

Fixed Annuity
Hot List



www.SPIAquote.com | www.fsdfinancial.com

December 01, 2015

800-373-9697

AGENT USE ONLY

Liberty Bankers
MYGA RATES

7 Years	5 Years	3 Years
2.75%	2.45%	2.00%
20.91% After 7 Years	12.87% After 5 Years	9.27% After 3 Years
4.00% Commission	3.25% Commission	2.00% Commission

American National had a nice increase on the Palladium MYGA (**"A" Rated Carrier**)

5 Years	6 Years	7 Years	8 Years
2.75%	2.80%	3.04%	3.05%
First Year 3.55% 2.55% Years 2-5	First Year 2.80% 2.80% Years 2-6	First Year 3.90% 2.90% Years 2-7	First Year 3.05% 3.05% Years 2-8

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

2.50% Commission 0-79



"A-" Rated
24% Surplus

5 Years
3.00%
15.93% After 5 Years

***TRUE 5 YEAR WALK-AWAY**
***NO MARKET VALUE ADJUSTMENT (MVA)**
***FULL DEATH BENEFIT**

RNA MEMBER BENEFITS FOR AGENTS & CLIENTS INCLUDED!

- Retail Benefits | Legal Plans | Prescription Drug Program
- Dental Program | Vision Program | Labs & Imaging
- Hearing Aid Program | Life Line Screening

Immediate Annuities

\$1,791.00 Per Month For 60 Months!
 5 Year Period Certain Payout Based On \$100,000 Premium!

www.SPIAquote.com

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



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

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Agent Use Only

December 02, 2015



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

SPOTLIGHT ROYAL NEIGHBORS LIFE INSURANCE

Royal Neighbors

Women have come a long way since Royal Neighbors of America became a life insurer on March 21, 1895. Back then they couldn't own property, couldn't vote, and couldn't be insured.

The women of Royal Neighbors helped change all that. [Read More](#)



- [CRITICAL, CHRONIC & TERMINAL ILLNESS \(MUST LOOK\)](#)
- [FEMALE AGENTS WANTED](#)
- [ACCELERATED DEATH BENEFIT](#)
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Commission SPECIAL Call 800-373-9697

FIXED INDEXED ANNUITY IDEAS!

Social



In This Issue

[RNA Life Benefits
And Pricing](#)

[Hot List Image](#)

[December Rates](#)

[Quality Immediate
Annuity Quotes](#)

[New Premium
Finance](#)

[F&G IUL](#)

[Join FSD On-Line](#)

CONTESTS

[Equitrust](#)

[Liberty Bankers](#)

[American National](#)

[F&G Life](#)

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[Annuity Answer Book
From Standard](#)

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

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

[After Tax Earnings
From Integrity](#)

[SPIA Taxation
Refresher from LBL](#)

Insurance
MYGA | SPIA | FIA

**Fixed Annuity
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CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD1201 | AGENT USE

Current Fixed Rates & Caps

Review Of Rates

Rates are holding with a few carriers having increases.

Fixed Annuity Rate Sheets For Agents

- **Voya Financial**- FIA's - High Caps
- **Liberty Bankers**- Enhanced MYGA Rates

- 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



- [The Standard - FIA & MYGA Rates](#)
- [Royal Neighbors - 3.00% For 5 Years](#)
- [AIG](#)
- [Guggenheim - Great MYGA's \(\[Sales Center\]\(#\)\)](#)
- [American National- FIA | MYGA | SPIA](#)
- [Lincoln Financial](#)
- [Genworth \(FIA\)\(SPDA\)](#)
- [Equitrust FIA- New DynaMARC FIA & Larger Bonuses](#)
- [Oxford Life- MYGA & SPIA](#)
- [Athene NY - MYGA Rates For New York](#)
- [FIXED ANNUITY HOT LIST](#)

New York Rates

- [Athene NY](#)
- [American National NY](#)
- [Lincoln National NY](#)
- [AIG NY](#)
- [Genworth NY](#)

Life Insurance Rates

- [Fidelity & Guaranty Life Rates](#)
- [Royal Neighbors SPWL](#)
- [AIG](#)
- [Lincoln National](#)
- [LSW - Life Of The Southwest](#)

Illustrations

- [Immediate Annuity SPIA Quotes](#)
- [Deferred Annuity Illustrations](#)

Immediate Annuity Illustrations - A+ and A++ Rated

Top Quality SPIAS

REQUEST A SPIA ILLUSTRATION HERE

PREMIUM FINANCING OF LIFE INSURANCE



THE NEW PREMIUM FINANCING MAKING LIFE INSURANCE INTERESTING

Your clients can obtain larger amounts of life insurance while having a major bank fund a large part of the insurance premiums. A line of credit to fund Life!

Clients who may not have foreseen needing a large amount of life insurance can benefit from Premium Financing. These clients may not be willing or able to make changes to their current financial plan. Current investments may be time sensitive or non-liquid.

A Premium Financing program will allow the bank to pay a large portion of the ongoing insurance premiums for the lifetime of the policy. After the payment term for example the cash value of the insurance policy combined with growth should pay off the loan and keep the policy in force.

This financing is approved by the lender and insurance carrier and they do share information.

[Read more....](#) OR Get Started NOW! - [Fill out the trial application here](#)

F&G Life Insurance



F&G Life's Elite IUL Even Better!

- Non-medical underwriting is extended for issue ages 0-45 with face amounts from \$50,000 through \$149,999
- The minimum face amount is reduced to \$50,000
- Preferred rate class not available on non-medical case

- 80% (1st year target) ages 0-17 / 105% (1st year target) ages 18-75
- Marketing Bonus \$100.00 Per \$1,000 of Target Premium
- [Index UL Highlights](#) / [Agent Appointment](#)

California Compliance Update -

All life insurance applications taken or dated after **October 15, 2015** must be accompanied by a hard copy of the full illustration signed by both the insurance producer and applicant...

[read more](#)

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

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Agency:
FSD Financial Services
National Marketing Organization

CA Insurance License 0B91910 and 0B67385

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FSD Financial Services News & Reviews

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December 09, 2015



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SPOTLIGHT GUARANTEED ACCUMULATION

MYGA Multi Year Guarantee Annuities

December MYGA Rates

Beat The Bank With Tax Deferral!

5 Year Fixed Rate

- **3.00% For 5 Years / NO MVA**
A- Rated | **2.00% Commission** (1.75% under 100K Premium)
Available in California. Not in AK,AL,HI,LA,MA,NH,NY,SC,VT
[Details](#)

6 Year Fixed Rate

- **2.80% For 6 Years** (2.70% under \$100k)
A Rated | **Commission 2.50%** (0-79)
[Details](#)

7 Year Fixed Rates

- **3.20% For 7 Years**
B+ Rated | **Commission is 2.50%** (0-85)
[Details](#)
- **3.04% Yield Over 7 years** (2.94% under \$100K)
A Rated | **Commission is 2.50%** (0-79)
[Details](#)
- **2.75% For 7 Years**
B+ Rated | **Commission is 4.00%** (+ 0.25% December Bonus)
[Details](#)

A+ Rated For Fee Based Planner (No Commission)

- 3.35% over 10 Years

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In This Issue

[Quality Immediate Annuity Quotes](#)

[New Premium Finance](#)

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[Equitrust](#)

[Liberty Bankers](#)

[American National](#)

[F&G Life](#)

[Royal Neighbors](#)

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[Genworth Financial](#)

Marketing Help

[Annuity Answer Book From Standard](#)

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

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

[After Tax Earnings From Integrity](#)

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4.25% Year 1 then 3.25% Years 2-10

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from LBL

American Equity
Compliance Review**2015 News**

MYGA Rate Page

NEW IRS RULE Limits
IRA Rollovers2015 Tax Reference
Guide Integrity2015 Tax Reference
Guide Voya2015 Retirement
Planning Guide
IntegrityLongevity Annuity
Treasury Ruling QLAC
and DIAs**FIXED INDEXED ANNUITY IDEAS!****VOYA - CAPS INCREASE**

Looking for a straight forward old fashion FIA. Check out the Voya Wealth Builder 8. The annual point to point cap is a very simple crediting method and offer the fastest way to get to the cap.

Voya Wealth Builder Plus Annuity (Flexible Premium)				
		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	6.50%	7.50%	7.75%
Performance Trigger Index Strategy:	trigger	4.60%	5.20%	5.40%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	4.35	5.00	5.20
Fixed Rate Strategy:	rate	3.25%	3.25%	3.25%

Voya Wealth Builder Eight Annuity (Flexible Premium)				
		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	5.00%	5.75%	6.00%
Performance Trigger Index Strategy:	trigger	3.60%	4.10%	4.25%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	3.55	4.05	4.30
Fixed Rate Strategy:	rate	2.55%	2.55%	2.55%

Voya Wealth Builder Six Annuity (Flexible Premium)				
		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	4.25%	5.00%	5.25%
Performance Trigger Index Strategy:	trigger	3.10%	3.50%	3.70%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	3.05	3.60	3.75
Fixed Rate Strategy:	rate	3.00%	3.00%	3.00%

[Agent Appointment](#) | [Maximize Potential With Guaranteed Gains](#)**Immediate Annuity Illustrations - A+ and A++ Rated**

Top Quality SPIAS

REQUEST A SPIA ILLUSTRATION HERE

PREMIUM FINANCING OF LIFE INSURANCE



A BUSINESSMAN FOUND HIMSELF NEEDING
\$10 MILLION OF LIFE INSURANCE
FUNDING IT HOWEVER WAS A PROBLEM
THE SOLUTION—PREMIUM FINANCING

THE NEW PREMIUM FINANCING MAKING LIFE INSURANCE INTERESTING

[Read more....](#) OR Get Started NOW! - [Fill out the trial application here](#)

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.

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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



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December 22, 2015



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

Jump Start 2016 with Life Insurance Sales

2016 is right around the corner. Get contracted now!



In This Issue

[Jump Start your Life sales for 2016](#)

[F&G Life](#)

[Royal Neighbors of America](#)

[Best MYGA rate in CA](#)

[LSW](#)

[The NEW Premium Finance](#)

[Holiday Hours](#)

Social



**Premium Finance
Life Insurance**



PF Proposal .com

Take advantage of our 2015 commission specials before the year ends. Submit your contracting forms to us no later than 12-30-15 and lock in our current commission bonuses for next year's production.

WE WANT YOUR LIFE BUSINESS!

Fidelity & Guaranty Life



F&G Life Elite Index UL

- 14.00% annual cap S&P (100% Participation)
- Designed to provide tax free retirement income through tax free policy loans
- Maximum guaranteed variable loan rate of 5%
- 2 flexible death benefit options
- Optional Accelerated Benefit rider for Terminal & Critical Illness

[Agent Appointment](#)

105% Street Commission (1st year target)

****Submit your contracting forms by 12-30-15
to lock in current commission specials!***

NQ deferred compensation program for top producing agents [click here](#)

[Click here for Elite IUL Agent Guide](#)

[Click here for Client Brochure](#)

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



Royal Neighbors of America



Women have come a long way since Royal Neighbors of America became a life insurer on March 21, 1895. Back then they couldn't own property, couldn't vote, and couldn't be insured.

The women of Royal Neighbors helped change all that. [Read More](#)

- [CRITICAL, CHRONIC & TERMINAL ILLNESS \(MUST LOOK\)](#)
- [FEMALE AGENTS WANTED](#)
- [ACCELERATED DEATH BENEFIT](#)
- [ESSENTIAL WHOLE LIFE HIGHLIGHTS & PRICE COMPARISON](#)
- [SPWL RE-PRICED](#) Lower rates and increased death benefits
- [LIFE PRODUCT PORTFOLIO](#)
- [UNIVERSAL LIFE PRODUCT INFO AND PRICE COMPARISON](#)
- [QUICK QUOTE MOBILE APP](#)
- [RATES](#)
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[AGENT CONTRACTING](#)

Submit your contracting forms by 12-30-15 and receive our current Commission SPECIAL! Call 800-373-9697 for details.

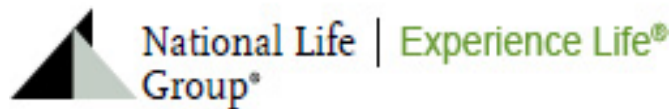
RNA - SPECIAL MYGA RATE!!

3.00% For 5 Years / NO MVA

A- Rated | 2.00% Commission (1.75% under 100K Premium)
Available in California. Not in AK,AL,HI,LA,MA,NH,NY,SC,VT
[Details](#)

Best rate in California!
This rate ends on 12-31-15....lock in this great rate today!

National Life Group - LSW



Life of the Southwest FlexLife IUL

- 12.50% Annual Cap
- Over fund & take advantage of Tax Free Retirement Income
- Living Benefits

- **0.50% net cost loan in years 2-10. Zero net cost loan in years 11+**
- **Change nature of loan on loan anniversary**

[Click here for highlights](#)

**100% commission
plus BONUS from FSD**

*Submit your contracting forms by 12-30-15 to lock in this deal

[Agent Appointment](#)

Life Insurance Premium Finance



**THE NEW PREMIUM FINANCING
MAKING LIFE INSURANCE INTERESTING**

[Read more....](#) OR Get Started NOW! - [Fill out the qualification app here](#)

Holiday Hours



Our office hours for this week & next week are as follows:

Thursday December 24th - close at 12:30PM

Friday December 25th - closed all day

Thursday December 31st - close at 12:30PM

Friday January 1st, 2016 - closed all day

**We want to thank everyone for their business this year.
We look forward to a prosperous 2016!!**

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Darren Mitchell



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