



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / **For Agent Use Only!**



Annuity & Life Wholesale

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

ATHENE Benefit 10SM
with Enhanced Benefit Rider

Five benefits.
One benefit base. [Learn more.](#)

8.00% GMWB Roll-up / 6.00% Bonus

[Benefit 10 Brochure](#) / [Benefit 10 Fact Sheet](#) / [Agent Appointment Sample Illustration With Income Starting in 1Year](#) / [in 5Years](#) / [in 10Years](#)

ATHENE Benefit 10 is a refreshingly new fixed index annuity. Expertly designed to be all-inclusive, this 10-year single premium annuity and enhanced benefit rider offers an expansive line-up of benefits.

Your pre-retiree and retiree clients can now get the peace-of-mind benefits they need to take many of their "what ifs" off the table-all with one comprehensive solution.

- Three interest crediting options
- Confinement, terminal illness and death benefits in one rider
- Guaranteed income and growth potential
- Competitive rates for your clients; competitive compensation for you
- Not in approved AK, CA, CT, DE, FL, HI, IL, IN, IA, MD, MA, MN, MO, NJ, NY, OK, OR, PA, TX, UT, WA, WY

Include ATHENE Benefit 10 in your client conversations.

To help celebrate the launch of **ATHENE Benefit 10**, from October 1 through December 31, 2012, agents will receive an additional 1% cash incentive once they've hit \$100,000 production!

GREAT MYGA RATES

December 05, 2012

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[3.00% Minimum FOREVER](#)

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[Get Appointed](#) / [Rate Sheet](#)

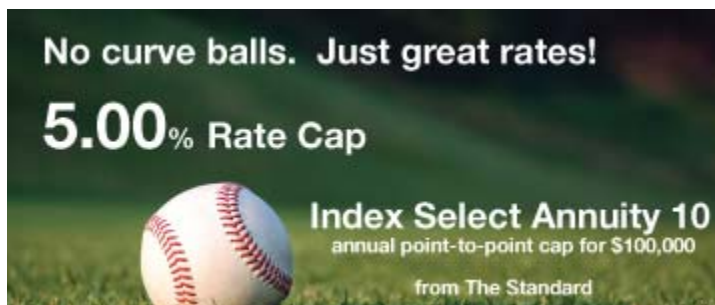
Royal Neighbors (RNA)

Special Rate - Ends Soon!

[**3.00% Minimum Guarantee - 5.00% Commission**](#)

\$200,000 of premium gets you to Four Seasons Costa Rica

High Cap Indexed Annuity



A Rated Carrier

[Click here for details](#)

Life Insurance Section

Ask about our life products that start at
105% commission

[Click here](#) or Email: lifeinsurance@fsdfinancial.com

Do you have clients that are having a hard time qualifying for LTC?

**Are your clients concerned about estate taxes?
Have clients with funds in taxable accounts set aside for their heirs?**

Here is the perfect solution!

Royal Legacy Life SPWL

Product highlights include:

- Permanent life insurance with guaranteed death benefit & cash value.
- Accelerated Living Benefit rider at no extra cost.
- Convenient lump-sum single payment.
- More efficient wealth transfer alternative to a CD or an annuity that avoids probate.
- Income tax-free life insurance benefit provided to the beneficiary or charity.
- Simplified underwriting - NO EXAMS!
- 14% commission!
- Turn \$100,000 into \$172,712 immediately.*
*65 year old male, non-smoker
- [Click here for agent guide](#)
- [Click here for product profile](#)
- [Click here for client brochure](#)

LSW 2012 Quarterly CASH

Let your hard work pay off...

Bonuses start with only \$5,000 in fixed life production!

Here is how the program works:

For each calendar quarter's paid LSW fixed life production, we'll calculate the appropriate bonus. For your annual bonus, we consider all LSW fixed life production for the entire calendar year.

[Click Here for details!](#)

FIXED RATE ANNUITIES

MYGA

- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Guide](#)
- [Indexed Annuity Quick Reference Guide](#)

Company Rate Sheets

- [Liberty Bankers](#)
- [Athene Annuity](#)
- [ING Annuities](#)
- [American National \(NY\)](#) - Check out the American National Valued Lock 10 - No Cap - 10% Commission!
- [The Standard](#)
- [Lincoln Financial \(NY\)](#)

[Like us on Facebook](#)[Follow us on twitter](#)**WHAT WE DO:**

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 offer top level commissions and bonuses as marketing support for you.

OUR MARKETING HISTORY

FSD has always tried to pick and market the most client oriented fixed rate products. Below is a link to a history of our past suggestions from 1995 to now.

We feel a client that purchases the highest guaranteed rate available at the time they are looking will have done very well over the years. Most of these clients stay in fixed annuities for life because of those guarantees! A guaranteed gain every year is hard to beat and harder to walk away from.

[FSD Marketing History](#)

Sincerely,

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

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December 11, 2012



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American National Value Lock 10

10% Commission / No Cap

The ANICO Value-Lock 10 Equity-Indexed Annuity is a single premium deferred indexed annuity. The interest crediting method uses a monthly average related to the performance of the S&P 500® Index and allows a one-time lock-in of interest earnings at any time during the 10-year Indexing Term. The monthly average is calculated beginning on the annuity Issue Date and ending at the end of the Indexing Term or the lock-in date, whichever is earlier.

The Annuity is available for both Non-Qualified and Pension-Qualified funds.

[Get Appointed](#) / [FAQ](#) / [Brochure](#) / [Fact Sheet](#)

GENWORTH - NEW CAPMAX STRATEGY

Introducing CapMax - Ground-Breaking & Patent Pending

Instead of locking in gains after one year, SecureLiving Index Annuity clients who select the CapMax index crediting strategy can choose to roll-forward a portion of their current year interest in exchange for the opportunity to multiply next year's growth potential.

To see how CapMax works, it's helpful to become familiar with some new terminology. Instead of locking in gains after one year, CapMax allows you the option to *Roll-Forward* current year interest up to the annual cap in exchange for the ability to *Multiply* next year's growth potential.

Here are some keywords to consider when discussing CapMax with clients:

- **Roll Forward Percentage** - Exchange a portion of the current year's interest to increase next year's growth potential

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NO CAP](#)

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Genworth](#)

[8% Rollup Income
Rider](#)

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[After Tax Earnings](#)

[Buyers Guide To
Annuities](#)

- **CapMax Multiplier** - Multiply the following year's growth potential by up to 3x the annual cap
- **Total Credit Option** - The annual option to take the entire interest credit available including multiplied gains. This will reset the strategy and the Multiplier for the next year will equal 1.0.

Get Appointed and earn a commission bonus from FSD.
Just fax back the agent appointment by 12/31/2012

Brochure / **Rate Sheet** / **Consumer Video** / **Learn More**

ATHENE Benefit 10 & Enhanced Benefits Rider 8.00% GMWB Roll-up / 6.00% Bonus

[Benefit 10 Brochure](#) / [Benefit 10 Fact Sheet](#) / [Agent Appointment Sample Illustration With Income Starting in 1Year](#) / [in 5Years](#) / [in 10Years](#)

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Webinars - Thursday, 12/13/2012 @ 2:00 PM Central Time - [Register](#)
- Tuesday, 12/18/2012 @ 10:00 AM Central Time - [Register](#)

DEFERRED ANNUITY RATES

3.00% Minimum Guarantee - 5.00% Commission

1.95% For 3 Years

2.85% For 5 Years

3.20% For 7 Years

3.20% For 9 Years

Life Insurance Section

**Ask about our life products that start at
105% commission**

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NEW YEAR HIGHER RATES

LIBERTY BANKERS INCREASES MYGA RATES

GET APPOINTED NOW SO YOU CAN OFFER THESE GREAT RATES



Bankers 5 Premier

2.90%

Guaranteed 5 Yrs

Issued to Age 90
5 Yr Surrender Charge
No Automatic Renewals/Windows
Penalty Free Interest Available

Bankers Elite 5

3.05%

Guaranteed 5 Yrs

Issued to Age 90
5 Yr Surrender Charge
No Automatic Renewals/Windows
NO Penalty Free Withdrawals Available

3 Year - 2.00%

5 Year - 3.05%

7 Year - 3.20%

9 Year - 3.35%

[Get Appointed](#) / [Brochure](#) / [LBL Full Interest Rate Sheet](#)

December 28, 2012

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