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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!



Annuity & Life Wholesale

Below is a quick review of some interesting fixed annuity and life insurance products and topics. SPIA's may offer the best return right now for clients seeking guaranteed income.

Deferred Annuities as of 08/17/2011

Multi-Year Guarantee Rates

1 Year Annuity - 1.20% - Dropping 8/19/2011
 3 Year Annuity - 2.25% - Dropping 8/19/2011
 5 Year Annuity - 3.30% - Dropping 8/19/2011
 6 Year Annuity - 3.00% - Holding
 7 Year Annuity - 3.55% - Dropping 8/19/2011
 8 Year Annuity - 3.55% - Dropping 8/24/2011
 9 Year Annuity - 3.75% - Dropping 8/24/2011
 10 Year Annuity - 3.90% - Dropping 8/24/2011

High Minimum Guarantee SPDA

8.25% Year 1
 3.00% Base Rate
 3.00% Minimum Guarantee
 6.25% Commission (0-70) + 0.25% Bonus for August
 4.25% Commission (71-79)
[Details](#) - HOLDING AS OF NOW

NO Market Value Adjustment - Bonus Fixed Rate

NO MVA

Here is a fixed rate annuity with a great first year rate and a history of good renewal rates.

7.00% Guaranteed Year 1
 2.00% Base Rate
 6.55% Commission (0-70)
 10 Year Surrender

August 16, 2011

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2011 News

North Americans NEW Death Benefit Rider

SPIA Taxation Refresher from LBL

2011 Tax Reference Guide

After Tax Earnings

RATE DROPS BY 0.35% ON 8/22/2011

Buyers Guide To
Annuities

[Click here](#) for more details and renewal history.

CHANGES AND ADDITIONS

ING Annuities

ING Announcing a New Strategy - ING is excited to announce the launch of the Interest Rate Benchmark Strategy.

More details about the strategy coming soon!

[ING Elite Producer Plan up to 5% of the street level compensation.](#)

[Click here for ING rates for 8/15/2011](#)

North American Life

Income Pay® Changes Effective August 24, 2011

New materials will be required for all applications received after 8/23/2011

Premium Bonuses Drop On NA Ten and Paramount Choice Ten

[Income Pay Brochure](#)

[Click here for North American rates for 8/24/2011](#)

Liberty Bankers

3.00% minimum guarantee still available.

[Click Here for LBL New Rates 8/19/2011](#)

American National

Premium bonus dropped on the Value Lock 10

[Click here for American National rates for 8/15/2011](#)

FSD is welcoming a new carrier,

Royal Neighbors of America (RNA)

[Get appointed](#) with us to sell this new MYGA

1. SPDA - 6 Years Guaranteed at 3.00%
2.75% Commission (0-75) [\(details\)](#)
2. FPDA - 3.00% minimum guarantee rate!
5.00% Commission (16-75) [\(details\)](#)

A- Rated With a 30% Total Surplus

[Announcing the 2013 Sales Conference Trip](#)

[Life Insurance Today](#)

Simplified issue life for final expense.

Liberty Bankers

- FSD Bonus to 105% Commission - [Click For Details](#)

RNA Life

- FSD Bonus to 105% Commission - [Click For Details](#)

Life Insurance New Stuff

American National

Commission Special - 4 Products with 100% commission

UL and Whole Life Products

Life Insurance Commission BONUSES

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

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

Call 800-373-9697 for appointment and details.

Immediate Annuities Guaranteed Income For Life Lifetime Income SPIA With 100% Money Back Guarantee Refund Death Benefit. Income begins 1 month after deposit. 3.25% Commission			
Gender / Age	Monthly Income	Annual Percentage Return P&I	Tax Free Portion
Male 60	\$530.81	6.37%	61% Tax Exclusion
Male 65	\$576.89	6.92%	65% Tax Exclusion
Male 70	\$634.04	7.61%	70% Tax Exclusion
Male 75	\$711.00	8.53%	77% Tax Exclusion
Male 80	\$796.98	9.56%	81% Tax Exclusion
Male 85	\$904.97	10.86%	87% Tax Exclusion
Gender /	Monthly	Annual	Tax Free

Age	Income	Percentage Return P&I	Portion
Female 60	\$506.71	6.08%	62% Tax Exclusion
Female 65	\$548.00	6.58%	67% Tax Exclusion
Female 70	\$600.73	7.21%	74% Tax Exclusion
Female 75	\$676.63	8.12%	77% Tax Exclusion
Female 80	\$766.00	9.19%	86% Tax Exclusion
Female 85	\$878.88	10.55%	91% Tax Exclusion
Gender / Age	Monthly Income	Annual Percentage Return P&I	Tax Free Portion
Male 65 / Female 60	\$479.95	5.76%	62% Tax Exclusion
Male 70 / Female 65	\$520.16	6.24%	67% Tax Exclusion
Male 75 / Female 70	\$569.73	7.04%	73% Tax Exclusion
Male 80 / Female 75	\$641.51	7.70%	76% Tax Exclusion
Non-Life Fixed Period ONLY (\$100,000 Premium)	Monthly Income	Guaranteed Total Return Over Term	Tax Free Portion
5 Year Certain ONLY	\$1,680.81	\$100,848.60	99% Tax Exclusion
10 Year Certain ONLY	\$954.15	\$114,498.00	87% Tax Exclusion
15 Year Certain ONLY	\$711.41	\$128,053.80	79% Tax Exclusion
20 Year Certain ONLY	\$590.10	\$141,624.00	71% Tax Exclusion
25 Year Certain ONLY	\$521.24	\$156,372.00	66% Tax Exclusion
30 Year Certain	\$497.06	\$178,941.60	56% Tax

ONLY			Exclusion
35 Year Certain ONLY	\$468.40	\$196,728.00	51% Tax Exclusion
40 Year Certain ONLY	\$446.52	\$214,329.60	47% Tax Exclusion
Annual Percentage Return P&I: This is the annual percentage needed in any other vehicle to guaranteed the same income without out ever running out of money!			
Quotes may vary in some states due to state premium taxes.			

No Commission Fixed Annuities For Fee Advisors

Immediate and Deferred

No commission fixed annuities allow fee based advisors to offer better returns. The commission is "stripped out" and then "built in" to the yield for the client.

Example - A+ Rated company

Full commission rate on the 7 Year MYGA = 2.55%

No Commission rate on the 7 Year MYGA = 3.00%

- Same A+ rated company
- Same product features
- Same application, just check the No Commission Box
- More yield to the client!

Call Jeff @ 800-373-9697 for appointment paperwork.

Rates sheets from carriers and appointment specials.

We have all of our carriers rate sheets available in one place!

Recent Rate Changes

[Minnesota Life](#)

[Life Of The Southwest](#)

[Forethought](#)

[Genworth \(NY\)](#)

and many more....

Join FSD, get appointed today.

Special - New appointments for August:

- Get appointed with ING USA -
Opportunities Plus, 5% bonus Index - 7.00% commission plus.
Marketing Bonus of
0.50% \$0-\$50,000
0.75% \$50,00 - \$500,000
1.00% Bonus \$500,000+
[ING Agent Appointment](#)
- Get Appointed With Liberty Bankers
Liberty USA 100 or 500
8.25% Year 1 (\$100K+) 8.00% under \$100K
3.00% minimum Guarantee
6.25% Commission (0-70) Plus marketing bonus or 0.25%.
[Liberty Bankers Agent appointment.](#)
- Bonus on all FIA sales - Call before you submit - 800-373-9697

Not available in all states. Call for details.

Sincerely,

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Licensed in:
All states except HI
CA Lic # 0B91910
Managing general agent Robert Affonti



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