



# Fixed Annuity Hot List



www.FSDfinancial.com | www.SPIAquote.com

August 01, 2018

800-373-9697

AGENT USE ONLY

# 4.10% Guaranteed!

## 7 Year Fixed MYGA Annuity Rate

7 Year Non-Repeating Surrender NO MVA  
10% Free withdrawal of after the first year  
32.48% Yield In 7 Years If Left To Accumulate

### A la carte MYGA - Enhanced Rates - Add Riders As Desired For A Cost

## 4.00% For 5 Years

## 3.90% In CA and FL

CA & FL 0.10% Less as full death benefit is included.  
A 0.35% value for only 0.10% - Great Deal For CA & FL!

RMD Withdrawal Subtract 0.16%  
10% Withdrawal Subtract 0.08%  
Terminal Ill, Nursing Subtract 0.15%  
72t Withdrawal Subtract 0.05%  
Full Death Benefit Subtract 0.35%  
Interest Withdraw Subtract 0.08%

### All Inclusive MYGA - 10% Free Withdrawals - Full Death Benefit - RMD Friendly

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Q-\$5,000 NQ-\$10K-\$249K	<u>3.00%</u>	<u>3.05%</u>	3.25%	3.30%	3.40%	3.45%	3.50%	3.60%
\$250,000+	<u>3.10%</u>	<u>3.15%</u>	3.35%	3.40%	3.50%	3.55%	3.60%	3.70%
Commission 0-80	1.00%	1.75%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%



## WHAT WILL LAST LONGER TIME OR MONEY?

# Immediate Annuities

## Working with agents to find the best lifetime income for their clients!

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE



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For Agent Use Only

August 08, 2018

## Immediate Income Without Invading Premium

### Split or Strip It?

#### MYGA & SPIA or MYGA & Systematic Withdrawals

If you have clients who want income however, they do not want to invade premium/principal. A Split Annuity may be the way to go. The split annuity allows the client to use a non liquidity enhanced rate MYGA and still have a monthly income. Non qualified funds in a split annuity also offer a tax excluded on a portion of the payment in most cases.

So, does a client SPLIT premium or STRIP interest. Below are two examples, non qualified and Qualified. Since qualified funds are 100% taxable a straight stripping of interest may offer more income if rates are competitive to the enhanced no feature MYGA's.

Non Qualified		Qualified - Pension IRA rollovers	
<b>\$500,000</b>		<b>\$500,000</b>	
Allocate <b>\$124,922.00</b> to a Period Certain Immediate Annuity	Allocate <b>\$375,078.00</b> to purchase a 7-year Deferred Annuity	Income systematic withdrawals of interest, can be stopped and started.	Allocate <b>\$500,000</b> to purchase a 7-year Deferred Annuity
Annuitant receives  <b>\$1,612.32</b> monthly for 7 Years  Guaranteed (Exclusion Ratio 92% Based on 100% Cost Basis)	Current Interest Rate  <b>4.19%</b> 5.05% Year 1 4.05% Years 2-7  Over For 7 Years	Average Guarantee  <b>\$1,677.05</b> Monthly for 7 Years  Varies by days in month (100% Taxable)	Current Interest Rate  <b>4.10%</b>  Guarantee For 7 Years
<b>After 7 years a GUARANTEED, \$500,000 will be available to the annuitant.</b>		<b>After 7 years a GUARANTEED, \$500,000 will be available to the annuitant.</b>	

[Get a Split Annuity Quote Here](#)

## Tax Deferred Compounding MYGA

### AUGUST FIXED RATE ANNUITIES

Here is a product that may interest you.  
August MYGA rates are UP!

Special Value - California and Florida require the death benefit on the below MYGA so carrier reduced the 4.00% rate by 0.10% in CA and FL to 3.90%. The rate outside CA and FL with the same death benefit is 0.35% lower at 3.65%. So, this is a extra good deal if you are in these two states.

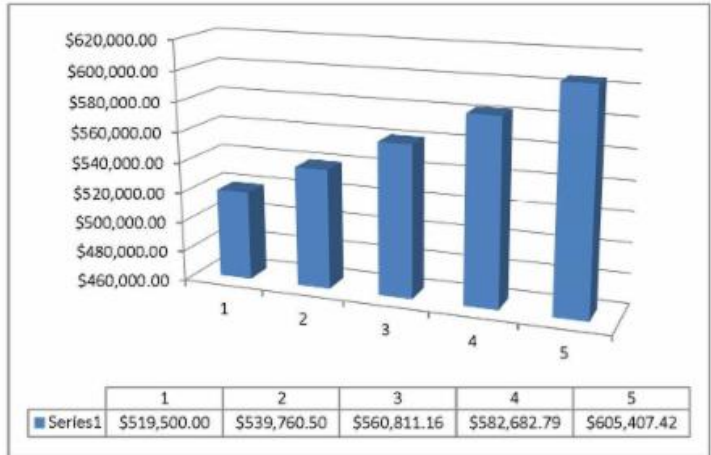


Add the systematic withdrawal 0.08% and the rate is still great at 3.82% in CA and FL while other states drop to 3.57%!

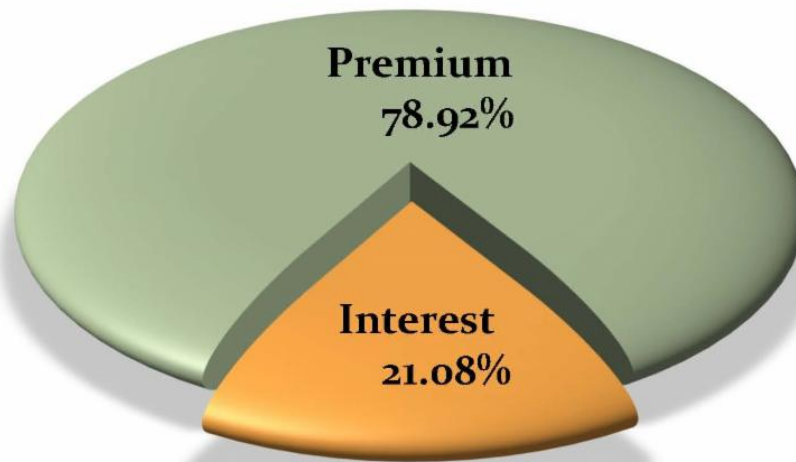
### California Approved MYGA - Full Death Benefit - 3.90% Rate

Sample Accumulation Illustration

Year	Premium	Interest Factor	Interest Rate
0	\$500,000.00	1.039	3.90%
1	\$519,500.00	1.039	3.90%
2	\$539,760.50	1.039	3.90%
3	\$560,811.16	1.039	3.90%
4	\$582,682.79	1.039	3.90%
5	\$605,407.42	1.039	3.90%



After 5 Years, \$500,000 @ 3.90% grows to \$605,407:



That is a serious chunk of guaranteed gains!

## Immediate Annuities - SPIA Quotes

### Immediate Guaranteed Lifetime Income longevity Protection!

We specialize in large premium cases & work with the most competitive highest quality carriers.

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! Compare our SPIA's against any other insurance option.


Clients do not have to worry about decreasing assets or a reduced income when they use immediate annuities for lifetime income needs. As life agents, we have the ability to offer clients a way to use more of their nest egg now without a fear of it running out later. Below is a chart on what clients can expect from immediate annuity income.

A 70 year old female can immediately begin receiving 6.46% of her nest egg annually without a bit of worry she will out live it. Do you think there are any 70 year old females who are taking less income because they fear running out? Do you think they have been introduced to a SPIA?

TOP QUALITY CARRIER - A+ Rated - Life With Cash Refund - Begins in 1 Month - \$500,000 Premium					
Age / Gender	Monthly Income	Annual % of Premium	Age / Gender	Monthly Income	Annual % Of Premium
60 Male	\$2,332.54	<b>5.60%</b>	60 Female	\$2,271.87	<b>5.45%</b>
65 Male	\$2,537.74	<b>6.09%</b>	65 Female	\$2,448.10	<b>5.88%</b>
70 Male	\$2,804.65	<b>6.73%</b>	70 Female	\$2,693.29	<b>6.46%</b>
75 Male	\$3,209.34	<b>7.70%</b>	75 Female	\$3,057.45	<b>7.34%</b>
80 Male	\$3,906.41	<b>9.38%</b>	80 Female	\$3,631.32	<b>8.72%</b>

Life with cash refund annuity refunds to a beneficiary any premium sum left over should the annuitant die before recovery of what they paid in premiums

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!



**Longevity Protection**  
If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

## Fixed Rate Deferred Annuities

### Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

#### Fixed Annuity Carriers - Agents ONLY

- Liberty Bankers | [Agent Appointment](#)
- Bankers Life | [Agent Appointment](#)
- Guggenheim | [Agent Appointment](#)
- Sagicor Life | [Agent Contracting](#)
- Sentinel Security | [Agent Appointment](#)

#### Top MYGA Rates:

- 4.30% After 10 Years - [Details](#)
- 4.20% For 10 Years - [Details](#)
- **4.10% For 7 Years** - [Details](#) (32.48% Yield)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.60% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.20% For 7 Years - [Details](#) (4.00% Commission)
- 3.75% For 6 Years - [Details](#) (A- Rated)
- 3.80% For 5 Years - [Details](#) (All Inclusive Product)

- American National | NY | Agent Appointment
- Guarantee Income Life | Agent Appointment
- The Standard | Agent Appointment
- Lafayette | Agent Appointment
- Great American | Agent Appointment
- Oxford Life | Call for appointment

- 3.60% For 5 Years - [Details](#) (A- Rated) Bonus
- 3.70% For 5 Years - [Details](#) (CA Approved)
- **4.00% For 5 Years** - [Details](#) (3.90% In CA!)
- 3.50% For 5 Years - [Details](#) (A- Rated)
- 3.35% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- 3.35% For 4 Years - [Details](#) (NICE!)
- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- **3.10% For 3 Years** - [Details](#) (NEW)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- 2.75% For 3 Years - [Details](#) 2.00% Commission
- 2.80% For 3 Years - [Details](#) (A Rated)
- 2.95% For 3 Years - [Details](#) (A- Rated)
- 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials!

**3.10% For 3 Years**  
**1.50% Commission**

Includes These Features:

Full Death Benefit  
10% & Accumulated Interest Withdrawals  
3 Year Non Recurring Surrender

[CLICK FOR MORE INFO](#)

**4.25% Year 1**  
**3.25% Years 2-5**

Includes These Features:

Full Death Benefit  
Accumulated Interest Withdrawals  
5 Year Non Recurring Surrender

[CLICK FOR MORE INFO](#)

**3.20% For 7 Years**  
**4.00% Commission**

Includes These Features:

Full Death Benefit  
Accumulated Interest Withdrawals  
7 Year Non Recurring Surrender

[CLICK FOR MORE INFO](#)

## LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about AnnuiCare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

## News and Reviews

### WHAT'S HAPPENING NOW

#### 2018 Important Topics

- 2018 Retirement Planning Guide W&S
- 2018 Tax Reference Guide Lafayette Life
- 2017 Tax Reference Guide Integrity
- 2018 Cost of Living Adjustments Announced
- **QLAC NEWS:**  
Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

#### Trips / Rewards

- Liberty Bankers 2019 Scotland
- American National Cabo 2019
- Portugal Douro River Cruise - Sentinel Security

#### Annuity Webinars

- Life Of The Southwest National Life Group
- Lafayette Life - What will retirement income look like
- Lafayette - 10 Pay (recording)
- Lafayette - Executive Bonus Arrangements Using Life Insurance (Recording)

#### Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury QLAC and DIAs
- Partial 1035 Rule - IRS Page



# Offer Fixed Annuity With FSD's Assistance

## Life Agents - 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 annuity!  
Jeff Affronti & FSD Financial

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

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#).

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

**For more than just our weekly updates, follow on LinkedIn for a traditional approach to current fixed financial insurance products available now.**

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SPIAQUOTE.COM



FINANCIAL  
SERVICES

Quality | Integrity | Expertise

***A Fixed Products Only IMO | We are here to help!***

[www.FSDfinancial.com](http://www.FSDfinancial.com) | [www.SPIAquote.com](http://www.SPIAquote.com) | [www.AnnuityExperts.com](http://www.AnnuityExperts.com)

**800-373-9697**

Jeff Affronti | Darren Mitchell  
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

**CA Insurance License 0B67385**

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## FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | [www.fsdfinancial.com](http://www.fsdfinancial.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

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August 15, 2018

# Guaranteed Accumulation

## ARE GUARANTEED RATES CLOSING IN ON ASSUMPTIONS?

I strongly suggest agents look at the MYGA guarantees as they compare insurance products for their risk averse clients. FIA's offer very low minimum guarantees and if the non-guaranteed assumptions are low as well, a true fixed annuity client may be happier with the MYGA guarantee today. As agents we should explain the guarantee option to the clients and let them decide.

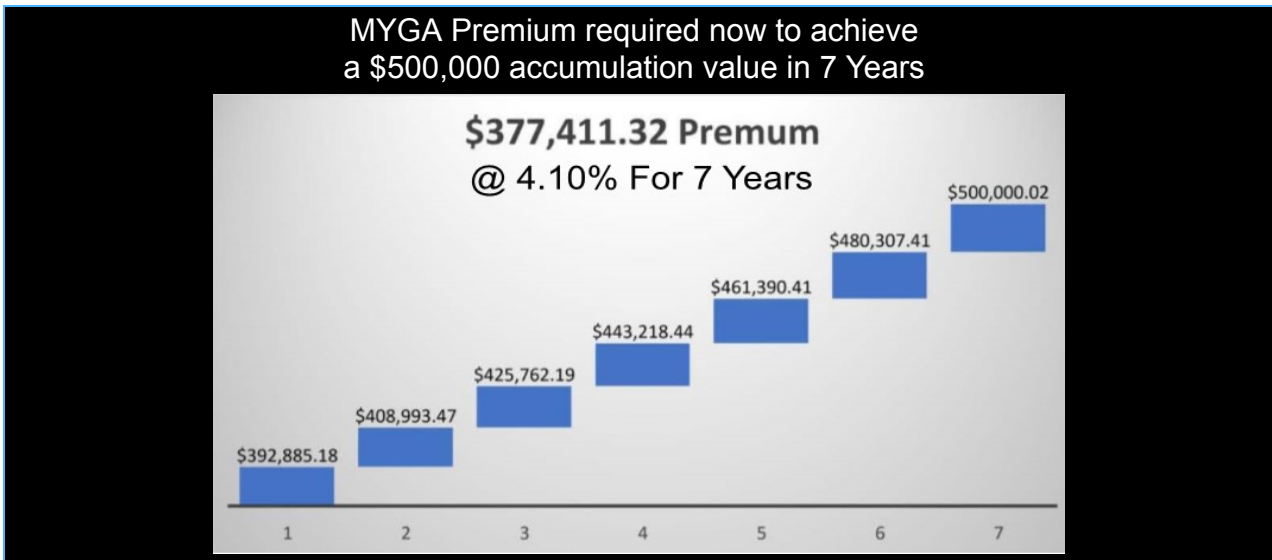
MYGA yields are way up and some carriers are offering guarantee end of term yields of 20% - 30% on 5 to 7 year surrender periods. If comparing to an FIA how much is a client risking? The minimum guarantee can be as much as the 32% less on 7 year terms. It is not likely any FIA would earn nothing over a 7 year term but when comparing initial guarantees, a 32% spread can be the reality. So, assuming clients know this, how much over the 32% MYGA guarantee does the client really expect in the FIA, 10% more? To gain that 42% in 7 years the FIA will need to average 5.14%, and to earn 50% in 7 years you better average 5.97%. This is pretty aggressive for a fixed annuity today. The down side for the agent is always a poor performing FIA, selling only assumptions can leave clients feeling like they did not get what they were expecting if a product does not do as well as illustrated.

The below illustrated product is one of the best MYGA's around. The rate of 4.10% is great but the benefits for the client go far beyond the rate. The product has no market value adjustment (MVA) attached to the surrender charges. In a rising interest environment non-MVA products offer clients more flexibility and less risk should an unexpected need to access more than the free withdrawal amount arise. The example shows the guaranteed surrender value exceeds the premium in year 3. Very low risk product with a good overall return for a guaranteed insurance option.

### Two Examples:

#1 - Premium required to guarantee \$500,000 account value in 7 years GUARANTEED

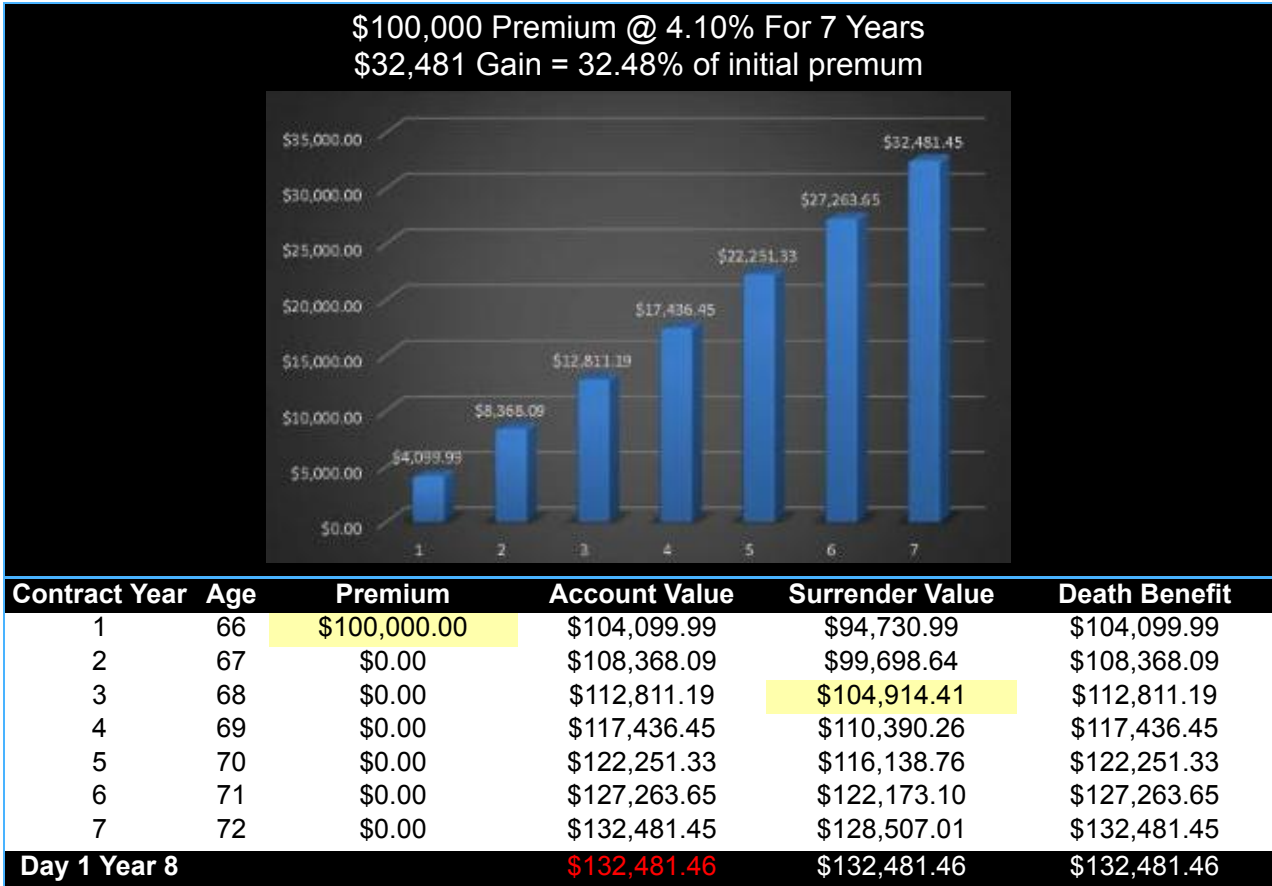
#2 - 32.48% in 7 years based on a \$100,000 premium.



Contract Year	Age	Premium	Account Value	Surrender Value	Death Benefit
1	66	\$377,411.32	\$392,885.18	\$357,525.51	\$392,885.18
2	67	\$0.00	\$408,993.47	\$376,273.99	\$408,993.47
3	68	\$0.00	\$425,762.19	\$395,958.84	\$425,762.19
4	69	\$0.00	\$443,218.44	\$416,625.33	\$443,218.44

5	70	\$0.00	\$461,390.41	\$438,320.89	\$461,390.41
6	71	\$0.00	\$480,307.41	\$461,095.11	\$480,307.41
7	72	\$0.00	\$500,000.02	\$485,000.02	\$500,000.02
<b>Day 1 Year 8</b>			<b>\$500,000.02</b>	<b>\$500,000.02</b>	<b>\$500,000.02</b>

Let us know if you want to see a future value illustrations for your clients! Minimum future value is \$13,500 and maximum is \$660,000.



Above illustrations assume no withdrawals.

**Check out all the client friendly features:**

- Issue Ages: 0-85 (age of last birthday)
- Minimum Premium: \$10,000 qualified or non-qualified
- Monthly Interest Option: Available after 30 days
- Withdrawal Privileges: 10% FREE withdrawals. Policy owners may withdraw up to 10% of the accumulated contract value each year after the first year.
- Interest Rate Lock interest rate lock for 45 days on incoming transfers.
- **Withdrawal Charges** If a policy owner is required to take a Required Minimum Distribution (RMD) on a tax-qualified annuity, the withdrawal charges are waived on any RMD amount that exceeds the 10% free withdrawal provision. (RMD distributions are included in the 10% free withdrawal amount.) Any withdrawal requested in excess of that allowed under one of the penalty-free withdrawal options is subject to the following withdrawal charges, which can vary slightly by state.

Contract Year	1	2	3	4	5	6	7	8+
Withdrawal Charge	9%	8%	7%	6%	5%	4%	3%	0%

- No MVA
- Withdrawal charges are waived in the event of the annuitant's death. Withdrawal charges apply at the death of a non-annuitant owner, if death occurs during the withdrawal charge period.
- Annuitization Available after 12 months for ten years or longer.
- Ideal For Tax-Qualified Rollover Plans For example, IRA, SEP, 403(b), etc. (Inherited and Stretch IRAs are not available with Bankers.)
- Nursing Care Waiver If a covered condition occurs to the annuitant, the policyowner may withdraw up to 50% of accumulated contract value without a withdrawal charge. A covered condition is defined as confinement in a Residential Care Facility or Skilled Nursing Facility for at least 90 consecutive days. The contract must be in force for at least 90 days to be covered.



- Not available in all states.
- Oh and they have a nice commission deal as well. Details call 800-373-9697 or [click](#)

# Fixed Rate Deferred Annuities

## Current Top Fixed Rate Deferred Annuities

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- American General | [NY](#) |
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- Guarantee Income Life | [Agent Appointment](#)
- The Standard | [Agent Appointment](#)
- Lafayette | [Agent Appointment](#)
- Great American | [Agent Appointment](#)
- Oxford Life | [Call for appointment](#)

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- 3.80% For 5 Years - [Details](#) (20% Yield All Inclusive)
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<p><b>3.10% For 3 Years</b>  <b>1.50% Commission</b>            Includes These Features:            Full Death Benefit            10% &amp; Accumulated Interest Withdrawals            3 Year Non Recurring Surrender</p> <p><b>CLICK FOR MORE INFO</b></p>	<p><b>4.25% Year 1</b>  <b>3.25% Years 2-5</b>            Includes These Features:            Full Death Benefit            Accumulated Interest Withdrawals            5 Year Non Recurring Surrender</p> <p><b>CLICK FOR MORE INFO</b></p>	<p><b>3.20% For 7 Years</b>  <b>4.00% Commission</b>            Includes These Features:            Full Death Benefit            Accumulated Interest Withdrawals            7 Year Non Recurring Surrender</p> <p><b>CLICK FOR MORE INFO</b></p>
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**Joint Life Income**

MALE 60  
FEMALE 58

5.14% ANNUALLY FOR LIFE

102.8% PREMIUM GUARANTEE FROM DAY ONE

Starts In Just One Month!

**With Insurance Guarantees**

Based on \$500,000 Initial Premium | 100% Joint Lifetime Income With 20 Year Certain | Minimum Guaranteed Income Total \$11,121.80 | Joint Lifetime Income \$2,142.82 Monthly | Male age 60 and 0 months | Female Age 58 and 0 Months | No Fees | 800-373-9697 FSD

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- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAS
- Partial 1035 Rule - IRS Page

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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 annuity!  
Jeff Affronti & FSD Financial

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

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**Jeff Affronti | Darren Mitchell**

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**Information subject to change and human error.**

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For Agent Use Only

August 22, 2018

## Long Term Care Enhanced Fixed MYGA

### LTC Annuity

It is called Annuicare and the LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value. The cool thing is if a client wanted the funds after 6 years the yield is still 2.89%. Not terrible yield for a MYGA hybrid. It is great for clients who want some sort LTC benefit coverage with a short commitment period. For underwriting ages up to 69 can do a telephone interview. Best for clients ages 59.5 to 69.

If you would like to learn more give us a call and we can send you the brochure and specific client illustrations.

### Female Age 60 - Sample Illustration

<b>Illustration Date:</b>	August 20, 2018	<b>LTC Current Annual Premium Rate:</b>	0.71%
		<b>LTC Initial Monthly Premium:</b>	\$59.16 **
		<b>LTC Initial Long-Term Care Benefit:</b>	\$300,000
<b>Annuitant/Owner:</b>	Value Client	<b>Initial Daily Maximum Benefit:</b>	\$136.99
<b>Age/Sex:</b>	60 Female	<b>Minimum Benefit Period:</b>	6 years ***
<b>Initial Annuity Premium:</b>	\$100,000		

END OF YEAR	*Current Annuity Interest Rate					*Guaranteed Annuity Interest Rate				
	ACCU M VALUE	SURR VALUE	**LTC MONTHLY PREMIUM DEDUCTION	DAILY MAXIMUM BENEFIT	LONG-TERM CARE BENEFIT LIMIT	ACCU M VALUE	SURR VALUE	**LTC MONTHLY PREMIUM DEDUCTION	DAILY MAXIMUM BENEFIT	LONG-TERM CARE BENEFIT LIMIT
1	\$102,939	\$94,939	\$59.16	\$141.01	\$308,816	\$102,939	\$94,939	\$59.16	\$141.01	\$308,816
2	\$105,899	\$98,899	\$60.91	\$145.07	\$317,698	\$105,899	\$98,899	\$60.91	\$145.07	\$317,698
3	\$108,945	\$101,945	\$62.66	\$149.24	\$326,836	\$108,945	\$101,945	\$62.66	\$149.24	\$326,836
4	\$112,079	\$106,079	\$64.46	\$153.53	\$336,237	\$112,079	\$106,079	\$64.46	\$153.53	\$336,237
5	\$115,303	\$110,303	\$66.31	\$157.95	\$345,908	\$115,303	\$110,303	\$66.31	\$157.95	\$345,908
6	\$118,619	\$114,619	\$68.22	\$162.49	\$355,857	\$118,619	\$114,619	\$68.22	\$162.49	\$355,857
7	\$122,031	\$122,031	\$70.18	\$167.17	\$366,092	\$118,958	\$118,958	\$70.18	\$162.96	\$356,875
8	\$125,541	\$125,541	\$72.20	\$171.97	\$376,622	\$119,299	\$119,299	\$70.38	\$163.42	\$357,896
9	\$129,151	\$129,151	\$74.28	\$176.92	\$387,454	\$119,640	\$119,640	\$70.59	\$163.89	\$358,920
10	\$132,866	\$132,866	\$76.41	\$182.01	\$398,598	\$119,982	\$119,982	\$70.79	\$164.36	\$359,947
11	\$136,688	\$136,688	\$78.61	\$187.24	\$410,063	\$120,326	\$120,326	\$70.99	\$164.83	\$360,978
12	\$140,619	\$140,619	\$80.87	\$192.63	\$421,857	\$120,670	\$120,670	\$71.19	\$165.30	\$362,010
13	\$144,664	\$144,664	\$83.20	\$198.17	\$433,991	\$121,015	\$121,015	\$71.40	\$165.77	\$363,046
14	\$148,824	\$148,824	\$85.59	\$203.87	\$446,473	\$121,362	\$121,362	\$71.60	\$166.25	\$364,085
15	\$153,105	\$153,105	\$88.05	\$209.73	\$459,315	\$121,709	\$121,709	\$71.81	\$166.72	\$365,127
20	\$176,427	\$176,427	\$101.47	\$241.68	\$529,280	\$123,460	\$123,460	\$72.84	\$169.12	\$370,381
25	\$203,301	\$203,301	\$116.92	\$278.49	\$609,903	\$125,237	\$125,237	\$73.89	\$171.56	\$375,711
30	\$234,269	\$234,269	\$134.73	\$320.92	\$702,807	\$127,039	\$127,039	\$74.95	\$174.03	\$381,118
Age 100	\$311,075	\$311,075	\$178.91	\$426.13	\$933,225	\$130,722	\$130,722	\$77.12	\$179.07	\$392,165

\* Current annuity interest rate is 3.60%, guaranteed years one through six. Guaranteed rate is 1% for years seven throughout the remainder of the contract. Cash Surrender Values shown above reflect penalties for early withdrawals in the first six years. A Market Value Adjustment (MVA) will be applied during the Withdrawal Charge period. The MVA could increase or decrease surrender values, but never less than the Minimum Guaranteed Surrender Value in the contract.

\*\* LTC premium is not guaranteed.

\*\*\* Assumes no deductions for Caregiver Training, Care Planning, or Alternative Care benefits and full use of daily maximum benefit.

There is a 90 day deductible period during which no benefits are payable. If your daily maximum benefit is less than the cost of care you receive on a daily basis, you will need another source of funds (cash or other LTC coverage) to make up the difference.

Withdrawals of more than your daily maximum benefit will reduce the funds available for long-term care by \$3 for each \$1 you take out of your annuity.

**Death Benefit is the Accumulation Value as of the date of the Annuitant/Owner's death.**

### Male Age 62 - Sample Illustration



Illustration Date: August 20, 2018

LTC Current Annual Premium Rate: 0.77%

LTC Initial Monthly Premium: \$64.17 \*\*

LTC Initial Long-Term Care Benefit: \$300,000

Initial Daily Maximum Benefit: \$136.99

Minimum Benefit Period: 6 years \*\*\*

Annuitant/Owner: Value Client

Age/Sex: 62 Male

Initial Annuity Premium: \$100,000

END OF YEAR	*Current Annuity Interest Rate					*Guaranteed Annuity Interest Rate				
	ACCUM VALUE	SURR VALUE	**LTC MONTHLY PREMIUM DEDUCTION	DAILY MAXIMUM BENEFIT	LONG-TERM CARE BENEFIT LIMIT	ACCUM VALUE	SURR VALUE	**LTC MONTHLY PREMIUM DEDUCTION	DAILY MAXIMUM BENEFIT	LONG-TERM CARE BENEFIT LIMIT
1	\$102,883	\$94,883	\$64.17	\$140.94	\$308,648	\$102,883	\$94,883	\$64.17	\$140.94	\$308,648
2	\$105,779	\$98,779	\$66.02	\$144.90	\$317,336	\$105,779	\$98,779	\$66.02	\$144.90	\$317,336
3	\$108,757	\$101,757	\$67.87	\$148.98	\$326,270	\$108,757	\$101,757	\$67.87	\$148.98	\$326,270
4	\$111,818	\$105,818	\$69.79	\$153.18	\$335,454	\$111,818	\$105,818	\$69.79	\$153.18	\$335,454
5	\$114,966	\$109,966	\$71.75	\$157.49	\$344,898	\$114,966	\$109,966	\$71.75	\$157.49	\$344,898
6	\$118,202	\$114,202	\$73.77	\$161.92	\$354,607	\$118,202	\$114,202	\$73.77	\$161.92	\$354,607
7	\$121,530	\$121,530	\$75.85	\$166.48	\$364,589	\$118,469	\$118,469	\$75.85	\$162.29	\$355,408
8	\$124,951	\$124,951	\$77.98	\$171.17	\$374,853	\$118,737	\$118,737	\$76.02	\$162.65	\$356,210
9	\$128,468	\$128,468	\$80.18	\$175.98	\$385,405	\$119,005	\$119,005	\$76.19	\$163.02	\$357,015
10	\$132,085	\$132,085	\$82.43	\$180.94	\$396,254	\$119,274	\$119,274	\$76.36	\$163.39	\$357,821
11	\$135,803	\$135,803	\$84.75	\$186.03	\$407,409	\$119,543	\$119,543	\$76.53	\$163.76	\$358,629
12	\$139,626	\$139,626	\$87.14	\$191.27	\$418,878	\$119,813	\$119,813	\$76.71	\$164.13	\$359,439
13	\$143,557	\$143,557	\$89.59	\$196.65	\$430,670	\$120,084	\$120,084	\$76.88	\$164.50	\$360,251
14	\$147,598	\$147,598	\$92.12	\$202.19	\$442,793	\$120,355	\$120,355	\$77.05	\$164.87	\$361,064
15	\$151,753	\$151,753	\$94.71	\$207.88	\$455,258	\$120,627	\$120,627	\$77.23	\$165.24	\$361,880
20	\$174,349	\$174,349	\$108.81	\$238.83	\$523,048	\$121,995	\$121,995	\$78.10	\$167.12	\$365,984
25	\$200,311	\$200,311	\$125.01	\$274.40	\$600,932	\$123,379	\$123,379	\$78.99	\$169.01	\$370,136
30	\$230,138	\$230,138	\$143.63	\$315.26	\$690,413	\$124,778	\$124,778	\$79.89	\$170.93	\$374,334
Age 100	\$287,370	\$287,370	\$179.35	\$393.66	\$862,111	\$127,050	\$127,050	\$81.34	\$174.04	\$381,151

\* Current annuity interest rate is 3.60%, guaranteed years one through six. Guaranteed rate is 1% for years seven throughout the remainder of the contract. Cash Surrender Values shown above reflect penalties for early withdrawals in the first six years. A Market Value Adjustment (MVA) will be applied during the Withdrawal Charge period. The MVA could increase or decrease surrender values, but never less than the Minimum Guaranteed Surrender Value in the contract.

\*\* LTC premium is not guaranteed.

\*\*\* Assumes no deductions for Caregiver Training, Care Planning, or Alternative Care benefits and full use of daily maximum benefit.

There is a 90 day deductible period during which no benefits are payable. If your daily maximum benefit is less than the cost of care you receive on a daily basis, you will need another source of funds (cash or other LTC coverage) to make up the difference.

Withdrawals of more than your daily maximum benefit will reduce the funds available for long-term care by \$3 for each \$1 you take out of your annuity.

Death Benefit is the Accumulation Value as of the date of the Annuitant/Owner's death.

## More Info

Interest Rate:	<b>3.60% For 6 Years</b>
Guaranteed Period:	<b>Guaranteed Years 1 - 6</b>
Surrender Charges:	6 Years Market Value Adjustment and 8, 7, 7, 6, 5, 4, 0% 8, 7, 6.5, 6, 5, 4, 0% FL, IL, UT only
Minimum Guarantee:	Based on the 5 Year Constant Maturity Treasury (CMT) Rate reported by the Federal Reserve as of the last business day of the prior year, minus 1.25%, and rounded to the nearest 1/20th of one percent. Minimum will never be less than 1% or more the 3%. This is in compliance with the NAIC Model Regulations.
Minimum Deposit:	\$36,500 Non Qualified \$50,000 Qualified (Must be at least age 59 ½)
Issue Age:	-79 TAXATION These riders are intended to be Qualified Long-Term Care Insurance Contracts under Section 7702B(b) of the Internal Revenue Code. Caution: Penalties apply if the policy owner is less than 59-1/2 years old. Due to these penalties, carrier will <u>not accept qualified funds for policy owners under the age of 59-1/2.</u>
States approved in:	AL, AR, AZ, 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, WA, WY
Free Withdrawal:	100% of Accumulated Interest - Minimum interest payment - \$100 Each \$1 withdrawn reduces the LTC benefit by \$3
Death Benefits:	Full Death Benefit
LTC Benefit:	3 Times the Annuity Value
LTC Benefit Period:	A minimum of six years - The Daily Maximum Benefit and depletion of the bucket of funds determines the benefit period.
LTC Benefits:	Home Health Care, Homemaker Services, Hospice Services, Personal Care Services, Assisted



	Living Facility Care, Alternative Care Services, Nursing Home Care, Respite Care, Adult Day Care at 50% of Daily Maximum (Includes Foster Care in OR)
<b>LTC Benefits Triggers:</b>	The insured must be certified by a Licensed Health Care Practitioner as: Being unable to perform, without substantial assistance, at least 2 of 6 Activities of Daily Living for a period of at least 90 days, or having a severe cognitive impairment, such as Alzheimer's Disease.
<b>Maximum Daily Benefit:</b>	Annuity Value divided by 730 days (2 years) Example: \$73,000 divided by 730 = \$100 Daily Maximum Benefit
<b>LTC Premium:</b>	% of Annuity Value based on the policyholder's age at issue. Approximately 1/3 the cost of traditional LTC insurance. LTC Premium is deducted from the annuity monthly
<b>LTC Type</b>	Tax Qualified LTC Plan Qualified LTC expenses are reimbursed after completion of the 90 day Elimination Period. / Not a Partnership LTC Plan
<b>Underwriting</b>	No Parameds or Medical Records ordered / Ages 0-69 Telephone Interview Ages 70-85 Face to Face Interview / Most Decisions within 3 Business Days of Interview
<b>Request An Illustration:</b>	<a href="#">Get A Quote</a> Caution: Penalties apply if the policyowner is less than 59-1/2 years old. Due to these penalties, carrier will not accept qualified funds for policyowners under the age of 59-1/2.
<b>Commission:</b>	2.00% 0-79 0.80% Additional Funds Year 2-5

## Two Liberty Bankers Products

Liberty Bankers Life has a great product line of fixed rate MYG annuities. All MYGA product have a client friendly non renewing surrender charge that matches rate guarantee period. They are also the first carrier to offer a liquid fixed annuity since the products were forced out due to historically low rates. If you are looking for a long term committed carrier for your fixed business, Liberty Bankers is one you will want. See the full LBL rate sheet below.

### #1 No Surrender Annuity

<b>LIQUID FPDA - This is a true no surrender annuity.</b>	
Current Interest Rate:	<b>1.25%</b>
Rate Guaranteed Period:	1 Year
Minimum Guarantee:	1.00%
Surrender Charges:	NONE - 0% - NO MVA
Minimum Deposit:	\$10,000 minimum - Add \$1,000 or more anytime
Issue Age:	0-100 (85 in OK)
States not approved in:	AK, DC, DE, MN, NH, NY
Free Withdrawal:	<b>100% Liquid - Must maintain \$10,000 value Additional deposit \$1,000+</b> This carrier allows internal transfer to longer term MYGAs and pays FULL Commission!
Death Benefits:	Full Death Benefit
Commission:	1/12 of Annual Commission paid monthly on Account Value. Annual Commission = 0.50% (0-80)   0.40% (81-100)
Uses:	<ul style="list-style-type: none"> <li>• Possible substitute for a short term SPIA - Allows clients to show short term steady annuity income through systematic withdrawals of principal and interest.</li> <li>• Great for old 401K and qualified funds rollovers.</li> <li>• 30 day MYGA widow alternative.</li> <li>• May avoid probate.</li> <li>• Savings account look alike with wide flexibility.</li> <li>• Tax deferral</li> <li>• May be transferred into any of the carriers other MYGA products with full commission.</li> <li>• Pays accumulation value trail commission for as long as policy is in force.</li> </ul>

**Have Clients That Needs Short Term Income?**

A newly approved product will allow systematic withdrawals of principal and interest of 2.52% per month for 36 months (30.33% Annually) or 3.78% per month for 24 months (45.45% Annually). Based on a \$110,000 minimum premium. At the end of the term a \$10,000 lump sum plus some interest will be available.  
24 Month Income = \$4,166.66 | 36 Month = \$2,777.77

## #2 - 5 Year MYGA With A 1.00% Year 1 Enhancement

**This is a true 5 year guaranteed interest rate annuity.**

<b>Interest Rate:</b>	<b>4.25% Year 1</b> <b>3.25% Years 2 - 5</b> (3.45% Yield)
<b>Guaranteed Period:</b>	Guaranteed For 5 Years
<b>Surrender Charges:</b>	5 year period: 8.1% Year 1 7.3% Year 2 6.4% Year 3 5.5% Year 4 4.5% Year 5 0.0% Thereafter with MVA (No MVA in PA & MO)
<b>Minimum Deposit:</b>	\$10,000
<b>Issue Age:</b>	0-90 (0-85 in OK)
<b>States not approved in:</b>	DE, MN, NH, NY
<b>Free Withdrawal:</b>	All accumulated Interest Twice Yearly
<b>Death Benefits:</b>	Full Death Benefit
<b>Commission:</b>	2.00% (0-80) - 0.40% (81-90)
<b>Waivers</b>	Nursing Home Disability Waivers

[See the full LBL Rate Sheet](#) | [Get Appointed to sell LBL great fixed product line](#)

## Higher Rated Carrier MYGA

### Top Pick MYGA Rate

Great 120 year old fraternal carrier with over 1,000,000,000 in admitted assets and a 21% surplus.

## 5 Year MYGA - NO MVA

<b>Company Ratings:</b>	<b>A- (excellent) by A.M. Best</b>
<b>Interest Rate:</b>	<b>3.50% Guaranteed For 5 Years</b>
<b>Guaranteed Period:</b>	<b>Guaranteed For 5 Years</b>
<b>Surrender Charges:</b>	<b>5 year period: 8.5%, 7.5%, 7%, 6%, 4%, 0% NO MVA</b>
<b>Minimum Deposit:</b>	\$20,000 - \$300,000 without carrier approval
<b>Issue Age:</b>	<b>0-99 (NQ) Owner ONLY 8-85 Annuitant and Qualified</b>
<b>Approved in all states except:</b>	AK, AL, HI, IA, LA, MA, NH, NY
<b>Free Withdrawal:</b>	* Monthly Interest Available If the accumulation value of the certificate is at least \$20,000, you may elect to automatically receive your interest earnings every month.
<b>Additional Withdrawals</b>	* In addition to monthly interest withdrawals, a partial withdrawal of at least \$500 can be requested at any time prior to the maturity date of the certificate as long as the accumulation value does not fall below \$10,000. (Penalty may apply if great than free withdrawal available.)
<b>Death Benefits:</b>	* Confinement Terminal Illness Waivers * Full Death Benefit if owner and annuitant are same. * Surrender Value if owner is over 75 & not annuitant.
<b>Commission:</b>	<b>2.00% Over \$100,000 (0-75) 1.70% Over \$100,000 (76-85)  2.00% Under \$100,000(0-75) 1.70% Under \$100,000(76-85)</b>
Request contracting and more info:	<a href="#">Click here</a> or call!

## 3 Year MYGA Rate

### Short Term MYGA Rate

#### THREE YEAR MYGA - All inclusive features including 10% free withdrawals.

3.10% \$500,000 Premium Grows to \$547,956 After 3 Years!

End of Contract Year	Age	Guaranteed Interest Rate	Interest Credited to Your Account	Withdrawals	Account Value	Surrender Value
1	61	3.10%	15,500	0	515,500	479,415
2	62	3.10%	15,981	0	531,481	502,685
3	63	3.10%	16,476	0	547,956	523,216

<b>Interest Rate:</b>	<b>3.10% (\$250,000+) 3.00% (\$10,000 - \$249,999) Guaranteed For 3 Years</b>
<b>Guaranteed Period:</b>	<b>Guaranteed For 3 Years</b>
<b>Surrender Charges:</b>	<b>3 Years 7,6,5, (30 day window) +/- MVA *The MVA is not applied in the states of DE, MO, OR, PA &amp; WA Commission reduced in these states.)</b>
<b>Minimum Deposit:</b>	<b>\$10,000</b>
<b>Issue Age:</b>	<b>0-90</b>

States NOT approved in:	NY
Free Withdrawal:	*10% of the previous anniversary *RMD's allowed in all years (chargebacks in Year 1). Can annuitize at any time. minimum of 10 years, or for 5 years after the initial guarantee period.
Death Benefits:	*Full account value at death.
Commission:	1.00% (0-80) 0.75% (81-85) 0.50% (86-90) (DE Commission reduced)
Waivers	None
Request Contracting and more info:	<a href="#">Click Here</a>

## Fixed Rate Deferred Annuities

### Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

#### Fixed Annuity Carriers - Agents ONLY

- Liberty Bankers | [Agent Appointment](#)
- Bankers Life | [Agent Appointment](#)
- Guggenheim | [Agent Appointment](#)
- Sagicor Life | [Agent Contracting](#)
- Sentinel Security | [Agent Appointment](#)
- American General | NY |
- American National | NY | [Agent Appointment](#)
- Guarantee Income Life | [Agent Appointment](#)
- The Standard | [Agent Appointment](#)
- Lafayette | [Agent Appointment](#)
- Great American | [Agent Appointment](#)
- Oxford Life | Call for appointment

#### Top MYGA Rates:

- 4.30% After 10 Years - [Details](#)
- 4.20% For 10 Years - [Details](#)
- **4.10% For 7 Years** - [Details](#) (32.48% Yield)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.60% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.20% For 7 Years - [Details](#) (4.00% Commission)
- 3.75% For 6 Years - [Details](#) (A- Rated)
- 3.80% For 5 Years - [Details](#) (All Inclusive Product)
- 3.60% For 5 Years - [Details](#) (A- Rated) Bonus
- 3.70% For 5 Years - [Details](#) (CA Approved)
- **4.00% For 5 Years** - [Details](#) (3.90% In CA!)
- 3.50% For 5 Years - [Details](#) (A- Rated)
- 3.35% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- 3.35% For 4 Years - [Details](#) (NICE!)
- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- **3.10% For 3 Years** - [Details](#) (NEW)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- 2.75% For 3 Years - [Details](#) 2.00% Commission
- 2.80% For 3 Years - [Details](#) (A Rated)
- 2.95% For 3 Years - [Details](#) (A- Rated)
- 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials!

**3.10% For 3 Years**

**1.50% Commission**

Includes These Features:

Full Death Benefit  
10% & Accumulated Interest Withdrawals  
3 Year Non Recurring Surrender

**CLICK FOR MORE INFO**

**4.25% Year 1**

**3.25% Years 2-5**

Includes These Features:

Full Death Benefit  
Accumulated Interest Withdrawals  
5 Year Non Recurring Surrender

**CLICK FOR MORE INFO**

**3.20% For 7 Years**

**4.00% Commission**

Includes These Features:

Full Death Benefit  
Accumulated Interest Withdrawals  
7 Year Non Recurring Surrender

**CLICK FOR MORE INFO**

# Immediate Annuities - SPIA Quotes


## Immediate Guaranteed Lifetime Income For longevity Protection!

We specialize in large premium cases & work with the most competitive highest quality carriers.

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

Clients do not have to worry about decreasing assets or a reduced income when they use immediate annuities for lifetime income needs. As life agents, we have the ability to offer clients a way to use more of their nest egg now without a fear of it running out later. Below is a chart on what clients can expect from immediate annuity income.

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!

 <p><b>SPIA</b></p> <p>The Insurance Product Built To Guarantee The <b>HIGHEST</b> Income Flow NOW!</p> <p>Your Clients Can Use More Of That Nest Egg Right Now!</p>	<p><b>Longevity Protection</b> If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!</p> <ul style="list-style-type: none"><li>- Underwritten Age Rated</li><li>- Liquidity and Nursing Home Enhanced Rider</li><li>- Establish Lifetime Base Income High Net Worth Clients</li><li>- Terminal Funding</li><li>- Laddering</li><li>- Survivor Income Peace Of Mind NOW!</li><li>- Gap Income</li><li>- Settlements and Buyouts</li><li>- Set Recurring Expenses From 5 Years To Life</li><li>- Supplement Retirement Income</li><li>- Offer Legacy Payments To Beneficiaries</li><li>- See what is needed for an immediate annuity illustration</li><li>- <b>Get A Quote &amp; Compare Lifetime Income NOW!</b></li></ul>
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# News and Reviews

## WHAT'S HAPPENING NOW

### 2018 Important Topics

- [2018 Retirement Planning Guide W&S](#)
- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)

### QLAC NEWS:

Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

### Trips / Rewards

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Quality | Integrity | Expertise

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**800-373-9697**

Jeff Affronti | Darren Mitchell  
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | [www.fsdfinancial.com](http://www.fsdfinancial.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

800-373-9697

For Agent Use Only

August 29, 2018

## The Standard's NEW FIA Un-Capped Crediting

### 7 Year Indexed Annuity - Historical illustration

#### (A) Rated Carrier - Two Annual Reset Strategies

The annual point to point methods below are very simple to understand and calculate. As shown in the sample below, a simple calculation will get the return percentage, no other moving parts. The problem with a FIA hypothetical illustration is not knowing if the carrier will renew the rate near the initial rate. Renewal rate histories are nice to have but still do not guarantee a pattern will continue. However, if the carrier holds these rates the FIA only needs a few good years to match or exceed the current MYGA rates. A risk of the FIA is not matching current fixed rates, which are currently hovering between 3.50% and 4.10% for a 7 year term. This FIA offers a 1.00% simple interest minimum return or 107% after 7 years. Current MYGA's will yield 128% to 132% in 7 year guaranteed, this is the risk spread.

- Participation Rate with no cap
- Cap Rate with 100% participation

Premium	Premium	S&P 500
\$15K - \$99K	\$100K +	Crediting Method
51%	53%	Participation Rate with no cap
5.75%	6.00%	Cap Rate with 100% participation

Participation Rate: 53%

Rate Cap: 6.00%

The scenarios compare the performance of an Annual Participation Rate and an Annual Rate Cap for each of the past 10 calendar years.

Example of Values for an Initial Premium Amount of \$100,000 in Each Crediting Strategy					
Year Ending	S&P 500 Index Annual Return	Participation Rate: 53%		Rate Cap: 6.00%	
		Index Interest	Annuity Value	Index Interest	Annuity Value
12/31/2008	-38.49%	0.00%	\$ 100,000	0.00%	\$ 100,000
12/31/2009	23.45%	12.43%	\$ 112,429	6.00%	\$ 106,000
12/31/2010	12.78%	6.77%	\$ 120,044	6.00%	\$ 112,360
12/31/2011	-0.00%	0.00%	\$ 120,044	0.00%	\$ 112,360
12/31/2012	13.41%	7.11%	\$ 128,576	6.00%	\$ 119,102
12/31/2013	29.60%	15.69%	\$ 148,747	6.00%	\$ 126,248
12/31/2014	11.39%	6.04%	\$ 157,726	6.00%	\$ 133,823
12/31/2015	-0.73%	0.00%	\$ 157,726	0.00%	\$ 133,823
12/31/2016	9.54%	5.06%	\$ 165,701	6.00%	\$ 141,852
12/31/2017	19.42%	10.29%	\$ 182,756	6.00%	\$ 150,363

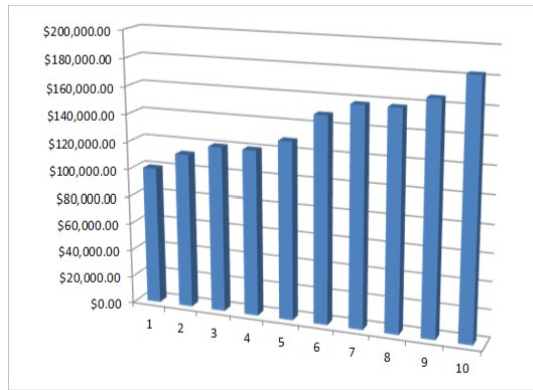
Compound Annual Return		
Period	Participation Rate: 53%	Rate Cap: 6.00%
	Index Interest	Index Interest
Last 5 Years	7.20%	4.77%
Last 10 Years	6.22%	4.16%

Assuming just the last 7 years, the value of \$120,044 growing to \$182,756 yields 6.19% or 152%. This is the upside potential over the MYGA at 128% - 132%. So, about a 20% swing in either direction.

**Includes:**

- 7 Year Surrender Period
- 10% free withdrawal provision
- RMD Friendly
- Full death benefit
- Illness and nursing waivers
- Available in all states except NY  
No Cap method not Available in CA
- 107% Minimum Value Guarantee At Term
- 4.00% Commission 18-80  
2.00% Commission 81-85  
1.45% Commission 86-90
- If you like what you see please get appointed with us [click here for licensing](#).

**No FEES = No Down Years!**



**MYGA From The Standard**

Product	Interest Rate	Interest Rate	Commission
	Premium \$15,000 - \$99,999	Premium \$100,000+	
FGA 3 Year - <a href="#">Details</a>	2.75%	2.85%	1.50% 0-80 0.75% 81-85 0.50% 85-93
FGA 5 Year - <a href="#">Details</a>	3.30%	3.40%	2.00% 0-80 1.00% 81-85 0.77% 86-90

**Liberty Bankers**

**The No Surrender Annuity Can Issue To Age 100!**

**Liquidity? Yes, Any Amount Anytime!**

Here is a fixed annuity that may assist in gathering premiums for use at the most opportune time. A Flexible Premium Deferred Annuity (FPDA) with NO surrender charges. This means a client can withdraw premium anytime without charges or fees. The initial minimum premium is low at \$10,000 and the policy owner must keep at least that much in the product to keep it active. Additional, premiums of at least \$1,000 + can be added anytime to a maximum of \$600,000. For some great ways to incorporate this annuity into your clients planning [click here for PDF](#) or [here for on-line at my LinkedIn page](#)

AAA Liquidity

---

Any  
Amount  
Anytime

1.25%  
Rate

## Walk Away - 3 Year MYGA

Short and Sweet - 2.60% for all 3 years

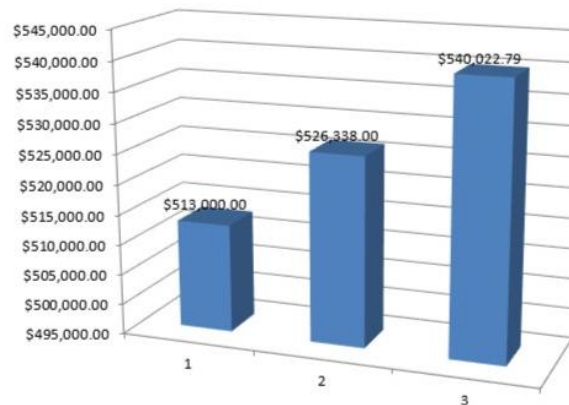
\$500,000 premium would grow to \$540,022 in 3 years.

**2.60% For 3 Years**

Interest Withdrawals  
Full Death Benefit  
Non Repeating Surrender

**2.00% Ages 0-80**

**1.00% Ages 81-90**



Get [appointed](#) with this LBL now! If you are looking for a carrier who has shown a commitment to their agent and client base for many years Liberty Bankers is the carrier for you. Liberty Bankers offers a line of traditional deferred and immediate annuities and no indexed annuities. The fact they do not offer FIA's keeps the attention on guaranteed products the risk averse fixed annuity clients are truly looking for.

## Annuity and Life Illustrations

**TOGETHER WE CAN FIND THE ANSWERS WITH GUARANTEES**

**Let's work the case and find the solutions.**

### Fixed Annuity and Life Insurance Quotes

#### Fixed Annuity Illustrations

- **SPIA** - Single Premium Immediate Annuities
- **MYGA/SPDA** - Multi Year Guaranteed Deferred Annuities
- **FIA** - Fixed Indexed Annuities
- **Split Annuity** - MYGA and SPIA Combo
- **Fee Based** - No Commission SPIA

#### Life Insurance Illustrations

- **Whole Life** - Universal Life - Indexed Universal Life - SPWL - Term Insurance

#### Agent Service

- Sign Up With A Company For Fixed Annuity - Agent Appointment
- Sign Up With A Company For Life Insurance - Agent Appointment
- Request Client Applications/Forms
- **Call 800-373-9697 For Additional Assistance**

# Immediate Annuities - SPIA Quotes


## Immediate Guaranteed Lifetime Income For longevity Protection!

We specialize in large premium cases & work with the most competitive highest quality carriers.

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

Clients do not have to worry about decreasing assets or a reduced income when they use immediate annuities for lifetime income needs. As life agents, we have the ability to offer clients a way to use more of their nest egg now without a fear of it running out later. Below is a chart on what clients can expect from immediate annuity income.

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!



**Longevity Protection**  
If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

- [Underwritten Age Rated](#)
- [Liquidity and Nursing Home Enhanced Rider](#)
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

# Fixed Rate Deferred Annuities

## Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

### Fixed Annuity Carriers - Agents ONLY

- [Liberty Bankers](#) | [Agent Appointment](#)
- [Bankers Life](#) | [Agent Appointment](#)
- [Guggenheim](#) | [Agent Appointment](#)
- [Sagicor Life](#) | [Agent Contracting](#)
- [Sentinel Security](#) | [Agent Appointment](#)
- [American General](#) | [NY](#) |
- [American National](#) | [NY](#) | [Agent Appointment](#)
- [Guarantee Income Life](#) | [Agent Appointment](#)
- [The Standard](#) | [Agent Appointment](#)
- [Lafayette](#) | [Agent Appointment](#)

### Top MYGA Rates:

- 4.30% After 10 Years - [Details](#)
- 4.20% For 10 Years - [Details](#)
- **4.10% For 7 Years** - [Details](#) (32.48% Yield)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.60% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.20% For 7 Years - [Details](#) (4.00% Commission)
- 3.75% For 6 Years - [Details](#) (A- Rated)
- 3.80% For 5 Years - [Details](#) (All Inclusive Product)
- 3.60% For 5 Years - [Details](#) (A- Rated) Bonus
- 3.70% For 5 Years - [Details](#) (CA Approved)
- **4.00% For 5 Years** - [Details](#) (3.90% In CA!)
- 3.50% For 5 Years - [Details](#) (A- Rated)
- 3.40% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- 3.35% For 4 Years - [Details](#) (NICE!)
- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- **3.10% For 3 Years** - [Details](#) (NEW)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- 2.75% For 3 Years - [Details](#) 2.00% Commission



- [Great American](#) | [Agent Appointment](#)

- [Oxford Life](#) | Call for appointment

- 2.85% For 3 Years - [Details](#) (A Rated)

- 2.95% For 3 Years - [Details](#) (A- Rated)

- 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials!

<p><b>3.10% For 3 Years</b> <b>1.50% Commission</b></p> <p>Includes These Features:</p> <p>Full Death Benefit 10% &amp; Accumulated Interest Withdrawals 3 Year Non Recurring Surrender</p> <p><b>CLICK FOR MORE INFO</b></p>	<p><b>4.25% Year 1</b> <b>3.25% Years 2-5</b></p> <p>Includes These Features:</p> <p>Full Death Benefit Accumulated Interest Withdrawals 5 Year Non Recurring Surrender</p> <p><b>CLICK FOR MORE INFO</b></p>	<p><b>3.20% For 7 Years</b> <b>4.00% Commission</b></p> <p>Includes These Features:</p> <p>Full Death Benefit Accumulated Interest Withdrawals 7 Year Non Recurring Surrender</p> <p><b>CLICK FOR MORE INFO</b></p>
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## LTC Annuity

- MYGA With A Long Term Care Rider - [Details](#)

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about Annuicare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

## News and Reviews

### WHAT'S HAPPENING NOW

#### 2018 Important Topics

- [2018 Retirement Planning Guide W&S](#)
- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- **QLAC NEWS:**  
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