\$ 84,885.00	\$ 250,000.00
9	59	\$ 88,017.50	\$ 250,000.00	\$ 88,017.50	\$ 250,000.00
10	60	\$ 91,252.50	\$ 250,000.00	\$ 91,252.50	\$ 250,000.00
11	61	\$ 94,585.00	\$ 250,000.00	\$ 94,585.00	\$ 250,000.00
12	62	\$ 98,007.50	\$ 250,000.00	\$ 98,007.50	\$ 250,000.00
13	63	\$ 101,510.00	\$ 250,000.00	\$ 101,510.00	\$ 250,000.00
14	64	\$ 105,090.00	\$ 250,000.00	\$ 105,090.00	\$ 250,000.00
15	65	\$ 108,750.00	\$ 250,000.00	\$ 108,750.00	\$ 250,000.00
16	66	\$ 112,490.00	\$ 250,000.00	\$ 112,490.00	\$ 250,000.00
17	67	\$ 116,315.00	\$ 250,000.00	\$ 116,315.00	\$ 250,000.00

Smoker Quote -

The below illustration shows a preferred rate for this nicotine client would offer \$134,425 instant death benefit over premium deposit. In the 11th year surrender value will be greater than the premium paid!

Male — Age 50		Issue State: Arizona		Nicotine User: Yes	
End of Year	Attained Age	Based on Preferred Rates and a Premium of \$ 115,575.00		Based on Standard Rates and a Premium of \$ 127,250.00	
		Guaranteed Cash Surrender Value	Guaranteed Death Benefit	Guaranteed Cash Surrender Value	Guaranteed Death Benefit
1	51	\$ 84,602.50	\$ 250,000.00	\$ 84,602.50	\$ 250,000.00
2	52	\$ 87,560.00	\$ 250,000.00	\$ 87,560.00	\$ 250,000.00
3	53	\$ 90,595.00	\$ 250,000.00	\$ 90,595.00	\$ 250,000.00
4	54	\$ 93,707.50	\$ 250,000.00	\$ 93,707.50	\$ 250,000.00
5	55	\$ 96,892.50	\$ 250,000.00	\$ 96,892.50	\$ 250,000.00
6	56	\$ 100,150.00	\$ 250,000.00	\$ 100,150.00	\$ 250,000.00
7	57	\$ 103,470.00	\$ 250,000.00	\$ 103,470.00	\$ 250,000.00
8	58	\$ 106,850.00	\$ 250,000.00	\$ 106,850.00	\$ 250,000.00
9	59	\$ 110,285.00	\$ 250,000.00	\$ 110,285.00	\$ 250,000.00
10	60	\$ 113,760.00	\$ 250,000.00	\$ 113,760.00	\$ 250,000.00
11	61	\$ 117,270.00	\$ 250,000.00	\$ 117,270.00	\$ 250,000.00
12	62	\$ 120,800.00	\$ 250,000.00	\$ 120,800.00	\$ 250,000.00
13	63	\$ 124,337.50	\$ 250,000.00	\$ 124,337.50	\$ 250,000.00
14	64	\$ 127,877.50	\$ 250,000.00	\$ 127,877.50	\$ 250,000.00
15	65	\$ 131,412.50	\$ 250,000.00	\$ 131,412.50	\$ 250,000.00

[Get appointed](#) and add this single premium life product to your life insurance offerings!

- *Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- *Guaranteed death benefit and guaranteed cash values
- *Not subject to market risks
- *No annual increasing cost of insurance
- *Income tax free death benefit
- *Benefits and values GUARANTEED to age 121
- *Issue ages 50 - 80
- *Premium \$20,000 - \$500,000
- *Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- *12.00% commission + 1st case bonus of 1.00% from FSD 13.00%
- *Full incentive trip credit
- *Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD

[Get Details and an illustrations Here](#)

A Rated Carrier With Guaranteed Universal Life + Cash Out Rider

Preferred Non Smoker Male Age 55 | \$5,855 annual premium funds \$500,000 DB guaranteed to 100 - [Details](#)

Locked In Death Benefit | 2.50% Minimum Rate | Accelerated Benefit Riders

Guaranteed Cash-Out Rider Available At No Cost

ROP Available For 61 Days Following The Specified Policy Anniversaries Below:

Year 15 = 65% of premium returned

Year 20 = 100% of premium returned

Year 25 = 100% of premium returned

Chronic and Critical Illness:

Minor Impact on Future Mortality:

These values are based on health conditions that are reasonably expected to have very little or no effect on the insured's life span. This accelerated benefit payment may be zero or minimal.

Moderate Impact on Future Mortality: These values are based on health conditions that are reasonably expected to shorten the insured's life by a meaningful amount of time. This accelerated benefit payment may be zero or minimal.

Severe Impact on Future Mortality: These values are based on health conditions that are reasonably expected to shorten the insured's life but not to the extent that the condition can be considered Terminal, 24 months or less.

Great commission too call for details! [Rate Sheet](#) - [Agent Appointment](#) - [Benefits and Riders Guide](#) - [Cash Bonus](#)

Get Appointed With One Of Our Life Carriers!

[Life Of The Southwest](#) - [Rate Sheet](#) - [Agent Appointment](#)

[American National](#) - [Rate Sheet](#) - [Agent Appointment](#)

[Lafayette](#) - [Rate Sheets](#) - [Agent Appointment](#)

[Liberty Bankers](#) - [Rate Sheet](#) - [Agent Appointment](#)

[American General](#) - [Rate Sheet](#)

[Request others here](#)

Life Insurance illustrations

Term | Whole Life | UL and IUL | Guaranteed Issue | Return Of Premium Term | Single Premium SPWL

[Request A Life Insurance Quote](#)

Immediate Annuities - SPIA Quotes

If you really want to say you offer guaranteed income options to your clients, you need to know and include the Immediate Annuity.

Deferred and indexed annuities have many areas to consider when selecting a product. We must discuss rates (bonus and base), guarantee periods, surrender charges, liquidity, death benefit, nursing home waivers, fees and so on. The Single Premium Immediate Annuity, or SPIA, is different. Basically, we want to know one of just two things: read more on LinkedIn | [View as PDF](#)

We specialize in large premium cases & work with the most competitive highest quality carriers.

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income.

- [Underwritten Age Rated](#)
- [Liquidity and Nursing Home Enhanced Rider](#)
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering

- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

Does your client want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

If your clients can use less premium and receive the income desired, that may free up other investments that can be used more aggressively.

News and Reviews

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Retirement Planning Guide W&S](#)
- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- **QLAC NEWS:** Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

DOL Updates

- [DOL Vacated](#)
- [Lafayette Life Insurance Company](#)
- [Athene Guide](#)
- [84 -24 Form Need For Qualified Funds](#)

Articles

- [SPIA costs for 4% Annual Life Income](#)
- [Split Annuity Advantages](#)
- [See all articles here](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National Cabo 2019](#)
- [American National Annuity Bonus Ends 4/30](#)
- [Portugal Douro River Cruise - Sentinel Security](#)

Annuity Webinars

- [Life Of The Southwest National Life Group](#)
- [Lafayette Life - What will retirement income look like](#)
- [Lafayette Life - Charitable Giving 101 on 3/30](#)
- [Athene - Indexed Annuity](#)
- [Lafayette - 10 Pay \(recording\)](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

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For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.

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Jeff Affronti | Darren Mitchell
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For Agent Use Only

April 18, 2018

Not Much Changed This Week & A Warning On Specials!

No real rate changes to be aware of this week. MYGA's are still going strong. Call me and we can talk all the great features, terms and rates. Allow me my rare venting!

A word of caution to newer agents and wholesalers. When selecting a carrier for your MYGA clients, I strongly suggest agents avoid or take great caution when joining a carrier simply for their "special limited time MYGA rate". Over my many, many years I find carriers who come out with limited time special have an alternative motive. These carriers are historically not committed to the traditional fixed annuity clients and the less profitable MYGA product they prefer. Instead, these carriers can use the special rates to lure in Wholesalers and Agents just to mass market the carriers higher profit, often fee laced and less client friendly fixed indexed products. I actually have, in writing, from one of these carriers explaining to me that since FSD does not market their FIA as a core product they are dropping our contract level on their current special MYGA rate we were marketing for them. So, as we are dropping multi-millions in premium in a very short time, we are retroactively demoted and override commission was reduced from 1.00% to 0.125%, effectively the carrier took our place as wholesaler and kept the additional override. All this after we had place over 70 Million with the carrier over the many years we are IMO.

Another trick these carriers can use is to have non-competitive rates for long enough to terminate the agent for lack of production. This can allow the carrier to find value in a particular block of business and then solicit direct to YOUR clients. Worse, offer your clients case information to one of the carrier's favored Wholesalers as an orphaned case, keeping you from being able to service those cases. **Important**, agents just keep aware, keep your clients close and those 30 day windows on your calendar because these carrier are hoping you miss that window. If you should be canceled for lack of production, see if the client will write a letter instructing to the carrier allowing you to help service the contract. This way you can keep up on renewal rates, account values, statements and free withdrawal values if needed, a value to the client.

In my latest experiences it is coming down to profit over people, relationships and a HUGE lack of honor and integrity. Two key values that were infused into this business when I started in 1995 and my father in 1971. Yet today, it seems to be replaced by stock market personalities and players. In one case, just a mean spirited gangster mentality. Do you feel company people are changing into highly over compensated corporate robots? Very sad and scary for all but the billion dollar profit driven corporations, they are loving it.

So, if you are seeing a higher MYGA rates or a specials out there that we are not promoting, there is likely a red flag in my view. If it is a worthy product we will offer it, even if we need to go to a friendly competing wholesaler. It is about the good we can do not who is on the top of the contract train.

MYGA carriers I have seen devoted to the traditional fixed rate concepts of our elders include but is not limited to:

- **Liberty Bankers Life** - Over a 7 year run of top rates - First carrier back with a liquid annuity - Committed to agents
- **Guggenheim** - 3 - 10 year options with a high and low band rate - Very often have a top competitive term
- **Bankers Life** - A newer carrier for us with the most friendly features for withdrawal, beneficiary, liquidity and yield
- **American National** - For an (A) rated carrier, AN try's to stay in the hunt on SPIA's & MYGA's sometimes will be in top few
- **Guaranteed Income Life** - With a 4 and 6 year top MYGA rate and other features this maybe on of the all around best
- **Fraternal Carriers** - I have a few now and they remind me of the best old fashioned carriers for quality to the clients

A moment of silence for some great carriers we have lost over the years and is a loss to the industry:

- **Crown Life** - Non MVA MYGAs with amazing features
- **Canada Life** - DIA before they has such a name
- **Presidential Life** - NY Based national carrier with SPIA and MYGA a top focus
- **Beneficial** - Deferred Annuities and institutional markets
- **Conseco** - I remember their index returned 37.92% in 1 year, had 125 Participation. WOW
- **Voya** - USG ING FIA MYGA SPIA giants at one time stated devotion to brokerage and now they are unrecognizable

PERFECT PRODUCT - WRONG COMMISSION?

Not something I hear often, however, when I do, it makes me cringe. An agent will call with specific client goals or wishes. I will work up a case design to best meet and hopeful enhance those goals and needs. I will present this case design to the agent and everything is perfect until the agent asks "what is the commission"? I respond "the commission 1.50%". The agent's response is "that is too low what else do you have"? At this point, I lose what I feel is my center, finding those best options. I am not sure how to balance what I know to be the best current guarantees, and what this agents feels is needed to make the case work. I do not know if it is a business model the agent has set or an immediate need in their life that makes the commission, too low. In either case, I have

learned not to judge, I am not in that agents shoes. What should I do in this situation though? I have told agents sorry, that is all I have for that case. Ultimately the agent will look elsewhere and client could get even less. So, I decided to find other products that work with a little less guaranteed yield to the client with other features to offset the lack of guarantee.

The best way for me to proceed for my personal sanity is just to restate the facts of the case, "well, Mr Agent your client is 85 year old we can get a 3.50% guaranteed rate with free withdrawals and a full death benefit. It is exactly what was requested, why not at least present this along with the more aggressive product that has lower guarantees but better upside potential and the client decide.

It is just the way cases and agents happen. In the end, if I am in the loop I can work to find the most fair and suitable middle ground and definitely help the agent and client avoid a worse product/carrier situation then I would design.

FSD is looking for more agents who have the same goals of offering clients best yielding options no matter the commission, NO MATTER THE PRODUCT! Example, if a SPIA works better than the FIA you at least show it, even though the commission maybe half. My core group of agent works this way because they are pleased with the end results of this method, they are smart and place the client first. Great group of agents with stable and continued client retention. Clients remain in contracts for far longer than initial guarantees and/or rollover to new better ones. The agents remains the agents because the clients trust them and the products they offer. No assumptions so no misinterpretations, no problems and expert support.

Do you get what I am saying? Then you are an agent we would be happy to work with and help improve business and longevity of clients.

Deferred Annuities - SPDA - FPDA - MYGA

Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

Interest left in a MYGA to compound increases yield!

This MYGA Includes All The Bells & Whistles



**4.00% Year 1
3.00% Years 2-5
Guaranteed**

[CLICK FOR MORE INFO](#)

Top MYGA Rates As Of April 18:

- 3.85% For 10 Years - [Details](#)
- 3.25% For 9 Years - [Details](#) (A+ Rated)
- **3.85% For 7 Years - [Details](#) (30.27% Yield)**
- 3.45% For 7 Years - [Details](#) (A- Rated)
- 3.10% For 7 Years - [Details](#) (A+ Rated)
- 3.60% For 5 Years - [Details](#)
- 3.50% For 5 Years - [Details](#) (3.40% In CA!)
- 3.15% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- 3.10% For 4 Years - [Details](#)
- **2.75% For 3 Years - [Details](#) 2.00% Commission**
- 2.60% For 3 Years - [Details](#) (A Rated)
- 2.65% For 3 Years - [Details](#) (A- Rated)
- No Surrender Liquid - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

Some Fixed Annuity Carrier Rates

- [American National Rates](#) | [NY rates](#) | [Agent Appointment](#)
- [Bankers Life Rates](#) | [Agent Appointment](#)
- [Guarantee Income Life Rates](#) | [Agent Appointment](#)
- [The Standard Rates](#) | [Agent Appointment](#)
- [Guggenheim Rates](#) | [Agent Appointment](#)
- [Lafayette Rates](#) | [Agent Appointment](#)
- [Great American Rates](#) | [Agent Appointment](#)
- [Liberty Bankers Rates](#) | [Agent Appointment](#)
- [Sentinel Security](#) | [Agent Appointment](#)
- [Oxford Life Rates](#) | [Call for appointment](#)

LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)

Fixed Indexed Annuities

Design A Fixed Indexed Annuity With NO ZERO YEARS

If your clients are looking to lock in gains or just have a shot at better than fixed rates, this 5 year is worth a serious look.

5 Year FIA - A Rated Carrier - [Click Here](#) | 7 Year FIA - A Rated Carrier - [Click Here](#)

[Click here for agent appointment](#)

Other competitive FIA rates!

Give us a call and we can walk you through the strength of the carrier products and rates!

Shorter term 5 - 7 years available from varies carrier! As rate increase we will see more competition on shorter term fixed annuities!

[American National](#) | [Lafayette](#) | [Lincoln National](#) | [Standard](#) | [Guggenheim](#) | [LSW](#) | [Great American](#)

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697 - [FIA Illustrations](#)

Life Insurance Corner

SPWL Preferred and Standard Ratings Available

A Male Non-Smoker 50 Can Quickly Turn \$96,275 Into \$250,000 With This Preferred Rating SPWL!

This illustration shows a preferred rate for this non nicotine client would offer \$153,725 instant death benefit over the premium paid. In year 12 the surrender value will be greater than the premium paid!

You may want to add this single premium life product to your life insurance offerings!

[Get appointed](#) and add this single premium life product to your life insurance offerings!

- *Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- *Guaranteed death benefit and guaranteed cash values
- *Not subject to market risks
- *No annual increasing cost of insurance
- *Income tax free death benefit
- *Benefits and values GUARANTEED to age 121
- *Issue ages 50 - 80
- *Premium \$20,000 - \$500,000
- *Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- *12.00% commission + FSD bonus of 1.00% = 13.00% (bonus ends soon lock in with [appointment](#) now)
- *Full incentive trip credit
- *Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD

[Get Details and an illustrations Here](#)

Get Appointed With One Of Our Life Carriers!

Life Of The Southwest - [Rate Sheet](#) - [Agent Appointment](#)

American National - [Rate Sheet](#) - [Agent Appointment](#)

Lafayette - [Rate Sheets](#) - [Agent Appointment](#)

Liberty Bankers - [Rate Sheet](#) - [Agent Appointment](#)

American General - [Rate Sheet](#)

[Request others here](#)

Life Insurance illustrations

Term | Whole Life | UL and IUL | Guaranteed Issue | Return Of Premium Term | Single Premium SPWL

Immediate Annuities - SPIA Quotes

Sorry the below links were broken last week.

If you really want to say you offer guaranteed income options to your clients, you need to know and include the Immediate Annuity.

Deferred and indexed annuities have many areas to consider when selecting a product. We must discuss rates (bonus and base), guarantee periods, surrender charges, liquidity, death benefit, nursing home waivers, fees and so on. The Single Premium Immediate Annuity, or SPIA, is different. Basically, we want to know one of just two things: [read more on LinkedIn](#) | [View as PDF](#)

The highest guaranteed income NOW!

We specialize in large premium cases & work with the most competitive highest quality carriers.

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income.

- [Underwritten Age Rated](#)
- [Liquidity and Nursing Home Enhanced Rider](#)
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

Does your client want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

If your clients can use less premium and receive the income desired, that may free up other investments that can be used more aggressively.

News and Reviews

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Retirement Planning Guide W&S](#)
- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- **QLAC NEWS:** Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

DOL Updates

- [DOL Vacated](#)
- [Lafayette Life Insurance Company](#)
- [Athene Guide](#)
- [84 -24 Form Need For Qualified Funds](#)

Articles

- [SPIA costs for 4% Annual Life Income](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National Cabo 2019](#)
- [American National Annuity Bonus Ends 4/30](#)
- [Portugal Douro River Cruise - Sentinel Security](#)

Annuity Webinars

- [Life Of The Southwest National Life Group](#)
- [Lafayette Life - What will retirement income look like](#)
- [Lafayette Life - Charitable Giving 101 on 3/30](#)
- [Athene - Indexed Annuity](#)
- [Lafayette - 10 Pay \(recording\)](#)

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- [Partial 1035 Rule - IRS Page](#)

- [Split Annuity Advantages](#)
- [See all articles here](#)

Offer Fixed Annuity With FSD's Assistance

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

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For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.

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Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | www.fsdfinancial.com

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For Agent Use Only

April 25, 2018

Just For The Yield - Highly Competitive 5 Year MYGA

This stripped down MYGA has an enhanced rate of 3.65% for 5 years. The product offers **NO** client feature at this rate so it is really for a set it and forget it 5 year accumulation solution. A little different repeating surrender with the 30 day window **BEFORE** the end of the guarantee period. Below is a sample illustrations. As you can see the guaranteed and current values match for the first 5 years.

I like this one, a \$500,000 premium returns nearly \$100,000 in just 5 years! 19.63% in 5 Years!

Single Premium: \$500,000.00

Year	Age	Guaranteed - 1.00%		Current - 3.65%		Surrender Charge Percentage
		Contract Value	Cash Surrender Value ±	Contract Value	Cash Surrender Value ±	
1	52	518,250.00	476,790.00	518,250.00	476,790.00	8%
2	53	537,166.13	494,192.84	537,166.13	494,192.84	8%
3	54	556,772.69	517,798.60	556,772.69	517,798.60	7%
4	55	577,094.89	542,469.20	577,094.89	542,469.20	6%
5 *	56	598,158.85	598,158.85	598,158.85	598,158.85	0%
6	57	604,140.44	573,933.42	619,991.65	588,992.07	5%
7	58	610,181.84	579,672.75	642,621.35	610,490.28	5%
8	59	616,283.66	585,469.48	666,077.03	632,773.18	5%
9	60	622,446.50	591,324.17	690,388.84	655,869.40	5%
10 *	61	628,670.97	628,670.97	715,588.03	715,588.03	0%
11	62	634,957.68	603,209.80	741,706.99	704,621.64	5%
12	63	641,307.26	609,241.90	768,779.30	730,340.33	5%
13	64	647,720.33	615,334.31	796,839.74	756,997.75	5%
14	65	654,197.53	621,487.65	825,924.39	784,628.17	5%
15 *	66	660,739.51	660,739.51	856,070.63	856,070.63	0%
16	67	667,346.91	633,979.56	887,317.21	842,951.35	5%
17	68	674,020.38	640,319.36	919,704.29	873,719.08	5%
18	69	680,760.58	646,722.55	953,273.50	905,609.82	5%
19	70	687,568.19	653,189.78	988,067.98	938,664.58	5%
20 *	71	694,443.87	694,443.87	1,024,132.46	1,024,132.46	0%

Contract values are as of the end of the policy year.

± The cash surrender values do not reflect a market value adjustment. In no event will your cash surrender value be less than the minimum described in the contract.

* During the last 30 days before the end of any guarantee period, the contract can be surrendered with no market value adjustment or surrender charges. However, surrender of the contract at any time prior to the final 30 days of the guarantee period will result in a market value adjustment and surrender charge.

Not Available in AL, AK, CT, IN, MA, MI, OH, ME, MO, RI, TN, SC, NY, NJ, NH, VA, VT, WI, WV

CA Rate is 3.55% and includes a full death benefit. The carrier is only charging 0.10%^ for this benefit when is purchased elsewhere it would cost 0.35% off the rate.

Deferred Annuities - SPDA - FPDA - MYGA

Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!
Interest left in a MYGA to compound increases yield!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity.

Yield 48.01%
In 10 Years!

End Of Year	Guaranteed Accumulation Value
Premium Rate	\$500,000
	4.90% Year 1 then 3.90% 2-10
1	\$524,500.00
2	\$544,955.50
3	\$566,208.76
4	\$588,290.90
5	\$611,234.25
6	\$635,072.39
7	\$659,840.21
8	\$685,573.98
9	\$712,311.37
10	\$740,091.51

CLICK FOR MORE INFO

3.80% Guaranteed
For 7 Years!
Yield 29.83%

Top MYGA Rates As Of April 24:

- 4.00% After 10 Years - [Details](#)
- 3.90% For 10 Years - [Details](#)
- 3.35% For 9 Years - [Details](#) (A+ Rated)
- **3.85% For 7 Years - [Details](#) (30.27% Yield)**
- 3.80% For 7 Years - [Details](#) (3.70% in CA!)
- 3.45% For 7 Years - [Details](#) (A- Rated)
- **3.20% For 7 Years - [Details](#) (A+ Rated)**
- 3.60% For 5 Years - [Details](#)
- 3.65% For 5 Years - [Details](#) (3.55% In CA!)
- 3.15% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
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[See more rates and request a quote here](#)

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- Great American Rates | [Agent Appointment](#)
- Sentinel Security | [Agent Appointment](#)
- Oxford Life Rates | [Call for appointment](#)

LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)

Advertising - Pre-Approved Ads

Avoid Market Risk

Product **0.00%** Product **0.00%**

Product Information Product Information

YOUR NAME
Contact Information

Single premium deferred annuities have guaranteed for your contract, should you choose to continue this annuity after the guaranteed period. The maximum guaranteed is 100% for contracts issued in 2013. Surrender charges, except as indicated, are subject to market value adjustments. The 10% rule applies to contracts with a 10% charge for withdrawal prior to age 59.5. Some effective 4/1/13 and are subject to a 3% charge. Available issued by Liberty Bankers Life Insurance Company, 1605 161st Avenue, Suite 110, Golden, CO 80401. www.libertybankers.com

LBL-4

Can Your CD match These Rates?

YOUR NAME
Contact Information

Product **0.00%** Product **0.00%** Product **0.00%**

Product Information Product Information Product Information

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AVOID MARKET RISK FOR RETIREMENT

Product **0.00%**

Product Information

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Fixed Indexed Annuities

Fixed Indexed Annuities

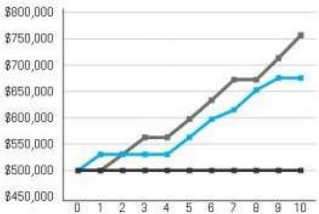
If your clients are looking to lock in gains or just have a shot at better than current fixed rates.



- 5 Year FIA - A Rated Carrier - [Click Here](#)

- 7 Year FIA - A Rated Carrier - [Click Here](#)

[FIA Illustrations](#)



Year	Best 10-Year Period	Worst 10-Year Period	Last 10-Year Period	Guaranteed
0	\$500,000	\$500,000	\$500,000	\$500,000
1	\$520,000	\$500,000	\$500,000	\$500,000
2	\$540,000	\$500,000	\$500,000	\$500,000
3	\$560,000	\$500,000	\$500,000	\$500,000
4	\$580,000	\$500,000	\$500,000	\$500,000
5	\$600,000	\$500,000	\$500,000	\$500,000
6	\$620,000	\$500,000	\$500,000	\$500,000
7	\$640,000	\$500,000	\$500,000	\$500,000
8	\$660,000	\$500,000	\$500,000	\$500,000
9	\$680,000	\$500,000	\$500,000	\$500,000
10	\$700,000	\$500,000	\$500,000	\$500,000

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Let us get you more info, [contracting](#) and a sample quote! 800-373-9697

Immediate Annuities - SPIA Quotes

The Income Quickly Adds Up With An Immediate Start

Here is a SPIA with liquidity, lifetime income and a premium cash refund guarantee.

Sample Case Details:

- Premium \$500,000
- Income Stream = 6.96% Annually @ age 73 - **\$2,902.91 Monthly**
- Income Stream = 10.43% Annually @ age 85 - **\$4,345.78 Monthly**
- Starts 1 Month After Deposit
- 5.00% Commission to age 85 - [Details](#)

Annuitant 1: FSD Client
 Male Age Nearest Birthday: 73
 Quote Date: 04/24/2018
 Quote Expiration Date: 05/01/2018 *
 State of Issue: AZ

Non-Qualified
 Purchase Date: 04/24/2018
 Premium Tax: 0.00%

End of Policy Year	End of Year Annualized Total Income Payments	End of Year Return of Premium on Cancellation	End of Year Return of Premium on Death
1	34835	441907	465165
2	34835	413117	430330
3	34835	383630	395495
4	34835	353447	360660
5	34835	322567	325825
6	34835	290990	290990
7	34835	256156	256156
8	34835	221321	221321
9	34835	186486	186486
10	34835	151651	151651
11	34835	116816	116816
12	34835	81981	81981
13	34835	47146	47146
14	34835	12311	12311
15	34835	0	0
16	34835	0	0
17	34835	0	0
18	34835	0	0
19	34835	0	0
20	34835	0	0

Annuitant 1: FSD Client
 Male Age Nearest Birthday: 85
 Quote Date: 04/24/2018
 Quote Expiration Date: 05/01/2018 *
 State of Issue: AZ


Non-Qualified
 Purchase Date: 04/24/2018
 Premium Tax: 0.00%

End of Policy Year	End of Year Annualized Total Income Payments	End of Year Return of Premium on Cancellation	End of Year Return of Premium on Death
1	52149	425458	447851
2	52149	379873	395701
3	52149	333245	343552
4	52149	285575	291403
5	52149	236861	239253
6	52149	187104	187104
7	52149	134954	134954
8	52149	82805	82805
9	52149	30656	30656
10	52149	0	0
11	52149	0	0
12	52149	0	0
13	52149	0	0
14	52149	0	0
15	52149	0	0

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Lafayette - [Rate Sheets](#) - [Agent Appointment](#) - [Sample Quote](#) - Product Brochure

Liberty Bankers - [Rate Sheet](#) - [Agent Appointment](#) - [Pricing Guide](#) - [Case Sample](#)

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Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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