

FIA with 5, 7 and 10 Year Surrender Terms To Choose From:

S&P 500 index interest crediting options:

Annual point-to-point with cap rate:

- 5 Year: 5.50% Cap (\$100,000+ Premium) - 5.25% Cap (\$15,000 - \$99,999)
- 7 Year: 6.00% Cap (\$100,000+ Premium) - 5.75% Cap (\$15,000 - \$99,999)
- 10 Year: 6.25% Cap (\$100,000+ Premium) - 6.00% Cap (\$15,000 - \$99,999)

Annual point-to-point with participation rate no cap:

- 5 Year: 44% (\$100,000+ Premium) and 42% (\$15,000 - \$99,999)
- 7 Year: 49% (\$100,000+ Premium) and 47% (\$15,000 - \$99,999)
- 10 Year: 50% (\$100,000+ Premium) and 48% (\$15,000 - \$99,999)

Fixed interest with one-year rate guarantee period:

- 5 Year Term: 2.00%
- 7 Year Term: 2.00%
- 10 Year Term: 2.00%

Issue Age:

- 5 Year Term: Issue to age 93*
- 7 Year Term: Issue to age 90
- 10 Year Term: Issue to age 80

Guaranteed minimum accumulation benefit (GMAB):

- 5 Year Term: 105% of net premium after 5 years
- 7 Year Term: 107% of net premium after 7 years
- 10 Year Term: 110% of net premium after 10 years

Minimum / Maximum Premiums:

- \$15,000 to \$1,000,000 initial premium

Surrender Charge Period - Choice of 5, 7 or 10-year term:

- 5 Year Term: 9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 0.0% Thereafter
- 7 Year Term: 9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%, 0.0% Thereafter
- 10 Year Term: 9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5%, 0.0% Thereafter
- MVA +/- during surrender term

Free withdrawal options waiver of surrender: **

- 10% annual withdrawals
- IRS Required minimum distributions
- Terminal conditions *with partial index credit available*
- Nursing home residency *with partial index credit available*
- Death of Owner *with partial index credit available*
- Death of Annuitant
- Annuitization *with partial index credit available*

Commissions by age:

- 5 Year Term: 3.00% (0-80) 1.50% (81-85) 1.35% (86-90) 1.35% (91-93)
- 7 Year Term: 4.00% (0-80) 2.00% (81-85) 1.45% (86-90)
- 10 Year Term: 5.00% (0-80)

Company Ratings:

- "A" Rated By A.M. Best

3 Products - SPWL & Whole Life

Tax-Efficient Wealth Transfer Create a LEGACY From Liberty Bankers Life

Liberty Bankers Life Insurance Company offers a full line of life, health, and accident products designed to meet the needs of individuals and families. Our variety of policies allows you to choose the right product for your needs. Our products are designed to provide the most value for your money. Liberty Bankers Life Insurance Company is a member of Liberty Bankers Life Group, a leading provider of life insurance products. Liberty Bankers Life Insurance Company is a member of Liberty Bankers Life Group, a leading provider of life insurance products. Liberty Bankers Life Insurance Company is a member of Liberty Bankers Life Group, a leading provider of life insurance products.



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Preferred and Standard Ratings Available

- Super simplified point-of-sale approval. Telephone interview.
- 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

Commission:

- 14.00% commission + 1st case bonus of 1.00% from FSD
- Full carrier incentive trip credit

State Availability: Not Available In CA, DE, DC, MN, NH, NY, ND, SD

Brochure : [Agent Guide](#)

"A+" Lafayette – Highest Early Cash Value Whole Life payable to age 65 or 20 years, whichever is longer.

Sentinel 15

WHOLE LIFE INSURANCE

PRODUCT POSITIONING
Sentinel 15 (LIC14 LR 1484) is a whole life insurance policy designed for limited premium payments with early cash-value accumulation.

PRODUCT TYPE: Whole Life Insurance

MINIMUM AMOUNT ISSUED
Qualified and Non-Qualified

No Tobacco/Tobacco	\$25,000
Preferred:	\$100,000

ISSUE AGES

- + 0-85 for Standard underwriting classes*
- + 18-75 for Preferred underwriting classes
- * Qualified: minimum issue age is 18.

RATE CLASSES¹

- + Super Preferred No Tobacco
- + Preferred No Tobacco + Preferred Tobacco
- + Standard No Tobacco + Standard Tobacco

Only a Standard class is available if age 0-17

POLICY MATURITY: Age 121

PREMIUMS
Payable to age 65 or 20 years, whichever is longer

DIVIDENDS
Dividends are not guaranteed and may be changed by the company at any time and for any reason. Dividends are not affected by policy loans. Any dividend for the first policy year will be credited upon payment of the premium for the second policy year. (By current company practice and subject to change, the first year's dividend will be payable upon the payment of the first modal premium of the second policy year.) Any subsequent dividend will be credited on the policy anniversary. A pro-rata dividend for the current policy year is paid on death. Dividends will vary by issue age and duration, sex, tobacco usage, risk class and face amount band.

¹ Super Preferred No Tobacco, Preferred No Tobacco and Standard No Tobacco will have the same premiums but different dividends.

DIVIDEND OPTIONS

- + Purchase Paid-Up Additions (PUA)
- + Accumulate at Interest
- + Premium Payment
- + Paid in Cash

POLICY LOANS
Available when policy has accumulated net cash value. Loans will accrue interest; loans and withdrawals may generate an income tax liability, reduce the cash value and the death benefit if not repaid, and may cause the policy to lapse.

RIDERS ²	Additional premium required
+ Accelerated Death Benefit Plus Rider (QCC14 LR-08 1497)	No
+ Accelerated Death Benefit Rider (QCC14 LR-07 1497)	No
+ Accidental Death Benefit Rider (ADB-05)	Yes
+ Children's Insurance Rider (CIR-05)	Yes
+ Guaranteed Purchase Option Rider (GPO-05)	Yes
+ Level Premium Paid-Up Additions Rider (QCC14 LR-09 1489)	Yes
+ Single Premium Paid-Up Additions Rider (QCC14 LR-06 1489)	Yes
+ Spouse Renewable Term Rider (QCC14 LR-05 1488)	Yes
+ Annual Renewable Term Rider (QCC14 LR-03 1488)	Yes
+ 10-year Term Life Insurance Rider (QCC14 LR-01 1488)	Yes
+ Waiver of Premium Disability Benefit Rider (WVP-05)	Yes

² The above riders except for QCC14 LR-07 1497 & QCC14 LR-08 1497 are based on after-issue policy for additional premium and underwriting.
³ Amount paid at death subject to any outstanding loan and interest.
⁴ Amount paid at death subject to any outstanding loan and interest.
⁵ Not available in ND.

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LL2217 (09/18)

EXAMPLE CASH VALUES :

- Up to 80% of premiums paid after yr 1
- Up to 88% of premiums paid after yr 5
- Up to 95% of premiums paid after yr 10
- All values based on male, age 50, Preferred non-tobacco, \$25,000 annual premium for 10 years

MARKET DESCRIPTION:

- Primarily designed to help provide valuable asset protection to businesses where permanent life insurance is appropriate. This includes: Deferred Compensation, Split-Dollar, Key Employee Coverage, Buy-Sell Agreements, and Section 162 Executive Benefit Plans. The lack of cash value in the early years of many insurance policies might concern policy owners. Sentinel 15 responds with non-guaranteed cash value that is almost 74% of the premium paid by the end of the first year; guaranteed cash value that is almost 40% of the first year premium; and a projected dividend* that is roughly 35% of the first year premium.

PRODUCT TYPE: Whole Life Insurance

MINIMUM AMOUNT ISSUED:

- Qualified and Non-Qualified
- No Tobacco/Tobacco: \$25,000
- Preferred: \$100,000

ISSUE AGES:

- 0-85 for Standard underwriting classes
- 18-75 for Preferred underwriting classes
- Qualified: minimum issue age is 18

RATE CLASSES:

- Super Preferred No Tobacco
- Preferred No Tobacco
- Preferred Tobacco
- Standard No Tobacco
- Standard Tobacco
- Only a Standard class is available if age 0-17

POLICY MATURITY: Age 121

PREMIUMS: Payable to age 65 or 20 years, whichever is longer

DIVIDENDS:

- Dividends are not guaranteed and may be changed by the company at any time and for any reason. Dividends are not affected by policy loans. Any dividend for the first policy year will be credited upon payment of the premium for the second policy year. (By current company practice and subject to change, the first year's dividend will be payable upon the payment of the first modal premium of the second policy year.) Any subsequent dividend will be credited on the policy anniversary. A pro-rata dividend for the current policy year is paid on death. Dividends will vary by issue age and duration, sex, tobacco usage, risk class and face amount band.

DIVIDEND OPTIONS:

- Purchase Paid-Up Additions (PUA)
- Accumulate at Interest
- Premium Payment
- Paid in Cash

POLICY LOANS:

- Available when policy has accumulated net cash value. Loans will accrue interest. Loans and withdrawals may generate an income tax liability, reduce the cash value and the death benefit if not repaid, and may cause the policy to lapse.

RIDERS:

- Accelerated Death Benefit Plus Rider - No additional premium required
- Accelerated Death Benefit Rider - No additional premium required
- Accidental Death Benefit Rider - Yes additional premium required
- Children's Insurance Rider - Yes additional premium required
- Guaranteed Purchase Option Rider - Yes additional premium required
- Level Premium Paid-Up Additions Rider - Yes additional premium required
- Single Premium Paid-Up Additions Rider - Yes No additional premium required
- Spouse Renewable Term Rider - Yes additional premium required
- Annual Renewable Term Rider - Yes additional premium required
- 10-year Term Life Insurance Rider - Yes additional premium required
- Waiver of Premium Disability Benefit Rider - Yes additional premium required
- Not available in North Dakota.

STATES AVAILABLE: AL, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY

RIDERS:

- Priced With 10 Yr Term Life Rider For Increased Death Benefit
- Accelerated Benefit Rider included at no cost

COMMISSION:

- 99% Total Commission
- (18% year 1, 9% years 2-10)

SENTINEL 15 • \$100,000 • MALE, PREFERRED NONSMOKER							
Age at Issue	Annual Premium	First Year Guaranteed Cash Value	Cash Value as a % of Premium	First Year Dividend*	First Year Dividend as a % of Premium	First Year Non-Guaranteed Cash Value	Projected Cash Value as a % of Premium
25	\$2,209	\$868	39%	\$759	34%	\$1,627	74%
35	\$3,166	\$1,250	39%	\$1,094	35%	\$2,344	74%
45	\$4,552	\$1,805	40%	\$1,579	35%	\$3,384	74%
55	\$6,454	\$2,566	40%	\$2,245	35%	\$4,811	75%
65	\$9,032	\$3,597	40%	\$3,147	35%	\$6,744	75%

These early cash values may be used in a variety of ways by the policy owner.

All non-guaranteed policy projections in this example are based on current assumptions, which are not guaranteed. Actual results may be more or less favorable. Values as of 09/01/2018.

* Dividends are not guaranteed and may be higher or lower than the current projections. The end of the first year dividend is paid upon the payment of the first modal second year premium.

Single Premium Whole Life insurance. Pay one premium and pay no more.

Liberty 15

WHOLE LIFE INSURANCE



PRODUCT POSITIONING

Liberty 15 (CCL14 LL-02 1408) is a single premium whole life insurance policy designed for those who prefer to pay for coverage in one lump-sum premium.

PRODUCT TYPE: Whole Life Insurance

MINIMUM AMOUNT ISSUED

Non-Qualified Only
 No Tobacco/Tobacco \$25,000
 Preferred: \$100,000

ISSUE AGES

* 0-85 for Standard underwriting classes
 * 18-75 for Preferred underwriting classes

RATE CLASSES

* Super Preferred No Tobacco
 * Preferred No Tobacco * Preferred Tobacco
 * Standard No Tobacco * Standard Tobacco

Only a Standard class is available if age 0-17

POLICY MATURITY: Age 121

PREMIUMS: Single Premium

DIVIDENDS

Any dividends will be credited on the policy anniversary. Dividends are not affected by policy loans.

Dividends are not guaranteed and may be changed by the company at any time.

DIVIDEND OPTIONS

* Purchase Paid-Up Additions (PUA)
 * Accumulate at Interest
 * Paid in Cash

POLICY LOANS

Available when policy has accumulated net cash value. Loans will accrue interest. Loans and withdrawals may generate an income tax liability, reduce the cash value and the death benefit if not repaid, and may cause the policy to lapse.

RIDERS

Rider	Additional premium required
* Accelerated Death Benefit Plus Rider (CCL16 LIR-08 1601) ¹	No
* Accelerated Death Benefit Rider (CCL16 LIR-07 1601) ¹	No
* Guaranteed Purchase Option Rider (GPO) ²	Yes
* Single Premium Paid-Up Additions Rider (CCL14 LIR-04 1408) ³	Yes

¹ Automatic death subrogation, see detailed Classifications underwriting approval.
² Automatic death subrogation not eligible for the Accelerated Death Benefit Rider.
³ Transferable to First Spouse.

MARKET DESCRIPTION

The idea of paying life insurance premiums for a lifetime can be a daunting thought to some people because they may be nearing retirement and facing the prospect of living on a reduced income. They may have been paying premiums into a policy that will need more money to stay in force, or they may find themselves in a situation where they do not need as much coverage as they once had and would like to stop making premium payments.

Many people have accumulated liquid assets that they intend to pass along to their children, grandchildren, or even a special charity. At the same time, they are hesitant to "lock up" or "tie up" their money in case it is needed for some unforeseen emergency.

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LL-2215 (08/18)

ADVANTAGES:

- An immediate increase in the amount passed to their chosen beneficiaries.
- The continued growth of the cash-value accumulation, which is generally income tax-free.
- Transfer of the death benefit to the beneficiary, if they are the named beneficiary, without probate charges.
- Transfer of the death benefit to the beneficiary without income taxes.
- Availability of the cash-value accumulation with any income tax charged only when the funds are taken from the policy.
- Accelerated Death Benefit PLUS Rider or Accelerated Death Benefit Rider is included in states where approved.

MARKET DESCRIPTION:

- The idea of paying life insurance premiums for a lifetime can be a daunting thought to some people because they may be nearing retirement and facing the prospect of living on a reduced income. They may have been paying premiums into a policy that will need more money to stay in force, or they may find themselves in a situation where they do not need as much coverage as they once had and would like to stop making premium payments. Many people have accumulated liquid assets that they intend to pass along to their children, grandchildren, or even a special charity. At the same time, they are hesitant to "lock up" or "tie up" their money in case it is needed for some unforeseen emergency.

PRODUCT TYPE: Whole Life Insurance

MINIMUM AMOUNT ISSUED:

- Non-Qualified Only
- No Tobacco/Tobacco: \$25,000
- Preferred: \$100,000

ISSUE AGES:

- 0-85 for Standard underwriting classes
- 18-75 for Preferred underwriting classes

RATE CLASSES:

- Super Preferred No Tobacco
- Preferred No Tobacco
- Preferred Tobacco
- Standard No Tobacco
- Standard Tobacco
- Only a Standard class is available if age 0-17

POLICY MATURITY: Age 121

PREMIUMS: Single Premium

DIVIDENDS:

- Any dividends will be credited on the policy anniversary. Dividends are not affected by policy loans. Dividends are not guaranteed and may be changed by the company at any time.

DIVIDEND OPTIONS:

- Purchase Paid-Up Additions (PUA)
- Accumulate at Interest
- Paid in Cash

POLICY LOANS:

- Available when policy has accumulated net cash value. Loans will accrue interest. Loans and withdrawals may generate an income tax liability, reduce the cash value and the death benefit if not repaid, and may cause the policy to lapse.

RIDERS:

- Accelerated Death Benefit Plus Rider - No additional premium required
- Accelerated Death Benefit Rider - No additional premium required
- Guaranteed Purchase Option Rider - Yes additional premium required
- Single Premium Paid-Up Additions Rider - Yes No additional premium required
- Not available in North Dakota.

STATES AVAILABLE: AL, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY

COMMISSION: 5.40%

BROCHURES:

- [Fact Sheet](#)
- [Pricing](#)
- [Sample Quote](#)

MYGA RATES - APRIL 2019

FULLY LIQUID NO SURRENDER FIXED ANNUITY RATE

0.00% SURRENDER CHARGE | ISSUES TO AGE 100* | NO MVA

1.65% Rate

Not Available in AL, CA, DC, DE, FL, MN, MO, MT, ND, NY, SD (* 85 in OK)

Walk Away Anytime

Rates as of 4/04/2019 - From various insurance carriers:

No Surrender - Liquid Fixed Annuity

- **1.65% Interest Rate** - Fully Liquid FPDA

3 Year Interest Rate Guarantees

- **3.05% Interest Rate** - 2.00% Commission (0-90)
- **3.00% Interest Rate** - 10% Withdrawals - Rate is 2.90% under \$250,000
- **3.00% Interest Rate** - "A+" Rated Carrier - 2.00% Commission (0-80)
- **2.90% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.90% Interest Rate** - Withdrawals of accumulated interest & full death benefit
- **2.80% Interest Rate** - "A" Rated Carrier - Issues to age 93

4 Year Interest Rate Guarantees

- **3.20% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.05% Interest Rate** - 10% Withdrawals - Rate is 2.95% under \$250,000

5 Year Interest Rate Guarantees

- **4.00% Interest Rate** - (3.90% in California) - 2.25% commission (0-80)
- **4.00% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.65% Interest Rate** - 2.25% commission (0-90) - \$10,000 Premium minimum
- **3.55% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **3.35% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **3.05% Interest Rate** - New York Approved - 10% Free Withdrawals

- **3.15% Interest Rate** - 10% Withdrawals - Rate is 3.05% under \$250,000
- **3.15% Interest Rate** - "A+" Rated Carrier - 2.00% Commission (0-80)
- **3.10% Interest Rate** - "A" Rated Carrier - NY Approved - 2.80% under \$100,000

6 Year Interest Rate Guarantees

- **4.12% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.85% Interest Rate** (Available in California) - 2.00% commission (0-79)
- **3.15% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **3.20% Interest Rate** - 10% Withdrawals - Rate is 3.10% under \$250,000
- **3.10% Interest Rate** - "A" Rated Carrier - NY Approved - 2.80% under \$100,000

7 Year Interest Rate Guarantees

- **4.10% Interest Rate** (4.00% in California) - 2.25% commission (0-80)
- **4.19% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.70% Interest Rate** - 2.50% Commission - No Features
- **3.39% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **3.35% Interest Rate** - "A+" Rated Carrier - 2.00% Commission (0-80)
- **3.25% Interest Rate** - 10% Withdrawals - Rate is 3.15% under \$250,000
- **3.20% Interest Rate** - 4.00% Commission (0-80) - Full Beat Benefit
- **3.10% Interest Rate** - "A" Rated Carrier - NY Approved - 2.80% under \$100,000

8 Year Interest Rate Guarantees

- **3.30% Interest Rate** - 10% Withdrawals - Rate is 3.20% under \$250,000

9 Year Interest Rate Guarantees

- **3.75% Interest Rate** - 2.75% Commission - No Features
- **3.45% Interest Rate** - "A+" Rated Carrier - 2.00% Commission (0-80)
- **3.35% Interest Rate** - 10% Withdrawals - Rate is 3.25% under \$250,000

10 Year Interest Rate Guarantees

- **4.20% Interest Rate** (4.10% in California) - 2.75% commission (0-80)
- **4.30% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.40% Interest Rate** - 10% Withdrawals - Rate is 3.30% under \$250,000
- **3.10% Interest Rate** - "A" Rated Carrier - NY Approved - 2.80% under \$100,000

3.20%

Interest Rate

7 Year Guarantee

\$500,000 @ 3.20% grows to \$623,344

4.00% Commission Plus:

- Full Accumulation Value At Death
- Accumulated Interest Withdrawals
- Non-Recurring Surrender Charge Liquid After 7th Year
- Not Available in DE, MN, NH, NY
- 1.65% minimum after guarantee term

[Details](#)

Immediate Annuities @ the New SPIAquote.com

SPIA rates reducing in April, get final quotes before the end of the month for maximum expiration dates!

If you want to beat an FIA income rider for maximum income **NOW**, get a SPIA quote. Let us help you compare the income payouts, premiums and beneficiary guarantees.

A SPIA may offer:

- Less premium for the same lifetime income
- Longer and non-assumption based beneficiary guarantees, up to 30 years
- Higher joint lifetime payout percentages
- Tax Exclusion Ratio
- Period Certain Only Payments 5 - 30 years - Not based on age or gender

The screenshot shows the SPIAQUOTE.COM website banner. At the top, there is a navigation bar with links for 'GET A QUOTE', 'LIQUIDITY SPIA QUOTE', 'SPIA TYPES', and 'CONTACT'. Below the navigation bar, the text 'SINGLE PREMIUM IMMEDIATE ANNUITIES' is displayed. The main heading is 'Immediate Annuities For Life Agents'. To the left of the text is an image of a hand pointing at a screen displaying financial data. To the right of the image is the text 'GET A QUOTE NOW'. Below the image, there is a sub-heading 'WE COMPARE IMMEDIATE ANNUITY QUOTES AND COMMISSIONS FOR INSURANCE AGENTS.' and a paragraph of text: 'SPIAQuote.com works with independent life agents to provide single premium immediate annuities offering a guaranteed income stream that can last a lifetime. Our agent services are committed to providing the life agent with high-quality and client friendly fixed annuity products.'

News and Incentives

WHAT'S HAPPENING NOW

- [2019 Tax Reference Guide](#)
- [2018 Tax Reference Guide](#)
- QLAC: [Get a QLAC quote](#)
- [Fee Advisor DIA & QLAC](#)

Integrity Life Reference Guides

- [Titling of Contracts](#)
- [Annuitant Driven Contracts](#)
- [Owner Driven Contracts](#)

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [Sentinel Security 2020](#)

Keep Aware

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

Offer Fixed Annuities With FSD's Assistance

Life Licensed Agent? 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 insurance product!

Jeff Affronti & FSD Financial

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Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

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Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

April 11, 2019
Update

Immediate Annuities @ the New SPIAquote.com

SPIA GUARANTEE 360

Male age 55 - Lifetime Income With 30 Year Minimum Guarantee

Premium: \$500,000 Non-Qualified

Lifetime Income: \$2,027.10 Monthly (\$24,325.20 Annually = **4.87%**)

Day 1 Minimum Income Return: \$729.756.00 (**145.9%** of initial premium)

Income begins 1 month after premium received.

"A+" Rated Carrier

If you want to beat an FIA income rider for maximum income **NOW**, get a SPIA quote. Let us help you compare the income payouts, premiums and beneficiary guarantees.

A SPIA may offer:

- Less premium for the same lifetime income
- Longer and non-assumption based beneficiary guarantees, up to 30 years
- Higher joint lifetime payout percentages
- Tax Exclusion Ratio
- Period Certain Only Payments 5 - 30 years - Not based on age or gender

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SINGLE PREMIUM IMMEDIATE ANNUITIES

QUALITY | INTEGRITY | EXPERTISE

Immediate Annuities For Life Agents



WE COMPARE IMMEDIATE ANNUITY QUOTES AND COMMISSIONS FOR INSURANCE AGENTS.

SPIAQuote.com works with independent life agents to provide single premium immediate annuities offering a guaranteed income stream that can last a lifetime. Our agent services are committed to providing the life agent with high-quality and client friendly fixed annuity products.

GET A QUOTE NOW

Fixed Indexed Annuities

Great FIA for agents who understand the value of a smaller commission. Looking for a short term accumulation product with upside potential? Here is an Indexed Annuity with only a 5 year surrender charge.

"A+" rated carrier with high Caps on the Point to Point options and a performance trigger bucket if the index increases at all.

5 Year FIA | A+ Rated Carrier | Up to 6.25% CAP

Lincoln Financial Group You're In Charge

Lincoln OptiBlend® 5 fixed indexed annuity

Facts At-A-Glance

Issue ages
60-80, unqualified and qualified

Available markets
Unqualified, qualified IRA, and Roth IRA

Minimum initial premium
\$10,000 (unqualified and qualified) (corporate ownership is not permitted)

Maximum premium (subject to the Illustration)
\$1,000,000 - The maximum premium is per contract/owner, including previous contracts existing for same individual.

Additional premiums
Additional premiums are subject to a \$50 minimum. The Lincoln National Insurance Company reserves the right to limit additional premiums to \$25,000 each contract year. Additional premiums are applied to the Fixed Account and can be moved during the accumulation period.

Fixed interest rate guarantee period
Initial: One year Subsequent: One year

Interest accounts*
Fixed Account: Guaranteed minimum fixed interest rate between 1.00% and 3.00%.
Point-to-Point Indexed Account: Guaranteed minimum indexed interest cap: 1.00%.

Performance Triggered Indexed Account: Guaranteed minimum specified cap: 1.75%.

1 Year Volatility Controlled Point-to-Point Indexed Account: Guaranteed maximum indexed interest cap: 1.00%.

1 Year Point-to-Point Indexed Account: Guaranteed minimum indexed interest cap: 1.00%.

Account allocations
Accounts can be allocated into or out of the Fixed Account and any of the Indexed Accounts during the 75-day allocation period after each contract anniversary date. The reallocation will be effective as of the contract anniversary date. The amount of the contract value available for reallocation on a contract anniversary equals:
• The Fixed Account value plus
• The sum of the Indexed Account values.

Market Value Adjustment (MVA)
If you withdraw more than the annual free withdrawal before the end of the surrender charge period, it may be subject to a surrender charge and an MVA. The MVA is a positive or negative adjustment based on the current interest rate environment at the time of the surrender. The MVA does not apply to withdrawals after the surrender charge period, 10% annual free withdrawal, the death benefit, assigned contracts, or contracts issued in selected states.

Surrender charge period
(% of account or value not a total after MVA)

Contract year	1	2	3	4	5	6
Contract	9.00%	8.00%	7.00%	6.00%	5.00%	0.00%
Cap Rate	3.75%	3.75%	3.75%	4.25%	5.25%	10.00%

Death option 5 not available in New York.

Nursing home and terminal illness benefits*
Allows access to contract value without surrender charge or MVA. If certain conditions are met.

Partial surrenders*
Beginning in the first contract year, up to 10% of contract value may be withdrawn each contract year without incurring charge.

*Not available in every state. See your policy for details on availability and terms. Lincoln National Insurance Company reserves the right to modify or discontinue this benefit at any time without notice. This benefit is not available in all states. See your policy for details. **MVA is a positive or negative adjustment based on the current interest rate environment at the time of the surrender. The MVA does not apply to withdrawals after the surrender charge period, 10% annual free withdrawal, the death benefit, assigned contracts, or contracts issued in selected states. ***MVA is a positive or negative adjustment based on the current interest rate environment at the time of the surrender. The MVA does not apply to withdrawals after the surrender charge period, 10% annual free withdrawal, the death benefit, assigned contracts, or contracts issued in selected states. ****MVA is a positive or negative adjustment based on the current interest rate environment at the time of the surrender. The MVA does not apply to withdrawals after the surrender charge period, 10% annual free withdrawal, the death benefit, assigned contracts, or contracts issued in selected states.

Insurance products issued by Lincoln National Life Insurance Company. For use with the general public. Page 1 of 2

Fixed Account:

- **2.95% Spread** (\$100,000+ Premium) - **2.50%** (\$10,000 - \$99,999)

1-Year Point-to-Point Indexed:

- **6.25% Cap** (\$100,000+ Premium) - **5.30% Cap** (\$10,000 - \$99,999)

1-Year Volatility Controlled Pt-to-Pt Indexed:

- **1.20 Spread** (\$100,000+ Premium) - **1.40% Spread** (\$10,000 - \$99,999)

1-Year Performance Triggered Indexed:

- **4.50% Cap** (\$100,000+ Premium) - **4.00% Cap** (\$10,000 - \$99,999)

Surrender charge period: 5 Years

- 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 0.00%

- California: 9.25%, 8.25%, 7.25%, 6.25%, 5.20%, 0.00%

Issue ages:

- 0 – 85, non-qualified and qualified

Available markets

- Non-qualified, qualified (IRA and Roth IRA)

Minimum initial premium

- \$10,000 non-qualified and qualified
- Maximum premium (without Home Office approval) \$2,000,000

Additional premiums:

- Additional premiums are applied to the Fixed Account & subject to a \$50 minimum. Carrier has the right to limit additional premiums to \$25,000 each contract year.

Fixed interest rate guarantee period

- Initial: One year Subsequent: One year

Commission:

- 2.70% (0-74)
- 2.20% (75-79)
- 1.20% (80-84)
- 0.50% (85)

5, 7 & 10 Year Term FIA - A Rated Carrier

Here is one product with three surrender terms to choose from. The carrier is "A" rated and we have been working with them most of my 20 years. Annual point to point caps are high enough to offer some decent gains and a no cap option is available. The client can diversify between the S&P 500 and fixed buckets. Let us if you would like an illustration or request one at our web site.

Individual Annuities

In A Down-Year The Account Doesn't Lose A Penny!
A Simple Way To Feel Secure Again




Index Select Annuity 5 & 7

The Index Select Annuity offers an ideal combination of growth potential and safety. The account will never participate in any declines the index may see each term, only in the gains. Plus, as interest is credited, the earnings are locked into the index interest account value.

Index Rate Caps
Effective 8/30/10

\$15,000	\$100,000
5.25%	5.50%
Fixed Interest Crediting: 2.00%	
Index Select Annuity 5	
5.75%	6.00%
Fixed Interest Crediting: 2.00%	

Index Select Annuity 5 & 7

- **Index Interest Account**
 - Annual Point-to-Point
 - 100% Participation in S&P 500® up to Index Rate Cap
 - Annually Declared Renewal Cap Rate
- **Fixed Interest Account**
 - 1-Year Rate Guarantee X.XX%
- Potential for account growth as the S&P 500® index grows
- 5 or 7-Year Surrender Period
- 45-day Rate Lock for Transfers
- Issue to Age 90
- Market Value Adjustment Feature
- No Automatic Surrender Reset

Surrender-Charge-Free Withdrawal Options

- 10% Annual withdrawals after first contract year
- IRS required minimum distributions
- Nursing home and terminal condition waivers - with partial index credit available
- Death benefits with partial index credit available
- Annuitization (subject to rules) with partial index credit available

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18297 LPT10

FIA with 5, 7 and 10 Year Surrender Terms To Choose From:

S&P 500 index interest crediting options:

Annual point-to-point with cap rate:

- 5 Year: 5.50% Cap (\$100,000+ Premium) - 5.25% Cap (\$15,000 - \$99,999)
- 7 Year: 6.00% Cap (\$100,000+ Premium) - 5.75% Cap (\$15,000 - \$99,999)

- 10 Year: 6.25% Cap (\$100,000+ Premium) - 6.00% Cap (\$15,000 - \$99,999)

Annual point-to-point with participation rate no cap:

- 5 Year: 44% (\$100,000+ Premium) and 42% (\$15,000 - \$99,999)
- 7 Year: 49% (\$100,000+ Premium) and 47% (\$15,000 - \$99,999)
- 10 Year: 50% (\$100,000+ Premium) and 48% (\$15,000 - \$99,999)

Fixed interest with one-year rate guarantee period:

- 5 Year Term: 2.00%
- 7 Year Term: 2.00%
- 10 Year Term: 2.00%

Issue Age:

- 5 Year Term: Issue to age 93*
- 7 Year Term: Issue to age 90
- 10 Year Term: Issue to age 80

Guaranteed minimum accumulation benefit (GMAB):

- 5 Year Term: 105% of net premium after 5 years
- 7 Year Term: 107% of net premium after 7 years
- 10 Year Term: 110% of net premium after 10 years

Minimum / Maximum Premiums:

- \$15,000 to \$1,000,000 initial premium

Surrender Charge Period - Choice of 5, 7 or 10-year term:

- 5 Year Term: 9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 0.0% Thereafter
- 7 Year Term: 9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%, 0.0% Thereafter
- 10 Year Term: 9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5%, 0.0% Thereafter
- MVA +/- during surrender term

Free withdrawal options waiver of surrender: **

- 10% annual withdrawals
- IRS Required minimum distributions
- Terminal conditions *with partial index credit available*
- Nursing home residency *with partial index credit available*
- Death of Owner *with partial index credit available*
- Death of Annuitant
- Annuitization *with partial index credit available*

Commissions by age:

- 5 Year Term: 3.00% (0-80) 1.50% (81-85) 1.35% (86-90) 1.35% (91-93)
- 7 Year Term: 4.00% (0-80) 2.00% (81-85) 1.45% (86-90)
- 10 Year Term: 5.00% (0-80)

Company Ratings:

- "A" Rated By A.M. Best

FIXED RATES - APRIL 2019

April 2019 Fixed Rate HotList

Fixed Annuity Hot List
 www.FixedAnnuitiesAndLife.com | www.SPIAquote.com
 April 11, 2019 800-373-9697 AGENT USE ONLY

5 Year Surrender Fixed Indexed

Fixed Account:
 2.95% Spread (\$100,000+) - 1.40% Spread (\$10,000 - \$99,999)

1-Year Point-to-Point Indexed:
 6.25% Cap (\$100,000+) - 5.30% Cap (\$10,000 - \$99,999)

1-Year Volatility Controlled Pt-to-Pt Indexed:
 1.20 Spread (\$100,000+) - 1.40% Spread (\$10,000 - \$99,999)

1-Year Performance Triggered Indexed:
 4.50% Cap (\$100,000+) - 4.00% Cap (\$10,000 - \$99,999)
[See More Here](#)

	LIQUID Rate	3 Year Rate	5 Year Rate
Short Term MYGA's	1.65%	3.05%	3.10%
	0.50% Annual Commission Issues To Age 100	2.00% Commission 0.90 CA & FL Min Age 75	3.25% Commission 0.80 1.50%

3.85% Rate

Guaranteed Period: 6 Years

6 Years of Surrender Charges:
 8%, 7%, 6%, 5%, 4%, 0% Thereafter
 Surrender charges vary in FL, IL & UT

Minimum Deposit: \$5,000 - (\$2,000 Qualified) \$600,000 Maximum

Issue Age: to age 90

States ONLY approved in: AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, VA, WA, WY

Free Withdrawal: 100% of Accumulated Interest | Minimum payment \$100

Death Benefits: Full Death Benefit

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FSD FINANCIAL SERVICES | 1530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67383 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE

Short term products have been popular for clients looking for a 3.00% or better yield without a long term commitment.

Agents, the liquid FPDA product pays a 0.50% commission annually. So, as long as the product is in-force you will earn a commission. Build your own AUM trail commission!

As an agent you can earn the 1.65% plus the 0.50% commission for a total of 2.15% liquid.

[HotList Link](#)

Check out our dedicated MYGA page here - <https://fixedannuitiesandlife.com/myga-rates>

FULLY LIQUID NO SURRENDER FIXED ANNUITY RATE

0.00% SURRENDER CHARGE | ISSUES TO AGE 100* | NO MVA

1.65% Rate Not Available in AL, CA, DC, DE, FL, MN, MO, MT, ND, NY, SD (* 85 in OK)

Walk Away Anytime

3.20% Interest Rate

7 Year Guarantee

4.00% Commission Plus:

- Full Accumulation Value At Death
- Accumulated Interest Withdrawals
- Non-Recurring Surrender Charge Liquid After 7th Year
- Not Available in DE, MN, NH, NY
- 1.65% minimum after guarantee term

[Details](#)

\$500,000 @ 3.20% grows to \$623,344

News and Incentives

- WHAT'S HAPPENING NOW**
- [2019 Tax Reference Guide](#)
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- Trips / Rewards**
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- Pension Fixed Annuities

Integrity Life Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- Owner Driven Contracts

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

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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 insurance product!
Jeff Affronti & FSD Financial

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

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Life Agent Use Only
Quick Discussion Guide

April 18, 2019
Update



Happy Easter

We hope you all have a wonderful weekend with your families.

We will be in the office until noon, Friday April 19. Email us after that.

Immediate Annuity GMWB Alternative



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SINGLE PREMIUM IMMEDIATE ANNUITIES

QUALITY | INTEGRITY | EXPERTISE

Immediate Annuities For Life Agents

"A+" RATED CARRIER – SAMPLE QUOTES Immediate Lifetime Income With Cash Refund 5.00% Commission – Liquidity Options

Income Begins 1 Month After Premium Received | Below Quotes Assumes \$100,000 Premium

Tax Exclusion 70% to 83% based on age and gender until recovery of cost basis.

Male – Monthly Income

Age 55 = \$392.99 (4.71% Annually)
 Age 60 = \$425.14 (5.10% Annually)
 Age 65 = \$467.63 (5.61% Annually)
 Age 70 = \$525.06 (6.30% Annually)

Female – Monthly Income

Age 55 = \$377.41 (4.53% Annually)
 Age 60 = \$405.82 (4.87% Annually)
 Age 65 = \$442.85 (5.31% Annually)
 Age 70 = \$492.60 (5.91% Annually)

More Information and Quote Requests

If you want to beat an FIA income rider for maximum income **NOW**, get a SPIA quote. Let us help you compare the income payouts, premiums and beneficiary guarantees.

Fixed Indexed Annuities

Great MYGA Alternative.

Short Term (5 Year) Fixed Index Annuity (FIA) with up to a 6.25% cap on the traditional Point to Point S&P 500 crediting method.

Clients looking for a shot at better than current 5 year MYGA rates have a real option with this "A+" rated carrier. Current MYGA rates from "A+" rated carriers average less than 3%.

A 6.25% cap with just 3 years of capped gains is equivalent 3.70% interest rate.

Lincoln OptiBlend® 5 Indexed Annuity
Fixed Indexed Selected Period Overview

The tables in this illustration are hypothetical and may not be used to project or predict future performance.
Prepared for:

Client Name		Valued Client		55	Male	
Selected Period - from 1/1/1989 to 1/1/2019						
Age	End of Year	Interest Credited Amount	Principal Protection & Growth Potential Accumulation	Interest Credited Rate	Guaranteed Minimum Cash Surrender Value	Indexed Surrender Value
55	At Issue	\$31,250	\$50,000	6.25%	\$447,344	\$51,250
56	1	92	\$51,250	0.00%	\$457,409	\$51,250
57	2	\$33,203	\$58,455	6.25%	\$487,701	\$58,455
58	3	\$24,312	\$58,995	4.34%	\$478,224	\$58,995
59	4	\$38,910	\$65,375	6.25%	\$488,884	\$65,375
60	5	92	\$65,375	0.00%	\$515,189	\$65,375
61	6	\$30,111	\$68,486	6.25%	\$517,195	\$68,486
62	7	\$41,855	\$70,442	6.25%	\$520,354	\$70,442
63	8	\$44,153	\$70,694	6.25%	\$522,655	\$70,694
64	9	\$48,812	\$70,507	6.25%	\$526,975	\$70,507
65	10	\$48,844	\$67,351	6.25%	\$534,878	\$67,351
66	11	92	\$67,351	0.00%	\$542,490	\$67,351
67	12	92	\$67,351	0.00%	\$550,837	\$67,351
68	13	92	\$67,351	0.00%	\$559,939	\$67,351
69	14	92	\$67,351	0.00%	\$569,799	\$67,351
70	15	\$52,859	\$60,210	6.25%	\$587,488	\$60,210
71	16	\$58,269	\$66,580	6.25%	\$579,968	\$66,580
72	17	\$53,094	\$1,008,673	6.25%	\$584,638	\$1,008,673
73	18	\$63,105	\$1,073,774	6.25%	\$603,408	\$1,073,774
74	19	\$21,143	\$1,068,621	2.30%	\$602,339	\$1,068,621
75	20	92	\$1,068,621	0.00%	\$611,243	\$1,068,621
76	21	\$68,465	\$1,164,418	6.25%	\$625,314	\$1,164,418
77	22	\$72,778	\$1,237,762	6.25%	\$629,821	\$1,237,762
78	23	\$5,568	\$1,242,260	0.41%	\$639,269	\$1,242,260
79	24	\$77,840	\$1,319,600	6.25%	\$648,858	\$1,319,600
80	25	\$45,463	\$1,402,373	6.25%	\$668,851	\$1,402,373
81	26	\$47,646	\$1,480,021	6.25%	\$688,499	\$1,480,021
82	27	92	\$1,480,021	0.00%	\$679,490	\$1,480,021
83	28	\$63,126	\$1,563,147	6.25%	\$688,874	\$1,563,147
84	29	\$66,847	\$1,622,094	6.25%	\$699,054	\$1,622,094
84	30	92	\$1,622,094	0.00%	\$709,489	\$1,622,094
Total		\$1,822,884	Average:	4.3%		

***Guaranteed Minimum Cash Surrender Value is the absolute lowest value you would receive if you fully surrender the contract. Your actual Cash Surrender Value is equal to your Accumulation Value on the date of surrender, less surrender charges (if applicable), and less any taxes. The Cash Surrender Value may be higher than the Guaranteed Minimum Cash Surrender Value.

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Prepared on 04/16/2019 By: JEFFREY AFFRIDI Page 3 of 8

THIS ILLUSTRATION IS NOT COMPLETE WITHOUT ALL PAGES.

LIN-2330268-02019 5.1.24.16

1-Year Point-to-Point Indexed:

- **6.25% Cap** (\$100,000+ Premium) - **5.30% Cap** (\$10,000 - \$99,999)

Surrender charge period: 5 Years

- 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 0.00%
- California: 9.25%, 8.25%, 7.25%, 6.25%, 5.20%, 0.00%

Issue ages:

- 0 – 85, non-qualified and qualified

Available markets:

- Non-qualified, qualified (IRA and Roth IRA)

Minimum initial premium:

- \$10,000 non-qualified and qualified
- Maximum premium (without Home Office approval) \$2,000,000

Additional premiums:

- Additional premiums are applied to the Fixed Account & subject to a \$50 minimum. Carrier has the right to limit additional premiums to \$25,000 each contract year.

Fixed interest rate guarantee period:

- Initial: One year Subsequent: One year

Commission:

- 2.70% (0-74)
- 2.20% (75-79)

- 1.20% (80-84)
- 0.50% (85)

MYGA Rates

3.20% Interest Rate 7 Year Guarantee

4.00% Commission Plus:

- Full Accumulation Value At Death
- Accumulated Interest Withdrawals
- Non-Recurring Surrender Charge Liquid After 7th Year
- Not Available in DE, MN, NH, NY
- 1.65% minimum after guarantee term

[Details](#)

\$500,000 @ 3.20% grows to \$623,344

No Surrender - Liquid Fixed Annuity

- **1.65% Interest Rate** - Fully Liquid FPDA

3 Year Interest Rate Guarantees

- **3.05% Interest Rate** - 2.00% Commission (0-90)
- **3.00% Interest Rate** - 10% Withdrawals - Rate is 2.90% under \$250,000
- **2.90% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **2.90% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.90% Interest Rate** - Withdrawals full death benefit 2% Commission (0-80)
- **2.80% Interest Rate** - "A" Rated Carrier - Issues to age 93

4 Year Interest Rate Guarantees

- **3.05% Interest Rate** - "A-" Rated Carrier - 10% Withdrawals Year 2+
- **3.05% Interest Rate** - 10% Withdrawals - Rate is 2.95% under \$250,000

5 Year Interest Rate Guarantees

- **4.00% Interest Rate** - (3.90% in California) - 2.25% commission (0-80)
- **4.00% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.65% Interest Rate** - 2.25% commission (0-90) - \$10,000 Premium minimum
- **3.55% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **3.35% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **3.05% Interest Rate** - New York Approved - 10% Free Withdrawals
- **3.15% Interest Rate** - 10% Withdrawals - Rate is 3.05% under \$250,000
- **3.00% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **3.10% Interest Rate** - "A" Rated Carrier - 2.80% under \$100,000

6 Year Interest Rate Guarantees

- **4.12% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.85% Interest Rate** (Available in California) - 2.00% commission (0-79)
- **3.15% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **3.20% Interest Rate** - 10% Withdrawals - Rate is 3.10% under \$250,000
- **3.10% Interest Rate** - "A" Rated Carrier - NY Approved - 2.80% under \$100,000

7 Year Interest Rate Guarantees

- **4.10% Interest Rate** (4.00% in California) - 2.25% commission (0-80)
- **4.19% Interest Rate** - Issues to age 90 - only pay for need rider

- **3.70% Interest Rate** - 2.50% Commission - No Features
- **3.39% Interest Rate** - "A" Rated Carrier - \$100,000 premium
- **3.20% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **3.25% Interest Rate** - 10% Withdrawals - Rate is 3.15% under \$250,000
- **3.20% Interest Rate** - 4.00% Commission (0-80) - Full Beat Benefit
- **3.10% Interest Rate** - "A" Rated Carrier - NY Approved - 2.80% under \$100,000

8 Year Interest Rate Guarantees

- **3.30% Interest Rate** - 10% Withdrawals - Rate is 3.20% under \$250,000

9 Year Interest Rate Guarantees

- **3.75% Interest Rate** - 2.75% Commission - No Features
- **3.30% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **3.35% Interest Rate** - 10% Withdrawals - Rate is 3.25% under \$250,000

10 Year Interest Rate Guarantees

- **4.20% Interest Rate** (4.10% in California) - 2.75% commission (0-80)
- **4.30% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.40% Interest Rate** - 10% Withdrawals - Rate is 3.30% under \$250,000
- **3.10% Interest Rate** - "A" Rated Carrier - NY Approved - 2.80% under \$100,000

News and Incentives

WHAT'S HAPPENING NOW

- [2019 Tax Reference Guide](#)
- [2018 Tax Reference Guide](#)
- QLAC: [Get a QLAC quote](#)
- [Fee Advisor DIA & QLAC](#)
- [Pension Fixed Annuities](#)

Integrity Life Reference Guides

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- [Annuitant Driven Contracts](#)
- [Owner Driven Contracts](#)

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- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)

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FSD Financial Services Insurance News & Reviews

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Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

April 24, 2019
Update

3 Year Surrender Charge Index Annuity

Have a Life Insurance Agent License?

If so, you can offer this great MYGA alternative with better commission options.

Short Term (3 Year) Fixed Index Annuity (FIA) with up to a 4.60% cap on the traditional Point to Point S&P 500 crediting method. Clients looking for a shot at better than current 3 year MYGA rates have a real option with this "A" rated carrier. Current 3 year MYGA rates from "A" rated carriers average less than 3.00%.

How can this 3 Year FIA compare to a MYGA?

- 4.60% cap with just 2 years of capped gains is equivalent 3.04% interest rate.
- 5.75% cap with just 2 years of capped gains is equivalent 3.80% interest rate.

PRODUCT DETAILS - \$50,000 Minimum

Crediting Methods & Rates:

S&P 500 annual point-to-point with cap:

- 4.60% Cap (\$150,000+) - 4.35% Cap (\$50,000 - \$149,999)
- AK, CA & UT Rates - 4.35% Cap (\$150,000+) - 4.00% Cap (\$10,000 - \$149,999)

iShares® U.S. Real Estate annual point-to-point with cap:

- 5.75 Cap (\$150,000+) - 5.50% Cap (\$50,000 - \$149,999)
- AK, CA & UT Rates - 5.50% Cap (\$150,000+) - 5.25% Cap (\$10,000 - \$149,999)

iShares MSCI EAFE ETF annual point-to-point with cap:

- 5.25% Cap (\$150,000+) - 5.00% Cap (\$50,000 - \$149,999)
- AK, CA & UT Rates - 5.00% Cap (\$150,000+) - 4.75% Cap (\$50,000 - \$149,999)

Declared Fixed Account Interest Rate:

- 2.35% (\$150,000+) - 2.20% (\$50,000 - \$149,999)
- AK, CA & UT Rates - 2.25% (\$150,000+) - 2.10% (\$50,000 - \$149,999)

Issue ages:

- 0-90 (qualified); 0-90 (non-qualified) (85 in Texas)
- 0-75 (inherited IRA) & (inherited non-qualified)

Tax Qualifications:

- Non-qualified & qualified: 403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 457(b) and inherited non-qualified

Minimum initial premium:

- \$50,000 non-qualified and qualified

3 Year surrender charge period:

- 9.00%, 8.00%, 7.00%, 0.00% Thereafter
- During the first three contract years, MVA will also apply (not in AK, CA and UT)

Free Withdrawals:

- 10% of the account value on the most recent contract anniversary

Waivers:

- Extended Care Waiver – Terminal Illness Waiver – 100% account value when criteria met

Not Available In:

- DE, IL, NV, NJ, NY, OR, PA, VA, WA, WY

Choose 1 Time Commission or a Trail Commission:

- 2.50% (0-75) or (Trial = 2.00% upfront & 0.25% Years 2+)
- 2.00% (76-85) or (Trial = 1.50% upfront & 0.25% Years 2+)
- 1.50% (86-90) or (Trial = 1.00% upfront & 0.25% Years 2+)

[Request a quote](#)

Multi-Year Guarantee Rates

EXPANDED PRODUCT OFFERINGS:

- **ONE** - The ONLY Liquid Fixed Annuity
- **EIGHT** - 3 Year MYGA options to choose from
- **ELEVEN** - 5 Year MYGA options to choose from

No Surrender - Liquid Fixed Annuity

- **1.65% Interest Rate** - Fully Liquid FPDA - No Surrender

3 Year Interest Rate Guarantees

- **3.05% Interest Rate** - 2.00% Commission (0-90)
- **3.00% Interest Rate** - 10% Withdrawals - Rate is 2.90% under \$250,000
- **2.90% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **2.90% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **2.90% Interest Rate** - Withdrawals full death benefit 2% Commission (0-80)
- **2.85% Interest Rate** - Issues to age 97 - Rate is 2.75% under \$250,000
- **2.75% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **2.45% Interest Rate** - New York Rate 0.10% Lower - Issues to age 99

5 Year Interest Rate Guarantees

- **4.00% Interest Rate** - (3.90% in California) - 2.25% commission (0-80)
- **4.00% Interest Rate** - Issues to age 90 - only pay for need rider
- **3.65% Interest Rate** - 2.25% commission (0-90) - \$10,000 Premium minimum
- **3.55% Interest Rate** - "A-" Rated Carrier - \$100,000 premium minimum
- **3.55% Interest Rate** - Walk Away MYGA - Rate is 3.45% under \$250,000
- **3.30% Interest Rate** - "A" Rated Carrier - Issues to age 93
- **3.20% Interest Rate** - New York Rate 0.10% Lower - Issues to age 84
- **3.05% Interest Rate** - New York Approved - 10% Free Withdrawals
- **3.15% Interest Rate** - 10% Withdrawals - Rate is 3.05% under \$250,000
- **3.00% Interest Rate** - "A+" Rated Carrier - \$100,000 premium minimum
- **3.10% Interest Rate** - "A" Rated Carrier - NY Approved - 2.80% under \$100,000



3.20%

Interest Rate

7 Year Guarantee

\$500,000 @ 3.20% grows to \$623,344

4.00% Commission Plus:

- Full Accumulation Value At Death
- Accumulated Interest Withdrawals
- Non-Recurring Surrender Charge Liquid After 7th Year
- Not Available in DE, MN, NH, NY
- 1.65% minimum after guarantee term

[Details](#)

Maximum lifetime income NOW, get a SPIA quote.



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SINGLE PREMIUM IMMEDIATE ANNUITIES

QUALITY | INTEGRITY | EXPERTISE

Immediate Annuities For Life Agents

"A++" RATED CARRIER – SAMPLE QUOTES

Immediate Lifetime Income With Installment Refund

2.75% Commission (0.25% Bonus on 1 million + Premium)

Income Begins 1 Month After Premium Received | Below Quotes Assume \$1,000,000 Premium

Tax Exclusion 70% to 83% based on age and gender until recovery of cost basis.

Male – Monthly Income

Age 55 = \$4,287.85 (5.15% Annually)
Age 60 = \$4,660.32 (5.59% Annually)
Age 65 = \$5,134.84 (6.16% Annually)
Age 70 = \$5,759.98 (6.91% Annually)
Age 75 = \$6,602.63 (7.92% Annually)

Female – Monthly Income

Age 55 = \$4,137.66 (4.97% Annually)
Age 60 = \$4,464.49 (5.36% Annually)
Age 65 = \$4,882.36 (5.86% Annually)
Age 70 = \$5,433.81 (6.52% Annually)
Age 75 = \$6,175.81 (7.41% Annually)

[More Information and Quote Requests](#)

News and Incentives

WHAT'S HAPPENING NOW

- [2019 Tax Reference Guide](#)
- [2018 Tax Reference Guide](#)
- QLAC: [Get a QLAC quote](#)
- [Fee Advisor DIA & QLAC](#)
- [Pension Fixed Annuities](#)

[Integrity Life Reference Guides](#)

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [Sentinel Security 2020](#)

Keep Aware

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

- [Titling of Contracts](#)
- [Annuitant Driven Contracts](#)

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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 insurance product!
Jeff Affronti & FSD Financial

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

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