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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!



Annuities & Life Wholesale

FIXED INTEREST RATES - GUARANTEED GROWTH - TAX DEFERRAL

Liberty Bankers Fixed Annuities RATES GOING UP 12/16/2013

Liberty Choice 3.25% Year 1
5 Year 2.25% Base Rate Plus 1.00% 1st Year Bonus
Surrender Rate Determined Annually
Commission 4.00% (0-80)

Liberty Select 3.75% Year 1
7 Year 2.25% Base Rate Plus 1.50% 1st Year Bonus
Surrender Rate Determined Annually
Commission 5.50% (0-80)

Bankers Elite 3 2.00% Guaranteed 3 Years - 2.00% (0-90)

Bankers Elite 5 **3.20%** Guaranteed 5 Years - 2.25% (0-90)

Bankers Elite 7 **3.35%** Guaranteed 7 Years - 2.50% (0-85)

Bankers Elite 9 **3.45%** Guaranteed 9 Years - 2.75% (0-80)

Bankers 7 **2.85%** Guaranteed 7 Years - 4.00% (0-80)

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

Join Liberty Bankers in Italy 2014 - [Details](#)
1.5 million in premium issued and paid by 6/30/2014

December 09, 2013

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FIXED RATE ANNUITIES

MYGA - December 2013

- [10 Year - 3.60% \(42.43% over the 10 years\)](#)
- [9 Year - 3.50% - \(35.70% over the 9 years\)](#)
- [8 Year - 3.30% - \(29.66% over the 8 years\)](#)
- [7 Year - 3.35% - \(25.09% over the 7 years\)](#)
- [5 Year - 3.20% - \(17.06% over the 5 years\)](#)
- [5 Year - 3.60% - \(19.33% over the 5 years\)](#)
- [5 Year - 3.00% - \(15.93% over the 5 years\)](#)
- [3 Year - 2.00% - \(6.12% over the 3 years\)](#)
- [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](#)
- [F&G Life](#)
- [American National \(NY\)](#)
- [The Standard](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth SPDA \(FIA 7\) \(FIA 10\) \(NY\)](#)
- [North American](#)



LAST WEEK!

3.60% For 5 Years

4.40% Year 1 - 3.40% Years 2-5
(19.33% Yield Over 5 Years)

[Click here for detailed Web Page](#)

[Get appointed now](#)

2.50% Commission (0-79)
 (\$25.00 Gift Card for every \$25,000 of Premium*)

ENDS 12/13/2013

***Can not be combined with other bonuses!**
800-373-9697

Genworth Financial Index With Bail-Out Cap

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

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

10 Year Surrender - 6.50% Commission Plus Bonus of \$50.00 per \$10,000 of premium

	25K-99K	100-249K	250K+
Premium Bonus:	4.00%	4.00%	4.00%
Monthly Cap:	1.85%	2.05%	2.15%
Annual Pt 2 Pt Cap: 100% Participation	3.75%	4.25%	4.45%
Annual Cap "Bail Out"	3.25%	3.75%	3.95%
1 Year Trigger:	3.10%	3.60%	3.80%
7-Year Fixed:	1.50%	1.75%	2.85%

Secure Living Index 7 [\(view as web page\)](#)

7 Year Surrender - 4.50% Commission

	25K-99K	100-249K	250K+
Monthly Cap:	1.95%	2.15%	2.25%
Annual Pt 2 Pt Cap: 100% Participation	5.00%	5.50%	5.70%
Annual Cap Bail Out	4.50%	5.00%	5.20%
1 Year Trigger:	4.05%	4.55%	4.75%

Secure Living Index 5 [\(view as web page\)](#)

5 Year Surrender - 3.00% Commission

25K - 50K	25K-50K	50-100K	250K+
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Monthly Cap:	1.30%	1.70%	1.90%	2.00%
Annual Pt 2 Pt Cap: 100% Participation	3.00%	3.75%	4.25%	4.45%
Annual Cap Bail Out	2.50%	3.25%	3.75%	3.95%
1 Year Trigger:	2.55%	3.20%	3.60%	3.80%

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

Royal Neighbors - Non-Med

Higher Non-Med Limits on Essential Whole Life

No paramedical exam or blood/urine testing for applications written up to age 50 and below \$250,000. MIB, Prescription Profile, and MVR requested.

[Click here for Agent Guide](#)

F&G Life

High Caps on the F&G Life Elite - 15.25%

Term Insurance for your Spouse!

The spouse term rider will be available on all 3 fixed indexed universal life products from F&G (new business only). With the addition of this rider, your clients benefit from the FIUL insurance and they can afford to cover their spouse at term policy rates, all in one policy!

More Life Insurance - [Click Here](#)

ING U.S. transition to Voya Financial starting in 2014

In April 2013, ING U.S. revealed its future name and brand identity: Voya Financial.

Retirement Services, will begin doing business as Voya Financial in **September 2014**. This means, starting next September, you will begin to see the ING U.S. brand and logo change over to Voya on Retirement Services materials, communications and websites.

There is nothing for you to do at this time. For the coming months it will be business as usual with the current ING U.S. name.

FSD Financial Holiday Hours

Best wishes for you and yours during this holiday season.

December 24 - Closed

December 25 - Closed (Merry Christmas)

December 31 - 8:30 - 12:00

January 1 - Closed (Happy New Year)

We will have email access on December 24 - 7:00 - 12:00 - jeff@fsdfinancial.com



Jeff Affronti
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FSD FINANCIAL SERVICES

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Quality Integrity Expertise

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