

Fixed Annuity Hot List



www.SPIAquote.com | www.fsdfinancial.com

August 3, 2015

800-373-9697

AGENT USE ONLY

Standard Insurance | FIA

ISA 10—10 Year Surrender Charge

Annual Point to Point Cap **6.00%** (\$100K+)

Annual Point to Point Cap **5.25%** (\$15K—\$99.9K)

Commission 5.00% and Bonus \$500 per \$100K (0-80)

Annual Cap up to 6.00%

MYGA RATES ARE HOLDING!

A Rated | 2.75% For 5 Years (\$100K+)*

American National had a another nice increase on the Palladium MYGA

5 Years	6 Years	7 Years	8 Years
2.75%	2.80%	2.94%	2.95%
First Year 3.55% 2.55% Years 2-5	First Year 2.80% 2.80% Years 2-6	First Year 3.80% 2.80% Years 2-7	First Year 2.95% 2.95% Years 2-8

*Initial contributions under \$100,000 subtract 10 basis points for the life of the contract. Minus 0.10% under \$100,000

Liberty Bankers

ENHANCED

MYGA RATES

5 Years	7 Years	9 Years
3.00	3.20%	3.35%
15.96% After 5 Years	24.67% After 7 Years	34.52% After 9 Years

UPGRADED TO B+ By A.M. Best \$10,000 minimum | Allows NO withdrawals during surrender period | Bankers Elite

Guggenheim rates HOLD! - Preserve Multi-Year Guaranteed Annuity

Guarantee Period	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band \$10K—\$250K	1.75%	2.00%	2.50%	2.60%	2.80%	2.90%	3.00%	3.20%
High Band \$250K+	1.85%	2.10%	2.60%	2.70%	2.90%	3.00%	3.10%	3.30%

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

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

Agent Use Only

August 4, 2015



*Fixed Annuity & Life Wholesaler
Quality | Integrity | Expertise*

Liberty Bankers Upgraded Again!



Second Upgrade in 2 years! Last one on May 15th 2013!

July 31, 2015 - A.M. Best has upgraded the financial strength rating (FSR) to **B+ (Good)** from B (Fair) and the issuer credit ratings to "bbb-" from "bb+" of Liberty Bankers Life Insurance Company!

Social



In This Issue

[Liberty Bankers
UPGRADED!](#)

[SPIAS](#)

[RATES ARE UP!](#)

[Indexed Annuities](#)

[Spotlight Equitrust](#)

[Life Insurance](#)

[Join FSD On-Line](#)

Premium Finance Life Insurance

[PF Proposal .com](#)

Annuity Webinars

[AIG](#)

[Genworth Financial](#)

[Genworth Agent
Appointment](#)

Marketing Help

[Annuity Answer Book
From Standard](#)

[Something You
Would Sell Your
Mother From
Standard](#)

[Life Insurance
Check-Up From LSW](#)

Attn: Agents

2.75% For 7 Years

Guaranteed

4.00% Commission To Age 80!



Rates as of 07/27/2015 and subject to change | California Insurance License # 0891910
 FSD Financial Services For Fixed Annuities and Life Insurance | Toll Free: 800-373-9697
 Product allows withdrawal of all accumulated interest at any time. For Agent Use ONLY

[Get Appointed Here](#)

After Tax Earnings
From Integrity

SPIA Taxation
Refresher from LBL

Buyers Guide To
Annuities

Advertising Portfolio
from LBL

American Equity
Compliance Review

2015 News

MYGA Rate Page

NEW IRS RULE Limits
IRA Rollovers

2015 Tax Reference
Guide Integrity

2015 Tax Reference
Guide Voya

2015 Retirement
Planning Guide
Integrity

Longevity Annuity
Treasury Ruling QLAC
and DIAs



Immediate Annuities

**Immediate Annuities
Insurance To Guarantee Income**

LONGEVITY PROTECTION and maximum immediate lifetime income!

Lifetime Monthly Income With Cash Refund Per \$1,000,000 Premium

AGE	Male / Annual %	Female / Annual %
62	\$4,879.77 / 5.86%	\$4,844.93 / 5.81%
65	\$5,223.46 / 6.27%	\$5,202.32 / 6.24%
67	\$5,381.50 / 6.45%	\$5,351.92 / 6.42%

Income starts 1 month after premium deposit. Non premium tax state.



Fixed Rates & Caps Increasing

Review Of Rates

The [Fixed Annuity Hot List](#) for August Includes our In-House Advanced Deferred and Indexed Annuity Guides.



MYGA rates are up!

FIA Cap have increased!

Company Rate Sheets

- [Voya Financial](#) - FIA's
- [Liberty Bankers](#) - MYGA Rates
- [AIG \(NY\)](#)
- [Guggenheim](#) - Great MYGA's
- [American National \(NY\)](#) - FIA MYGA
- [The Standard Fixed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\)\(SPDA\) \(NY\)](#)
- [Equitrust FIA](#)
- [Oxford Life](#)

Fixed Index Annuity Samples!

FIA Rates Are Up!

Fixed Indexed Annuities can be a great alternative for risk averse clients who want a shot at higher than fixed MYGA rates or just to lock in their gains.



FIA Caps & Commissions Are UP!

Here are a couple hypothetical FIA illustrations:

- Lincoln National - 8 Year FIA With 2.70% monthly cap (2 year reset)
[See Illustration](#) | [Agent Appointment](#) | [Rates](#)
- Voya Financial - 8 Year FIA - 5.75% Annual Pt to Pt Cap (\$100K)
[See Illustration](#) | [Agent Appointment](#) | [Rates](#)

SPOTLIGHT - Equitrust

Commission Increase on 10 Year FIA - Now a 7.50% Commission!



MarketValue Index Annuity

1% Commission Special! Open-ended; no deadline set!

Commission Special on first-year premium only; paid up front

Highly Competitive Rates:

2-Year Average Cap:	No Cap
1-Year Point-to-Point:	5.00%
1-Year Average Cap:	6.00%
1-Year Average Participation:	75.00%
1-Year Monthly Cap:	2.10%
1-Year Interest:	2.50%

[Agent Appointment](#) | [Rate Sheet](#)

Life Insurance

[Click](#) to get more information!

LIFE INSURANCE EXPERT?

CONTRACTING | COMMISSIONS | ILLUSTRATIONS | SALES | SERVICE | 800-373-9697

BONUS FOR YOUR EXPERTISE

Selling *LIFE* Insurance for a long time?
Do all your own work?

Well, we feel you should be **compensated** for your expertise.

Before you place that next *LIFE* case call us for your special *LIFE* commission bonus!

FSD Financial Service | 5530 Corbin Ave #101 | CA Insurance License #0B67385 | Rates subject to change | FSD062001001

What We Do

Fixed Annuity and Life Wholesaler

We make it simple, especially for agents who do not use fixed annuities often. If you specialize in P&C, Health or Disability Ins we want to show you how easy it is to add fixed annuities and life insurance to your client offerings. Really, we will keep it guaranteed and simple so you can keep focused on your primary business.

We work directly with you, the agent. We are here to assist in product selection, brainstorming, income comparisons, follow-up on new business submissions and paperwork assistance. We focus on the product features and rates that benefit your clients and quickly respond to requests.

Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and very happy agents!

Jeff Affronti



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

CA Insurance License 0B91910 and 0B67385

FOR AGENT USE ONLY
Information subject to change.

[Forward email](#)



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



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



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 13, 2015



**Fixed Annuity & Life Wholesaler
Quality | Integrity | Expertise**

In This Issue

[Ratings Increase](#)

[Liberty Bankers](#)

[A quick 1-2-3
Positioning Fixed
Annuities](#)

[The Standard Ins](#)

Social



CONTESTS

[Liberty Bankers](#)

[American National](#)

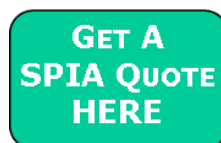
[F&G Life](#)

Annuity Webinars

[AIG](#)

[Genworth Financial](#)

[Immediate Annuities](#)



Picking A Winner



From Liberty Bankers..... **AM Best Upgrades LBL**

It's been a long time coming. . .

AM Best has **upgraded** the Financial Strength Rating of LBL and it's affiliate companies, Capitol Life and American Benefit Life, to **B+**.

The rating hurdle that we have had to overcome for years with Best has been their negative perception of our real estate and mortgage loan investment portfolio because of their concerns about liquidity. Quite the contrary, this relatively small, diversified investment class has performed exceptionally well for us and consistently provided us with additional yield and earnings. After more than a decade of demonstrated solid performance, we finally feel that our hard work is more fairly recognized by this upgrade.

The primary measuring stick used by Best in determining their rating is a complex numerical score derived from their risk assesment of a company's investment portfolio. After analyzing all investment classes, this numerical score, named the Best Capital Adequacy Ratio (BCAR), is released. LBL's BCAR score at rating time this year was **210**. The published guidelines that Best uses to establish a company's rating is as follows:

>100	B+
>115	B++
>130	A-
>145	A
>160	A+
>175	A++

With our BCAR score of 210, needless to say, our capital position is exceptionally strong and warrants this important rating increase.

Congratulations to all who have had a hand in this major achievement. Certainly the home office management team has worked hard, but recognition also goes to our tremendous producers in the field for writing quality, persistent business. Thanks to everyone for your contributions.

End Liberty Banker Email

Guaranteed Growth For The Risk Averse

We here at FSD are extremely happy with the results of our marketing Capital Life and Liberty Bankers Life. In 2007 we started with their SPIA product and quickly realized they had extremely strong MYGA rates.

Liberty was a B- rated carrier, so it was rare that an IMO like FSD would market them. After getting to know the carrier, the people and the business model they planned to follow, we became comfortable with Liberty Bankers and began talking about the products. I saw them as an up and coming company in the traditional sense of fixed annuities. Simple and client oriented products with more "steak" (guarantees) and less "sizzle" (assumptions).

Fast forward to today. Liberty Bankers has just been upgraded to B+ !

Here is just one reason why....



Full Commission On Internal Transfers

One of the easiest sales to make is an internal rollover. Liberty Bankers policies do not automatically renew surrender charges. What we have seen happen after the surrender period is the contracts renew at about 1.50% fully liquid. This is the time to go back to the client and let them know if they re-up for a new term they get the higher new money rates. The client has been with the company and has received exactly what they expected and will likely find the suggestion to renew a good idea.

The client gets a higher rate, the agent gets a new full commission and the carrier has the premium under surrender again. A true **Win Win Win!**

[Request A MYGA Quote](#) / [Liberty Life](#) / [Capital Life Rates](#) / [2016 Trip](#)

How To Guarantee And Maximize Potential In FA's

A 1-2-3 For Positioning Fixed Annuities

Fixed Annuities are often referred to as investments and associated with variable annuities. Similar to a savings account being a banking product and not an investment, fixed annuities are actually insurance products. They are not really investments at all.

A risk averse client who understands this is likely to be okay with the less than exciting single digit guarantees and assumption of a fixed annuity. Presenting a fixed annuity is [Read more....](#)

The Standard Marketing

The Standard Insurance Company always has great marketing ideas and strong products. Below are a couple of new pieces they have recently sent out. Be sure to check their FIA product line including a pt. to pt. cap of 6.00%. See their rate sheet [here](#).

[Connecting with Generation X](#)

The oldest members of Generation X are approaching their mid-50s and, in theory, are heading into the last decade of their working years.

Understanding this new, younger annuity purchaser, and the priorities for his or her retirement, will not only set you up for increased sales, but also position you as a trusted advisor for years to come.



[\(PDF\)](#)

[Go Old School to Stand Out in the Digital World](#)

Relationship building is a science that hasn't changed over the years. The same tools that forged connections generations ago are still viable today.

To stand out in a digital world, sometimes you have to go back to the old-school approach. Implementing any of these tips may lead to deeper bonds and stronger business relationships with your clients.



[\(PDF\)](#)

Life Corner



**P R E M I U M
F I N A N C E
P R O P O S A L**

A highly successful strategy to provide high net worth individuals (ages 18- 80) with large quantities of life insurance with no out of pocket costs or expense. Read more [here....](#)

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 0B91910 and 0B67385
FOR AGENT USE ONLY

[Forward email](#)

SafeUnsubscribe[®]

This email was sent to annuity@earthlink.net by jeff@fsdfinancial.com |
[Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [About our service provider.](#)



Try it FREE today.

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 20, 2015



**Fixed Annuity & Life Wholesaler
Quality | Integrity | Expertise**

Life Commission Specials

Life Insurance Awareness Month is coming...
so we are offering HUGE commission specials on Life sales!



Call or email us today for your next life case!

800-373-9697

darren@fsdfinancial.com

*Index UL * Guaranteed UL * Term * SPWL*

Commission special based on 1st year target premium only
Minimum annual premium for commission special is \$5000
Premium must be paid semi-annually or annually

Have any difficult life cases? ANICO may have the answer.

In This Issue

[Commission Specials](#)

[ANICO Eagle Advantage](#)

[Premium Financing](#)

[SPWL - Commission Special!!](#)

[New Illustration Guidelines](#)

Social



**GET A
SPIA QUOTE
HERE**

CONTESTS

[Liberty Bankers](#)

[American National](#)

[Royal Neighbors](#)

[F&G Life](#)

Annunity Webinars

[AIG](#)

[Genworth Financial](#)





When placing a case requires an extra underwriting edge, remember the

Eagle Advantage

Eagle Advantage is available to applicants:

- * Ages 20 to 60
- * Face amounts \$250,001 to \$5 million
- * Permanent and Term products are included

Standard Rating for Some Table 2 Offers

Eagle Advantage can help you win those difficult Table 2 cases.

Clients who would normally be rated as Table 2, due to various single impairments and some combination impairments, could get a Standard Rating through Eagle Advantage.

The Best Part?

You don't need to do anything.

American National underwriters will automatically put your case through this program if it appears it may qualify.

Call Darren @ 800-373-9697 to find out what Table 2 conditions may qualify for standard.

[Click here to get appointed and start selling!](#)

Premium Financing

A Unique Life Insurance Opportunity

Premium Finance Proposal



A highly successful strategy to provide high net worth individuals (ages 18- 80) with large quantities of life insurance with no out of pocket costs or expense.

The cost of traditional life insurance coverage for high net worth, high income individuals can be very substantial. This can be an obstacle to purchasing an adequate life insurance policy as the insureds investment strategies and cash flow could be negatively impacted.

Premium Financing may be the way to obtain that life insurance policy while retaining all current investments and with no out of pocket expense.

[Read more....](#) OR

[Review a Case Example](#)

[Request a Proposal Using Our Trial Application](#)

[Click Here](#) to visit the website PFProposal.com
(Log-in NOT required)



**PREMIUM
FINANCE
PROPOSAL**

Single Premium Whole Life



Royal Legacy SPWL

- Simplified UW
- Guaranteed Cash Value
- Guaranteed Death Benefit
- Accelerated Living Benefit for Terminally Ill
- Nursing Home Rider

60 year old male can turn \$50,000 into
\$92,421 tax free death benefit immediately!

13% commission plus an extra 1% from FSD (limited time only)

[SPWL Agent Guide](#) / [Agent Appointment](#)

NAIC Adopts New Index UL Illustration Guidelines

Implementing New Illustration Guidelines

The NAIC recently approved New Illustration Actuary Certifications under The Application of the Life Illustrations Model Regulation to Policies with Index-Based Interest (Actuarial Guideline 49).

What Is Actuarial Guideline 49?

Actuarial Guideline 49 creates consistency for consumers and continues to show the flexibility and the value of fixed indexed universal life products.

- It intends to ensure that company's illustrations are on a more level playing field by mandating a methodology for calculating a historical performance
- We remain comfortable with our approach for setting illustrated rates, but support efforts to make illustrations more transparent and consistent
- Note that the maximum illustrated rate for any strategy or index in a product cannot exceed a rate calculated based on the S&P 500® with an industry standard annual point-to-point methodology. This tends to have a larger impact on strategies involving another index
- The methodology will require a look back for a very long period. This will impact illustration of many indices to which we link interest crediting

The above changes do not change the performance of any strategy or the gain potential for consumers. They limit how much of the performance we can illustrate. Life insurance illustrations show performance over a very long period and represent a variety of economic conditions. These new methods help ensure that consumer expectations are not too ambitious over a long period.

Darren Mitchell
darren@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 OD63251 and OB67385

FOR AGENT USE ONLY

[Forward email](#)



This email was sent to jeff@fsdfinancial.com by darren@fsdfinancial.com | [Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [About our service provider.](#)



Try it FREE today.

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