



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!

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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.

Royal Neighbors / A- Rated Limited Time Offer

Choice 5 SPDA

5 Year Surrender - 8.5%, 7.5%, 7%, 6%, 4%, 0% - Non-MVA

3.00% For 5 Years

Withdrawals up to the amount of accumulated interest.
Monthly Interest Available

[Click here for detailed Web Page](#)

Genworth Financial Index With Bail-Out Cap

Rates have gone up and Genworth responded by raising caps. Even better they offer a bail-out cap that is higher than most first year rates!

Secure Living Index 10 Plus [view as web page](#)

10 Year Surrender - 6.00% Commission Plus Bonus

	25K-99K	100-249K	250K+
Premium Bonus:	4.00%	4.00%	4.00%
Monthly Cap:	1.95%	2.15%	2.25%
Annual Pt 2 Pt Cap: 100% Participation	4.00%	4.50%	4.70%
Annual Cap "Bail Out"	3.50%	4.00%	4.20%
1 Year Trigger:	3.30%	3.80%	4.00%
7-Year Fixed:	1.65%	1.90%	2.00%

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In This Issue

[3.00% For 5 Years](#)

[BAIL-OUT CAP INDEX](#)



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Jeff Affronti
jeff@fsdfinancial.com



FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

www.fsdfinancial.com

800-373-9697

Agency:

FSD Financial Services

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FSD Financial Services | 5530 Corbin Avenue | Suite 333 | Tarzana | CA | 91356