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## FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

[www.fsdfinancial.com](http://www.fsdfinancial.com) - [www.SPIAquote.com](http://www.SPIAquote.com)

800-373-9697

**For Agent Use Only!**



Fixed Annuity & Life Wholesaler

**FIXED RATES - GUARANTEED GROWTH - TAX DEFERRAL**

Liberty Bankers Life

End of year **INCREASE!**

December 3, 2014

### In This Issue

[3.25% For 5 Years](#)

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**Bankers Elite 5**  
**3.25%**

Issued to Age 90 (80 in FL). 5Yr Surrender Charge.  
 Rate Guaranteed 5Yrs. Full Commission to Age 90.

**Bankers Elite 7**  
**3.40%**

Issued to Age 85 (75 in FL). 7 Yr Surrender Charge.  
 Rate Guaranteed 7Yrs. Full Commission to Age 85.

**Turks & Caicos Regent Palms Resort**

**August 2015**

**\$1.5 million qualifies agent and guest**



www.LibertyBankersLife.com  
 1-800-374-4826

<b>Bankers Elite Series</b>	<b>Enhanced Rates - No Withdrawals</b>
Bankers Elite 3	2.00% For 3 Years - <a href="#">Details</a>
Bankers Elite 5	3.25% For 5 Years - <a href="#">Details</a>
Bankers Elite 7	3.40% For 7 Years - <a href="#">Details</a>
Bankers Elite 9	3.55% For 9 Years - <a href="#">Details</a>
<b>Bankers Series</b>	<b>MYGA Rates - Interest Withdrawals</b>
Bankers 3	1.60% For 3 Years - <a href="#">Details</a>
Bankers 5	2.70% For 5 Years - <a href="#">Details</a>
Bankers 5 Premier	3.00% For 5 Years - <a href="#">Details</a>
Bankers 5 Premier Plus	3.80% Year 1 2.80% Years 2 - 5 (3.00% Yield) - <a href="#">Details</a>
Bankers 7	2.90% For 7 Years - <a href="#">Details</a>
Bankers 7 Premier	3.20% For 7 Years - <a href="#">Details</a>
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## 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 the product features and rates that benefit your clients. We can offer bonuses as marketing support for you as well.





Jeff Affronti



## **FSD FINANCIAL SERVICES**

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

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Fixed Annuity & Life Wholesaler

## Life Insurance Commission & Contest News

December 10, 2014

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### Fixed Annuities

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## Last Chance for Higher Commissions on FIULs!



### Last chance for higher commissions on F&G's fixed indexed universal life products!

Earlier this year, Fidelity & Guaranty Life Insurance Company (FGLIC) increased the commission percentage on [FG Life-Elite](#)® by 10% for all contract levels and on [FG Life-Heritage](#)® by 1% for all contract levels. Effective **January 1, 2015**, the [FG Life-Elite](#) commission percentage will be decreased by 5% for all contract levels and the [FG Life-Heritage](#) commission percentage will be decreased by 1% for all contract levels.

Business transition rules for both fixed indexed universal life products are:

#### FG Life-Elite:

- Effective on [FG Life-Elite](#) applications dated **January 1, 2015** and after, the new commission rates will apply
- In order to receive the existing commission percentage on [FG Life-Elite](#), applications must be signed before **January 1, 2015**, and the application must be received in our Administrative Office no later than **January 9, 2015**
- Any [FG Life-Elite](#) application that is signed before **January 1, 2015**, but is received in our Administrative Office after **January 9, 2015**, will be paid at the new commission percentage
- Any [FG Life-Elite](#) application dated **January 1, 2015** and after will be paid at the new commission percentage

#### FG Life-Heritage:

- Effective on [FG Life-Heritage](#) applications dated **January 1, 2015** and after, the new commission rates will apply
- In order to receive the existing commission percentage on [FG Life-Heritage](#):
  - Applications must be signed before **January 1, 2015**, the required telephone interview with underwriting approval must be completed by **January 1, 2015** and the application must be received in our Administrative Office no later than **January 9, 2015**
- Any [FG Life-Heritage](#) application that is signed before **January 1, 2015**, but is received in our Administrative Office after **January 9, 2015** will be paid at the new commission percentage

- Any **FG Life-Heritage** application dated **January 1, 2015** and after, will be paid at the new commission percentage

F&G's commission percentages are still very competitive in the FIUL and SPIUL marketplace and even better, production from both products are eligible for our popular [Power Producer Program](#)! One dollar up to target premium on **FG Life-Elite** counts as 15 points and one dollar of **FG Life-Heritage** counts as 1 point for qualification for the **Power Producer Program**.

Take advantage of these great commission rates while they last! If you have any questions, please call Darren Mitchell @ 800-373-9697.

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## F&G Elite IUL

**\*Still have time to earn 110% commission (1st year target) PLUS bonus from FSD.**

**Call Darren at 800-373-9697 for Bonus details.**

[Click here for Product details](#)

## Heritage Single Premium IUL - Great wealth transfer product

\*10% Premium bonus

\*Return of Premium rider

\*Simplified Underwriting

\*Still have time to earn 11% commission PLUS bonus from FSD

[Click here for Agent Guide](#)

## Royal Neighbors of America



**Start your engines! Starting on November 17 you can multiply your trip credits AND earn extra cash for all of your qualifying issued business.**

Get on the fast track to **Royal Neighbors' 2016 Agent Sales Trip**. We're going the extra mile to make sure that happens with our Fast Track Sales Contest. We are rewarding the sale of our SIWL, SPWL, WL, and UL products. Applications must be submitted November 17 - February 28, 2015. All applications must be issued by March 31, 2015. This will be our only contest to earn extra trip credits for all of 2015. Make sure you take advantage of it!

**Paid business from 11/17 - 12/31 can go towards your 2016 trip qualifications!**

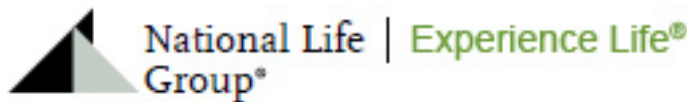
Level	Qualifications	Cash Earnings	2016 Agent Sales Trip Multiplier
Level 1	30,000 AP or 75,000 SPWL	\$1,500	2x
Level 2	20,000 AP or 50,000 SPWL	\$1,000	1.75x
Level 3	12,000 AP or 30,000 SPWL	\$600	1.5x
Level 4	7,000 AP or 20,000 SPWL	\$350	1.3x
Level 5	3,000 AP	\$150	1.15x
<b>BONUS</b>	The Top Premium Producer in the nation for Level 1 will receive one additional day at the 2016 Agent Sales Trip. You must qualify for the 2016 Agent Sales Trip to be eligible.		



[Click here for contest rules and regulations](#)

[Click here for 2016 Sales Trip flyer - Whistler!!](#)

## Life of the Southwest's Living Benefits



3 Concerns...1 Simple Solution

The Flex Life IUL with Living Benefits is that solution!

### Flex Life IUL

\* 13.00% cap with Living Benefit Riders

\* 100% commission (1st year target) PLUS bonus from FSD

[Click here for Agent Guide](#)

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



# What We Do

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Darren Mitchell  
darren@fsdfinancial.com



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# FSD Financial Services News & Reviews

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December 17, 2014



**Fixed Annuity & Life Wholesaler**

### **FOCUSING ON THE FIXED INDEXED ANNUITY THIS WEEK**

### **Happy Holiday Hours**

**Office Party 12/22 - We will be closed from noon to about 2:30**

**Christmas - Closing at noon Wednesday 12/24 - Open Monday 12/29**

**[Email us](#) if you need illustration or paperwork on Friday 12/26**

**New Year - Closing at noon Wednesday 12/31 - Open Friday 01/02**

### **Fixed Indexed Annuities With NO CAP!!!!**

We have several carrier that offer NO CAP FIA's



**American National** - Point to Point Monthly Average with 100% Participation

**Voya Financial** - Annual Reset Monthly Average Minus Spread

**AIG** - Annual Reset Monthly Average Minus Spread ([View as web page](#))

**Rate Sheets** - [American National](#) / [Voya](#) / [AIG](#)

Questions on how these strategies work, call us 800-373-9697

### **The Standard FIA's - Great Renewal History!**

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[After Tax Earnings](#)

[Buyers Guide To Annuities](#)



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%
<b>3.35%</b> <b>4.10%</b> (15-99K)      (100k+)	<b>3.75%</b> <b>4.60%</b> (15-99K)      (100k+)	<b>4.60%</b> <b>5.10%</b> (15-99K)      (100k+)
<b>Guaranteed Minimum Accumulation Value</b> <b>105%</b> Fixed Interest Account 1.00%	<b>Guaranteed Minimum Accumulation Value</b> <b>107%</b> Fixed Interest Account 1.00%	<b>Guaranteed Minimum Accumulation Value</b> <b>110%</b> Fixed Interest Account 1.00%
Commission <b>3.00%</b>	Commission <b>4.00%</b>	Commission <b>5.00%</b>

[Full Rate Sheet](#) / [Agent Appointment](#) / [State Approvals](#) / [Renewal Cap History](#)

## Do Your Clients Need A Higher Return For Income?

### Think about a SPIA!

Would you like to see an immediate guaranteed income for life quote for your client?  
Call 800-373-9697 or [click for on-line request form](#).

## Life Insurance

**We want your F&G Life business**

### Great Products and Attractive Compensation

Call Darren at 800-373-9697 for details.

### F&G Elite IUL

**110% commission + bonus from FSD!!** [Product details](#)

**\*Available on apps dated before 1-1-15 and received by 1-8-15**

### Elite IUL commission rates dropping 5% effective 1-1-15!!

**Still have time to earn 110% - Get your Elite IUL apps into us before 1-**

**9-15 (dated before 1-1-15)**

**Heritage Single Premium IUL - 10% commission up to age 79**  
Help your clients transfer wealth - [Click here for Agent Guide](#)

## Liberty Bankers Life

### Guaranteed Fixed Annuity Rates

Bankers Elite 3	<b>2.00%</b>	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	<b>3.25%</b>	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	<b>2.70%</b>	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	<b>3.40%</b>	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	<b>2.90%</b>	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	<b>3.55%</b>	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](#)

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