



FSD Financial Services News & Reviews
 Fixed Annuities and Life Insurance for Agents
 www.fsdfinancial.com - www.SPIAQuote.com

800-373-9697

Agent Use Only

December 01, 2016



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

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Enhanced MYGA Rates

Fixed Annuity Hot List December 2016

Insurance MYGA | SPIA | FIA
Fixed Annuity Hot List
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9 Years	7 Years	5 Years	3 Years
3.25%	3.10%	2.90%	2.00%
33.36% After 9 Years	23.83% After 7 Years	15.37% After 5 Years	6.12% After 3 Years
2.75% Commission	2.50% Commission	2.25% Commission	2.00% Commission

DECEMBER 2016 - NEW SIMPLE INTEREST MYGA
 Enhanced Accumulation In These States
 AL, AR, AZ, CO, FL, GA, IN, KY, LA, MD, MS, MO, NM, NC, OK, SC, TN, TX, UT, VA, WV

DOUBLE CLIENTS PREMIUM IN 20 YEARS

- 3.10% Over 5 Years
- 3.16% Over 6 Years
- 3.26% Over 7 Years
- 3.36% Over 10 Years
- 5.00% Over 20 Years

FIXED INDEXED ANNUITY 7 YEAR SURRENDER
 5.25% Annual Point to Point Cap (\$100K) - 4.25% Cap (\$15K-\$99.9K)
 Commission 4.00% (0-80) | 100% Participation Rate | 100% of Premium Minimum Guarantee | "A" Rated Carrier Est. 1906

Immediate Annuities
 Working with agents to find the best Immediate Annuities for their clients!
EVERY DAY FOR 20 YEARS
 Illustrations | Contracting | Commissions
 SPIAQUOTE.COM

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FSD Financial Services | 3536 County Ave #101 | CA Insurance License #006738 | (Rates) Subject To Change | FSD 12/1 | Agent Use

Enhanced RATE MYGA's
 Guaranteed accumulation year after year

Fixed Indexed Annuities
 Potential for greater than fixed rates

Immediate Annuities
 The highest guaranteed lifetime income NOW!

[Get Appointed](#) | [Request A Fixed Rate Annuity Quote](#) | [More Rates](#)

7 Year FIA Cap Increase - 7 Year Surrender

Simple crediting method for clients who would like a shot at better than fixed rates while fully understanding how interest is credited!

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5.25% Annual Point to Point Cap Easy To Understand FIA



- 100% Participation Rate
- 107% Of Premium Guarantee Min.
- "A" Rated Carrier Est. 1906
- Commission 4.00% to age 90
- 10% Free Withdrawal After Year 1
- Illustrations Available
- Get Appointed

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TAX DEFERRED ACCUMULATION MYGA's

Long Term MYGA

20 Year MYGA
5.00% Yield
Doubles The Premium

Only in AL, AR, AZ, CO, FL, GA, IN, KY, LA, MD, MS, MO, NM, NC, OK, SC, TN, TX, UT, VA, WV

Tax Deferred Growth

Short Term MYGA's

3 Year 2.00% - 2.10%
4 Year 2.10% - 2.20%

Tax Deferred Compounding

[Click here for more rates!](#)

Lincoln Financial and QLAC

Qualified Longevity Annuity Contract Idea

For those clients that turned age 70 ½ this year, they will be required to take a distribution from their qualified plans or incur a penalty on the distribution not taken. If you have clients that are looking to defer taking an RMD, the "[Minimizing RMD Income](#)" flyer may help. This flyer reviews some of the benefits of using a Qualified Longevity Annuity Contract. Please give me a call if you need an illustration to see the real sizzle of this type of planning.

Rates Are Up On Qualified Premiums Immediate Annuities - NO Assumptions!

**AMAZING Lifetime Income Rates On
QUALIFIED Premiums!**

**Immediate
Annuities**

Daily Rates

Capture the highest rate NOW!

Illustrations | Contracting | Commissions



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A+ Rated Carrier - With Commission Up To 5.00%

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LIFE INSURANCE COMMISSIONS

Looking for top Life Commissions?

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Expertise**

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Do all your own work?

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for your expertise.

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Immediate Annuities - NO Assumptions!

5 Year Period Certain SPIA
\$1,709 Per Month Per \$100,000

Commissions Are Reducing 01/01/2017
Current Special Commission 3.25%
New Commission 2.00%

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immediate lifetime income!**

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7 Year FIA Cap Increase - 7 Year Surrender

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- Commission 4.00% to age 90
- 10% Free Withdrawal After Year 1
- Illustrations Available
- Get Appointed

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December Hotlist

Fixed Annuity Hot List December 2016

Insurance MYGA | SPIA | FIA
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Liberty Bankers Enhanced MYGA RATES

9 Years	7 Years	5 Years	3 Years
3.25%	3.10%	2.90%	2.00%
33.36% After 9 Years	23.83% After 7 Years	15.87% After 5 Years	6.12% After 3 Years
2.75% Contingencies	2.50% Contingencies	2.25% Contingencies	2.00% Contingencies

DECEMBER 2016 - NEW SIMPLE INTEREST MYGA
Enhanced Accumulation In These States
AL, AR, AZ, CO, FL, GA, IN, KY, LA, MD, MS, MO, NH, NC, OK, SC, TN, TX, UT, VA, WV

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FIXED INDEXED ANNUITY 7 YEAR SURRENDER
5.25% Annual Point to Point Cap (100% to 4.25% Cap) (\$150-\$99,999)
Commission 4.00% (0-90) | 100% Participation Rate | 107% Of Premium Minimum Guarantee | "A" Rated Carrier Est. 1906

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Enhanced RATE MYGA's
Guaranteed accumulation year after year

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Potential for greater than fixed rates

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Holiday Hours

**We would like to wish you and your families
a wonderful holiday season!**

FSD Office Hours

December 23 - 8:30 - 11:30 ([Email Only](#) After 11:30)

December 26 - Closed For Christmas

January 02 - Closed For New Year 2017

FSD DOL EXEMPT PRODUCTS

DOL - BIC Exempt for a reason!

**Looking for insurance products with high
satisfaction rates?**

Fixed Rate Annuities

Simply Guaranteed

 www.fsdfinancial.com

Immediate Annuities

Fixed Rate MYGA's and Immediate Annuities offer real and simple guarantees. These features are why existing clients find these products very highly favorable! I have been working with agents everyday for the last 20 years on these products!

Fixed Rate - MYGA

A guaranteed fixed interest rate that matches the surrender period. Clients know exactly how much their premium will grow. No surprises or misunderstood assumptions just the guarantees as offer at issue!

MYGA Rates range from 3-20 year guarantee periods | [Request a MYGA quote](#)

Immediate Annuities - SPIA

Clients in need of immediate and guaranteed income can use insurance. The Immediate Annuity payment is a return of principal and interest, this maximizes the payout percentage. Combined with its lower commission and loads, the SPIA cannot be beat by any other insurance product for immediate guaranteed income!

SPIA Features

- Nursing Home Enhancements
- Deferred Starts Longevity (DIA)
- Up to 5.00% Commission on A+ Rated Carrier
- Commutable
- [NEED A SPIA Quote?](#)

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