

Having trouble viewing this email? [Click here to view as web page](#)



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com - www.AnnuityExperts.com

800-373-9697 / For Agent Use Only!



Fixed Annuity & Life Wholesaler

Standard Holding Rates



Index Select Annuity 5	Index Select Annuity 7	Index Select Annuity 10
Surrender Period: 5 years 7, 6, 5, 4, 2%	Surrender Period: 7 years 7, 6, 5, 4, 3, 2, 1%	Surrender Period: 9 years 8, 7, 6, 5, 4, 3, 2, 1, 0.9%
3.75% 4.75% (15-99K) (100k+)	4.15% 5.00% (15-99K) (100k+)	5.05% 5.30% (15-99K) (100k+)
Guaranteed Minimum Accumulation Value 105% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 107% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 110% Fixed Interest Account 1.00%
Commission 3.00%	Commission 4.00%	Commission 5.00%

August 4, 2014

In This Issue

[Standard Insurance](#)

[Genworth Bonus Commission](#)

[Highest Income Payments](#)

[Fixed and Indexed Rates](#)

[Life Insurance News](#)

[Income Rider Improvements](#)

[Guggenheim Hot Rates](#)

[Liberty Bankers Rates Drop](#)

[Join FSD On-Line](#)



2014 News

[MYGA Rate Page](#)

[2014 Tax Reference Guide](#)

[2014 Retirement Planning Guide](#)

A close look at the

New Guaranteed Minimum Accumulation Benefit

(GMAB) is here, and this means your clients will enjoy the highest caps offered by The Standard and one of the stronger guarantees on account value growth that we offer.

HOW IT WORKS: At the beginning of the index term that follows the end of the Market Value Adjustment (MVA) period, the annuity fund value is assured to reach the guaranteed minimum accumulation value, which is 105%, 107% and 110% of original premium (net of withdrawals and applicable surrender charges) for the ISA 5, ISA 7 and ISA 10, respectively.

The GMAB ensures that even in an extended down market, the annuity fund value will have earned a guaranteed minimum interest growth.

[Full Rate Sheet](#) / [Agent Appointment](#)

[definition of a policy maturity date](#)

[Losing Interest on Taxable Investments?](#)

[Liberty Bankers AM Best Upgrade](#)

[SPIA Taxation Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To Annuities](#)

Genworth - Multiply Returns and a New 6.00% Bonus

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

NEW COMMISSION - 7.00% Commission Plus **Insane End Of Year Bonus** Call Jeff For Details

NEW! CAP MAX ARTICLE

Up to 6.00% Bonus	25K-99K	100-249K	250K+
Annual Cap:	3.00%	3.50%	3.70%
Annual Cap Bail Out:	2.30%	2.80%	3.00%
Ann Cap Max:	3.00%	3.50%	3.70%
Cap Max Multi:	3.0	3.0	3.0
Monthly Cap:	1.35%	1.55%	1.65%
1 Year Trigger:	2.30%	2.80%	3.00%
10-Year Fixed:	1.10%	1.35%	1.45%

Get Appointed and earn a commission bonus from FSD. Just fax back the agent appointment!

See Rates / AK MN MO OR PA WA / Financials

Do Your Clients Need A Higher Return For Income?

Think about a SPIA!

Would you like to see an income quote for your client? Call 800-373-9697 or go to <http://www.fsdfinancial.com/Immediate-Annuity-Quote-Request.htm>

Fixed Rate Annuities

MYGA - August 2014

- [10 Year - 3.40% \(39.70% over the 10 years\)](#)
- [9 Year - 3.30% - \(33.94% over the 9 years\)](#)
- [8 Year - 3.20% - \(28.66% over the 8 years\)](#)
- [7 Year - 3.15% - \(24.25% over the 7 years\)](#)
- [6 Year - 3.00% - \(19.41% over the 6 years\)](#)
- [5 Year - 3.00% - \(15.92% over the 5 years\)](#)
- [5 Year - 2.50% - \(3.25% Commission To Age 80\)](#)
- [4 Year - 2.35% - \(9.74% over the 4 Years\)](#)
- [3 Year - 2.10% - \(6.43% over the 3 years\)](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Agent Guide](#)
- [Indexed Annuity Quick Reference Agent Guide](#)

Company Rate Sheets

- [Liberty Bankers](#)
- [American General \(NY\)](#)
- [Guggenheim](#)
- [ING Annuities](#)
- [American National \(NY\)](#)
- [The Standard Fixed Indexed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\) \(SPDA\) \(NY\)](#)
[AK MN MO OR PA WA](#)

Life Insurance At FSD

F&G Life Insurance - Newly Enhanced Commission

Call Darren at 800-373-9697 for the enhanced commission details.

10% commission increase for Elite IUL sales!!

[Call for details](#)

Max Guaranteed Variable Loan Rates Reduced!

Elite IUL reduced from 5% to 4.50%

Choice IUL reduced from 6.50% to 5%

Heritage Single Premium IUL- Great wealth transfer product with 11% commission!!

[Click here for Agent Guide](#)

ROYAL NEIGHBORS OF AMERICA



TRADITIONAL

Level	Qualifications	Cash Earnings	Island Escape Multiplier
Level 1	25,000 AP or 75,000 SPWL	\$2,200	2x
Level 2	15,000 AP or 50,000 SPWL	\$1,600	1.75x
Level 3	10,000 AP or 30,000 SPWL	\$1,200	1.5x
Level 4	5,000 AP or 20,000 SPWL	\$600	1.3x
Level 5	3,000 AP or 10,000 SPWL	\$300	1.15x
BONUS	The Top Premium Producer in the nation for Level 1 will receive one additional day at the Island Escape Sales Trip at the St. Regis Bahia Beach Resort. Must qualify for Island Escape to be eligible.		

[Click here for 2015 Island Escape flyer - Enjoy Puerto Rico!](#)

Extra 2% commission for Royal Legacy SPWL sales

- Cases must be issued by October 31st, 2014

[Click here for Agent Guide](#)

Secure Life UL non-guaranteed interest rate increased to 5%

Life of the Southwest

Flex Life IUL offers 13.00% cap with Living Benefit Riders

[Click here for Agent Guide](#)

[Click here for Living Benefits Rider brochure](#)

2015 Conference of Champions Trip to Maui - [click here for details](#)

More Life Insurance - [Click Here](#)

American National

NEW - Signature Indexed Universal Life Insurance

THREE One-Year Interest Crediting Strategies
Based on the Performance of an Index with
100% Participation Rates.

1. **Point to Point with Cap**
14% Cap with 0% Floor
2. **Point to Point with Cap and Higher Floor**
10% Cap with 1.5% Floor
3. **Point to Point with Specified Rate**
7.5% Specified Rate When Index
Increases or Remains the Same



[Learn More...](#)

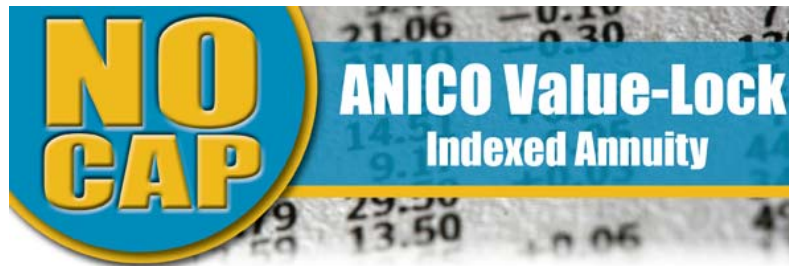
[2015 Marketing Conference to The Cove Atlantis](#)

American National ASIA PLUS with IMPROVED Lifetime Income

Asia Plus FIA

- **30% CAP on ASIA+ 5 Year Pt to Pt With 100% Participation**
- **No Cap On Value Lock and 2.00% Bonus**
- [Click Here To See How American National Riders Have Improved](#)

Valued Lock FIA



[Learn More](#)

Interest Rates

- [American National Rates - August 2014](#)

Guggenheim Life & Annuity

Preserve Multi-Year Guarantee

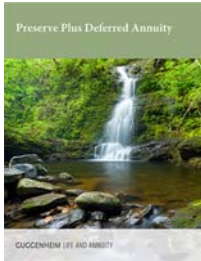
7/1/2014	\$10,000 + \$249,999	\$250,000	Commission (0-80)
3 Year	2.00%	2.10%	1.00%
4 Year	2.25%	2.35%	1.75%
5 Year	2.75%	2.85%	2.50%
6 Year	2.90%	3.00%	2.50%
7 Year	3.00%	3.10%	2.50%
8 Year	3.10%	3.20%	2.50%
9 Year	3.20%	3.30%	2.50%
10 Year	3.30%	3.40%	3.00%

[Agent Appointment](#)

[Sales Presentation](#)

[Brochure](#)

[Ratings](#)



Have you heard about our new product?

Introducing the **Preserve Plus Single Premium Deferred Annuity** from Guggenheim Life.
[CLICK HERE FOR MORE INFORMATION.](#)

Liberty Bankers Life

Guaranteed Fixed Rates For August

Bankers Elite 3	1.90%	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.00%	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	2.50%	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	3.15%	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	2.65%	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	3.35%	Guaranteed 9 Years - 2.75% (0-80)

[Full Rate Spreadsheet](#) / [Agent Appointment](#) / [Financial Update](#)

A.M. Best recently reaffirmed the **B (stable)** financial strength rating of both LBL and CLIC. In their copyrighted news release, they commented on the company's strong capital position. Of particular note is that LBL's BCAR score was 181, an indication of significant strength. In spite of very good yields on real estate related investments, Best remains critical of this asset class.

[Advertisement Portfolio](#)

What We Do

Fixed Annuity and Life Wholesaler

FSD Financial is a full service fixed annuity and life insurance wholesale agency. We work directly with you, the agent. We are here to assist in product selection, brainstorming, follow-up on new business submissions and paperwork assistance. We focus on more on the product features that benefit the client more than the commission offered to the agent. We do offer Bonuses as marketing support for you.

View our profile on [Linked in](#)

Like us on [Facebook](#)

Follow us on [twitter](#)

FIXED RATES - GUARANTEED GROWTH - TAX DEFERRAL

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

National Marketing Organization

Licensed in most states.

CA Insurance License OB91910 and OB67385

FOR AGENT USE ONLY

[Forward email](#)



This email was sent to dana@fsdfinancial.com by fsdannuityandlife@fsdfinancial.com | [Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).



FSD Financial Services | 5530 Corbin Avenue | Suite 101 | Tarzana | CA | 91356

Having trouble viewing this email? [Click here to view as web page](#)



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com - www.AnnuityExperts.com

800-373-9697 / For Agent Use Only!



Fixed Annuity & Life Wholesaler

Genworth Financial - INCREASES!

8.00% Benefit Base Enhancement
8.00% Simple Roll-up Credited Daily
7.00% Base Commission

August 18, 2014

In This Issue

[8.00% Roll up 8.00%
Enhancement Bonus
Commission](#)

[Highest Income
Payments](#)

[Life Insurance News](#)

[Join FSD On-Line](#)



2014 News

[MYGA Rate Page](#)

[2014 Tax Reference
Guide](#)

[2014 Retirement
Planning Guide](#)

[A close look at the
definition of a policy
maturity date](#)

[Losing Interest on
Taxable
Investments?](#)

[Liberty Bankers AM
Best Upgrade](#)

[SPIA Taxation](#)

Beginning August 18th, the Benefit Base Enhancement on the optional Income Protection Rider is increasing to 8%. Available on SecureLiving® Index 7 and SecureLiving® Index 10 Plus, the change is effective in all states where the rider is available. The optional Income Protection Rider is designed to enhance the lifetime income opportunities for those clients that are ready to retire soon or who are expecting to retire many years from now.

[Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To Annuities](#)

The Income Protection rider can help them prepare for a more secure retirement by combining the enhanced benefit base, which is immediately 8% higher than their premium, with other great income features. For an annual fee of 0.95% of the benefit base*, clients get access to:

- 8% benefit base enhancement
- 8% simple roll-up credited daily to the benefit base for up to 10 years or whenever the client chooses to begin taking income withdrawals, whichever is sooner
- The ability to begin income on their schedule with partial year credit for benefit base increases even when an income withdrawal is started during the contract year
- Competitive withdrawal factors
- Growth opportunity even after the 10-year rollup period. After 10 years, if income withdrawals have not started, the benefit base will increase dollar for dollar based on interest credited to the contract value until income withdrawals begin
- Once income withdrawals have started, the client can defer up to one year's worth of income withdrawals to be taken at a future time.

These changes are designed to enhance the income benefits of the SecureLiving® Index 7 and Index 10 Plus contracts. When combined with the accumulation opportunity that SecureLiving® index annuities represent, financial professionals and their clients can be confident that their retirement dollars are protected and working to help them meet their financial goals.

*The annual charge is based on the benefit base and deducted annually from the contract value at the end of the each contract year. The benefit base is used only to calculate the rider income withdrawals and is not a representation of the contract value or surrender value.

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

NEW COMMISSION - 7.00% Commission Plus **Insane End Of Year Bonus** Call Jeff For Details

[CAP MAX ARTICLE](#)

Up to 6.00% Bonus

25K-99K

100-249K

250K+

Annual Cap:	3.00%	3.50%	3.70%
Annual Cap Bail Out:	2.30%	2.80%	3.00%
Ann Cap Max:	3.00%	3.50%	3.70%
Cap Max Multi:	3.0	3.0	3.0
Monthly Cap:	1.35%	1.55%	1.65%
1 Year Trigger:	2.30%	2.80%	3.00%
10-Year Fixed:	1.10%	1.35%	1.45%

**Get Appointed and earn a commission bonus from FSD.
Just fax back the agent appointment!**

See Rates / AK MN MO OR PA WA / Financials

**Webinar: Lock In the Gains Date:
Tuesday, August 26th Time: 2:00 PM ET
Register now, space is limited.**

Do Your Clients Need A Higher Return For Income?

Think about a SPIA!

Would you like to see an income quote for your client? Call 800-373-9697 or go to
<http://www.fsdfinancial.com/Immediate-Annuity-Quote-Request.htm>

Life Insurance At FSD

ROYAL NEIGHBORS OF AMERICA



TRADITIONAL

Level	Qualifications	Cash Earnings	Island Escape Multiplier
Level 1	25,000 AP or 75,000 SPWL	\$2,200	2x
Level 2	15,000 AP or 50,000 SPWL	\$1,600	1.75x
Level 3	10,000 AP or 30,000 SPWL	\$1,200	1.5x
Level 4	5,000 AP or 20,000 SPWL	\$600	1.3x
Level 5	3,000 AP or 10,000 SPWL	\$300	1.15x
BONUS	The Top Premium Producer in the nation for Level 1 will receive one additional day at the Island Escape Sales Trip at the St. Regis Bahia Beach Resort. Must qualify for Island Escape to be eligible.		

[Click here for 2015 Island Escape flyer - Enjoy Puerto Rico!](#)

Extra 2% commission for Royal Legacy SPWL sales

- Cases must be issued by October 31st, 2014

[Click here for Agent Guide](#)

What We Do

Fixed Annuity and Life Wholesaler

FSD Financial is a full service fixed annuity and life insurance wholesale agency. We work directly with you, the agent. We are here to assist in product selection, brainstorming, follow-up on new business submissions and paperwork assistance. We focus on more on the product features that benefit the client more than the commission offered to the agent. We do offer Bonuses as marketing support for you.

FIXED RATES - GUARANTEED GROWTH - TAX DEFERRAL



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

National Marketing Organization

Licensed in most states.

CA Insurance License OB91910 and OB67385

FOR AGENT USE ONLY

[Forward email](#)



This email was sent to dana@fsdfinancial.com by fsdannuityandlife@fsdfinancial.com | [Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).



FSD Financial Services | 5530 Corbin Avenue | Suite 101 | Tarzana | CA | 91356

Having trouble viewing this email? [Click here to view as web page](#)



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!

August 21, 2014



Fixed Annuity & Life

Wholesaler

Genworth: The Income Protection Rider

8.00% Benefit Base Enhancement
8.00% Simple Roll-up Credited Daily
7.00% Commission (0-75)

Age	55-59	60-64	65-69	75-79	80-84	85+
Single	4.00%	4.50%	5.00%	5.50%	6.00%	6.50%
Joint	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%

Secure Living Index Annuities
[view as web page](#) / [Rider Fact Sheet](#)

**[Get Appointed](#) and earn a commission bonus from FSD.
Just fax back the agent appointment!**

[See Rates](#) / [AK MN MO OR PA WA](#) / [Financials](#)

**[Webinar](#): Lock In the Gains Date:
Tuesday, August 26th Time: 2:00 PM ET
[Register now](#), space is limited.**

Do Your Clients Need Income Now?

In This Issue

[Income Payments In
The Future](#)

[Income Payments NOW](#)

[Join FSD On-Line](#)



2014 News

[MYGA Rate Page](#)

[SPIA Taxation Refresher
from LBL](#)

Think about a SPIA!

Would you like to see an income quote for your client? Call 800-373-9697 or go to

<http://www.fsdfinancial.com/Immediate-Annuity-Quote-Request.htm>

What We Do

Fixed Annuity and Life Wholesaler

FSD Financial is a full service fixed annuity and life insurance wholesale agency. We work directly with you, the agent. We are here to assist in product selection, brainstorming, follow-up on new business submissions and paperwork assistance. We focus on more on the product features that benefit the client more than the commission offered to the agent. We do offer Bonuses as marketing support for you.

FIXED RATES FOR GUARANTEED GROWTH WITH TAX DEFERRAL

View our profile on [Linked in](#)

Like us on [Facebook](#)

Follow us on [twitter](#)

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

National Marketing Organization

Licensed in most states.

CA Insurance License OB91910 and OB67385

FOR AGENT USE ONLY

[Forward email](#)



This email was sent to annuity@earthlink.net by fiaincome@fsdfinancial.com |
[Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).



FSD Financial Services | 5530 Corbin Avenue | Suite 101 | Tarzana | CA | 91356