

Fixed Annuity Hot List

www.AnnuityExperts.com | www.SPIAquote.com | www.FSDfinancial.com

December 06, 2017

800-373-9697

AGENT USE ONLY

One Under Rated Carrier!

What Do You Look For In An Insurance Company? Letter Grades Or Dollars In Surplus?

B++ Rated Carrier With A 15.1% Surplus!

5 Years	3 Years
3.10%	2.15%
16.49% After 5 Years	6.59% After 3 Years
2.25% Commission	2.00% Commission

This Carrier Offers:

- * Fixed Annuities & Life Insurance
- * The Only Fully Liquid Deferred Annuity
- * Full Commission On Internal Rollovers
- * Excellent Support & Incentives

3 Year MYGA

2.15%



5 Year MYGA

3.00%

A Five Year

Time Horizon Case Study

Premium \$100,000	5 Year @ 3.00%	3 Year @ 2.15% then yield match	Yield needed to match:
End Of Year 1	\$103,000.00	\$102,150.00	N/A
End Of Year 2	\$106,090.00	\$104,346.23	N/A
End Of Year 3	\$109,272.70	\$106,589.67	N/A
End Of Year 4	\$112,550.88	\$111,162.37	4.29%
End Of Year 5	\$115,927.41	\$115,931.23	4.29%

Rate

3.25%

For 6 Years

MYGA

Yield

21.15%

After 6 Years*

Full Death Benefit | Interest Withdrawals | B++ Rated Carrier | Issues to age 79 | 6 Year Surrender 0% Thereafter | *If Left To Accumulate

\$500,000 Would Accumulate To \$605,773 Assuming No Withdrawals Are Made.

ONLY Available in: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA,MI,MO,MS,MT,NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY

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



FSD Financial Services News & Reviews
Fixed Rate | Indexed | Immediate Annuities | For Life Agents
Quality | Integrity | Expertise
 www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com
 MYGA | SPIA | FIA | LIFE

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For Agent Use Only

December 7, 2017

Fixed Annuity Hot Lists



fixed Annuity Hot List
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 What Do You Look For In An Insurance Company? Letter Grades Or Dollars In Surplus?
B++ Rated Carrier With A 18.1% Surplus!

5 Years	3 Years	This Carrier Offers
3.10%	2.15%	* Fixed Annuities & Life Insurance
16.49% After 5 Years	6.59% After 3 Years	* The Only Fully Liquid Deferred Annuity
2.25% Commission	2.00% Commission	* Full Commission On Internal Rollovers
		* Excellent Support & Incentives

3 Year MYGA	5 Year MYGA	Premium \$100,000	3 Year @ 3.40%	3 Year @ 2.15%	Yield needed to match
2.15%	3.00%	End Of Year 1	\$103,000.00	\$102,150.00	N/A
		End Of Year 2	\$106,090.00	\$104,346.23	N/A
		End Of Year 3	\$109,272.30	\$106,589.67	N/A
		End Of Year 4	\$112,550.88	\$111,362.37	4.29%
		End Of Year 5	\$115,927.41	\$115,931.23	4.29%

Rate 3.25% For 6 Years **MYGA Yield 21.15% After 6 Years***
 Full Death Benefit | Interest Withdrawals | B++ Rated Carrier | Issues to age 79 | 6 Year Surrender 0% Thereafter | *If Left To Accumulate \$500,000 Would Accumulate To \$605,773 Assuming No Withdrawals Are Made.
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FSD FINANCIAL SERVICES 15558 CROWN AVE #300 | CA BROTHERS LEONARD #067805 | RATE SOURCE TO CHARGE | FSD #378 | AGENT USE

Have A Client That Needs Short Term Income?

A newly approved product will allow systematic withdrawals of principal and interest of 2.52% per month for 36 months (30.33% Annually) or 3.78% per month for 24 months (45.45% Annually).

Based on a \$110,000 minimum premium. At the end of the term a \$10,000 lump sum plus some interest will be available.
24 Month Income = \$4,166.66 | 36 Month = \$2,777.77

Multiple carriers have MYGA rates of 3.00% or more call for personalized assistance.

800-373-9697

[See More Rates Here](#)

LIFE INSURANCE CORNER

Single Premium Whole Life - [Request SPWL Illustration Here](#)

- Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Income tax free death benefit
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- **Accelerated Death Benefit** Smaller Of 80% or \$250,000 for **Chronic or Terminal Illness** of 12 months or 2 ADLs for consecutive 90 days
- 12.00% commission + 1st case bonus of 1.00% from FSD = **13.00%**
- Full incentive trip credit
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD

[CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)

Return Of Premium Term Life - Full Refund Of Paid Premiums

\$500,000 Death Benefit	Female Age 40	ROP At End Of Term

20 Year Level Term	\$1,860.00 Annually	\$37,200
30 Year Level Term	\$1,745.00 Annually	\$52,350
	ROP Term Life Quote Request	

Indexed Universal Life - EZ Underwriting program

- Potential to accelerate cases through underwriting without an exam or fluids, if certain criteria are met
- Up to \$1M in coverage offered with all rate classes available including Elite
- Uses an application (including the medical portion), a tele-interview and industry proven underwriting data tools
- 12.50% cap as of 12/01/2017
- 100% commission (first year target)

Call Darren @ 818-881-6970 for details.

[Brochure](#)

[Living Benefit Info](#)

[LIFE QUOTE REQUEST FORM](#)

[Check Life Insurance Commissions](#)

Articles

New Life Insurance For Wealth Transfer - SPWL

<https://www.linkedin.com/pulse/new-life-insurance-wealth-transfer-female-age-50-can-turn-affronti/>

Have A Life Agent License?

http://www.annuityexperts.com/LifeAgents_HealthAgencies.html

The Simplest FIA Crediting Methods

<https://www.linkedin.com/pulse/fia-crediting-methods-cd-minded-clients-can-simply-offer-affronti/>

A Fully Liquid Fixed Rate Fixed Annuity.

<https://www.linkedin.com/pulse/fully-liquid-fixed-rate-annuity-surrender-charge-flex-jeff-affronti/>

3 or 5 Year MYGA?

<https://www.linkedin.com/pulse/3-5-year-myga-how-evaluate-best-yield-rising-rate-jeff-affronti/>

Beat the "Income Rules" with 20% less premium!

<https://www.linkedin.com/pulse/immediate-annuities-status-products-beat-income-rules-jeff-affronti/>

\$24,000 For A Guaranteed \$100,000 Death Benefit To Age 95!

<https://www.linkedin.com/pulse/24000-total-outlay-guaranteed-100000-death-benefit-age-jeff-affronti/>

***A Fixed Products Only IMO
We are here to help! 800-373-9697***

Upside Potential No Risk To Premium

Fixed Indexed Annuities

Product #1

5 Year Index | A Rated Carrier | [\(Details\)](#)

Crediting Buckets | Caps

-S&P 500 Risk Control annual pt-to-pt with 65% par. rate
-S&P 500 annual point-to-point with 5.25% cap
-Declared Rate 2.25%

Product #2

Crediting Buckets | Caps

[SIGN UP for Training and Carrier Appointments](#) | [Get A Historical Illustration](#)

Your Fixed Annuity Back Office

Call or click! 800-373-9697

Income Longevity Protection With Less Stress

Guaranteed Lifetime or Joint Life Income At Higher Percentages NOW!

Large Premium Cases | QLAC | DIA | COLA | Liquidity |
Nursing Home Enhancements | Cash Refunds



SPIAQUOTE.COM

Fixed Annuity Quotes & Case Design

If you do not use fixed annuities as your primary insurance line of products, CALL ME! For over 20 years I have been working side by side with agents who primarily sell Life or Health Ins. We sift through the junk to find top quality fixed products for you and your clients

http://www.annuityexperts.com/LifeAgents_HealthAgencies.html

Request a quote on-line or call for detailed assistance!

MYGA | SPIA | FIA | LIFE

[SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#)

WHAT'S HAPPENING NOW

2017 News

- [2017 Tax Reference Guide Integrity](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [2017 Retirement Planning Guide](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Fake Insurance Tax Form Scam](#)
- [2018 Cost of Living Adjustments Announced](#)

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- [Voya Blitz](#)
- [American General](#) | [AIG Wednesday](#)

Articles

- [Review ALL options to secure the MOST retirement income now!](#)
- [No Surrender Fixed Annuity](#)
- [Simple FIA Crediting Methods](#)

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800-373-9697

Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

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 MYGA | SPIA | FIA | LIFE

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December 13, 2017

Upside Potential No Risk To Premium

Fixed Indexed Annuities

Premium	Declared Rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission:
\$100,000+	2.25%	65%	5.25%	6.00%	70%	18 - 75 - 3.75%
\$10K - \$99.9K	2.10%	60%	5.00%	5.75%	60%	76 - 80 - 2.75% 86 - 89 - 1.75%

Rates lower in AK, CA, PA, UT and VA

Issue Ages:	Qualified: 18-85 Non-qualified: 0-85 Inherited IRA: 18-75 Inherited non-qualified: 0-75
Tax qualifications:	Non-qualified & qualified: 403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 457(b) and inherited non-qualified
Purchase payments:	You can purchase this annuity with an initial purchase payment of \$10,000 or more . You can add to your annuity during the first two contract months with additional purchase payments of at least \$2,000
Riders & waivers:	<p>Extended care waiver rider: After the first contract year, if you are confined to a nursing home or long-term care facility for at least 90 consecutive days, you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge.</p> <p>Terminal illness waiver rider: After the first contract year, if you are diagnosed by a physician as having a terminal illness, you have the option to withdraw up to 100% of the account value without incurring an early withdrawal charge. A terminal illness is defined as having a prognosis of survival of 12 months or less, or a longer period as required by state law.</p>
GMSV: Guaranteed Minimum Surrender Value:	The Guaranteed Minimum Surrender Value (GMSV). The GMSV is based on 87.5% of your purchase payments, plus interest credited daily at a guaranteed minimum interest rate of 1.00%.
Early withdrawal charges Five-year declining:	9% 8% 7% 6% 5% 0% - With MVA NO MVA in AK, CA, PA, UT and VA
State Not Approved:	NY
Penalty-free withdrawals:	<ul style="list-style-type: none"> •• During first contract year, 10% of purchase payments •• After first contract anniversary, 10% of the sum of the account value as of the most recent contract anniversary and any purchase payments received since
Income payout options:	<p>Fixed period: You receive income benefit payments for a fixed period of time that you select.</p> <p>Life or life with a minimum fixed period: You receive income benefit payments for life. If you select a minimum fixed period of time and pass away before the end of the period, the remaining income benefit payments are paid to the person you designate.</p> <p>Joint and one-half survivor: Income benefit payments are guaranteed for your life and the life of a designated joint annuitant. If you are survived by the joint annuitant, he or she will receive 50% of the income benefit payment for life.</p>
Death benefit:	Full Death Benefit - Greater of the account value or GMSV
Ratings:	A Rated Carrier (Details)

[SIGN UP for Training and Carrier Appointments](#) | [Get A Historical Illustration](#)

Your Fixed Annuity Back Office

Call or click! 800-373-9697

End Of 2017 Fixed Annuity Rate Outlook

Basically NO Movement in the last 5 years.

- Current rates are **0.05% HIGHER** than at this point in 2012 - ([Details](#))
- Current rates are **0.10% LOWER** than at this point in 2013 - ([Details](#))
- Current rates are **0.15% LOWER** than at this point in 2014 - ([Details](#))
- Current rates are **0.20% HIGHER** than at this point in 2015 - ([Details](#))
- Current rates are **0.20% HIGHER** than at this point last year 2016 - ([Details](#))
- Current HotList December 2017 - ([Details](#))

Multiple carriers have MYGA rates of 3.00% or more call for personalized assistance.
800-373-9697

**AGENT TIP: AVOID 30 Day Exit Windows - Only an advantage for the carrier.
Look for Non-Recurring charges and Non MVA if possible!**

Your Client Can Earn:
21.15%
In 6 Years! MYGA

End Of Year	Guaranteed Accumulation Value
1	\$516,250
2	\$533,028
3	\$550,352
4	\$568,706
5	\$586,706
6	\$605,774

Based on \$500,000 Of Initial Premium - Call 800-373-9697 - Rate as of 12/09/2017 and subject to change. Not Available in all states. For agent use.

[See More Rates Here](#)

Fully Liquid Fixed Annuity

- Possible substitute for a short term SPIA - Allows clients to show short term steady annuity income through systematic withdrawals of principal and interest.
- Great for old 401K and qualified funds rollovers.
- 30 day MYGA widow alternative.
- May avoid probate.
- Savings account look alike with wide flexibility.
- Tax deferral
- May be transferred into any of the carriers other MYGA products with full commission.
- Pays accumulation value trail commission for as long as policy is in force.
- [Details here](#) | [PDF](#)

Have Clients That Needs Short Term Income?

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LIFE INSURANCE CORNER - SPWL

New - Single Premium Whole Life - [Request SPWL Illustration Here](#)

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- Guaranteed death benefit and guaranteed cash values.
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[CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)

Immediate Annuities

Income Longevity Protection With Less Stress

Use More Of That Nest Egg And At Higher Percentages, NOW!

Large Premium Cases | QLAC | DIA | Liquidity | Nursing Home Enhancements
Cash and Installment Refunds | Inflation Protection COLAs |

Lifetime Income With 100% Return Of Premium Minimum Guarantee

Assumes \$500,000 - Starts 1 Month After Premium Received

Gender / Age	Monthly Income	Annual Cash Flow	Exclusion
Male Age 62	\$2,411.24	6.03%	68.50%
Male Age 65	\$ 2,570.17	6.17%	70.70%
Male Age 67	\$ 2,675.85	6.42%	71.90%
Male Age 71	\$ 2,920.78	7.01%	76.80%
Male Age 75	\$ 3,221.53	7.73%	78.60%
Male Age 85	\$4,580.78	11.00%	84.90%
Female Age 62	\$ 2,331.75	5.60%	69.90%
Female Age 65	\$ 2,480.05	5.95%	72.20%
Female Age 67	\$ 2,571.89	6.17%	75.00%
Female Age 71	\$ 2,793.57	6.70%	78.00%
Female Age 75	\$ 3,078.01	7.39%	80.10%
Female Age 85	\$ 4,251.98	10.20%	85.20%

Rates as of 12/12/2017 and are subject to change. Other restrictions may apply. Call 800-373-9697 for details.

3.00% Commission (Ages 0-84) - Plus \$1,000.00 Bonus Per \$500,000 Premium



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Fixed Annuity Quotes & Case Design

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If you do not use fixed annuities as your primary insurance line of products, CALL ME! For over 20 years I have been working side by side with agents who primarily sell Life or Health Ins. We sift through the junk to find top quality fixed products for you and your clients. 800-373-9697

[You Need To Know These Fixed Annuities](#)

Articles

[New Life Insurance For Wealth Transfer - SPWL - \(Details\)](#)

[Have A Life Agent License? - \(Details\)](#)

[The Simplest FIA Crediting Methods - \(Details\)](#)

[A Fully Liquid Fixed Rate Fixed Annuity - \(Details\)](#)

[3 or 5 Year MYGA? - \(Details\)](#)

[Beat the "Income Rules" with 20% less premium! - \(Details\)](#)

\$24,000 For A Guaranteed \$100,000 Death Benefit To Age 95! - ([Details](#))

To Increase or Not To Increase - Inflation Adjusted COLA or Level Payments - ([Details](#))

[See All Article Here](#)

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- [Lafayette - What will my retirement income look like](#)

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Jeff Affronti | Darren Mitchell

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December 20, 2017

Fixed Annuity Quotes & Case Design

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[Life and Health Agents You Can Easily Add Quality Fixed Annuities To Your Product Availability Click Here](#)

Best overall MYGA in our opinion today!
California Approved Too!

Your Client Can Earn:
21.15%
In 6 Years! MYGA

End Of Year	Guaranteed Accumulation Value
1	\$516,250
2	\$533,028
3	\$550,352
4	\$568,706
5	\$586,706
6	\$605,774

Based on \$500,000 Of Initial Premium - Call 800-373-9697 - Rate as of 12/09/2017 and subject to change. Not Available in all states. For agent use.

Using an illustration can help clearly show a client the offered guaranteed in writing

ILLUSTRATION DATE:	December 11, 2017	ADDITIONAL PREMIUMS:	None
AGENT:	Enter agent/company name	Years:	N/A
CLIENT:	Valued Client	NET WITHDRAWALS:	None
SEX/AGE:	M 59	Type:	N/A
RESIDENCE STATE:	CA	Years:	N/A
INITIAL PREMIUM:	\$500,000		

End of Year	*CURRENT ANNUITY INTEREST RATE		*GUARANTEED ANNUITY INTEREST RATE			
	Additional Premiums/Withdrawals	ACCUM VALUE	SURR VALUE	Additional Premiums/Withdrawals	ACCUM VALUE	SURR VALUE
1	\$0	\$516,250	\$476,250	\$0	\$516,250	\$476,250
2	\$0	\$533,028	\$498,028	\$0	\$533,028	\$498,028
3	\$0	\$550,352	\$515,352	\$0	\$550,352	\$515,352
4	\$0	\$568,238	\$538,238	\$0	\$568,238	\$538,238
5	\$0	\$586,706	\$561,706	\$0	\$586,706	\$561,706
6	\$0	\$605,774	\$585,774	\$0	\$605,774	\$585,774
7	\$0	\$625,461	\$625,461	\$0	\$611,831	\$611,831

Available Day 1 Of Year 6!

The Fully Liquid Fixed Annuity (FPDA)

A client can withdraw premium anytime without charges or fees. The initial minimum premium is low at \$10,000 and the policy owner must keep at least that much in the product to keep it active. Additional premiums of at least \$1,000 + can be added anytime to a maximum of \$600,000.

[Details here](#) | [PDF](#)

End Of Year Hours:

We hope you all have wonderful and safe end of year celebrations.

- Friday December 22 - Closed @ 1pm PST - Voice mail will be digitally directed to us off site, web site and email open.

- Monday, December 25 Christmas Day - Closed

2018 Fixed Annuity Carriers You Should Know.

Historically competitive and agent friendly carriers.

As an independent wholesaler for over 21 years I have experience with enough carriers to know the ones you as agents want to work with. Below are a few of the friendliest and cleanest carriers I feel all agents should have access to.

Liberty Bankers Life - An up and coming carrier when we started with them many years ago that has now arrived in the mainstream fixed annuity world. Upgraded from a B- rating to their recently attained B++ in just 5 years is amazing! A carrier that really listens to their distribution channels and individual agents, and is open to input on how to continue serving the clients in the best possible ways. Some things that set Liberty Bankers apart include:

- **Old fashioned service** - A live person still answers agents and client calls. Just like us at FSD Liberty Bankers feels that having a live person answering phones is more productive than a touch tone menu system. Your call is actually important to Liberty Bankers that is why you will not get a message stating that point but an actual person proving it!
- **Consistently great rates** - Not a bait and drop rate carrier. This carrier's rates have been consistently in the top bracket industry wide especially on MYGA's. Often carriers will jump into the MYGA market with a high rate deal to bring in new agents or new client funds. A "Special" rate for a short period of time may not be that special for the agent/client in the end. Do your own research on a carrier before you appoint with them.
- **Shortest deferred annuity terms available** - Liberty Bankers offers multiple 3 and 5 year MYGA's as well as a fully liquid no surrender FPDA.
- **Internal rollovers** - Client do not need to transfer out of a Liberty Bakers MYGA. The clients surrender charges will not be reloaded after the initial term. Rate usually adjust to the level of comparable liquid fixed products available. The clients do have the option to transfer to any of the current MYGA's offered by the carrier at current interest rates and commission levels.
- [Agent Appointment](#)

Great American Life - A stable carrier with a line of fixed indexed annuities that have some very client friendly features. The products offer more than just one competitive feature such as:

- **High index strategy caps** - For simple annual point to point designs the higher the cap the better.
- **High fixed rate buckets** - I am a huge believer in no ZERO or DOWN YEARS in fixed annuities. If a client simply places 10% the premiums in a fixed bucket account at 2.00% or greater the client is guaranteed a gain each year. On \$100,000 that is \$200.00 in what would normally be a zero year. In an up year with a 6.00% cap on \$100,000, that 10% would make \$400. End result in this 1 year example is a client with \$100,000 could end a year year with \$106,000 best or \$100,000 worst or using the 10% fixed option \$105,600 best and \$100,200 worst.
- **Competitive short term FIA** - Rarely do we find an FIA under 7 years with enough potential upside caps to really compare against current top fixed rates. This carrier has a 5 year with caps that we see on 7 -10 year products.
- [Agent Appointment](#)

United Of Omaha - A long term highly rated A+ carrier. Under the well known Mutual Of Omaha group, United has some great Immediate Annuities with a few really unique features such as:

- **A liquid SPIA with a cash refund option** - 5 year vesting, basically a 5 year 5%,4%,3%,2%,1%,0% surrender on remaining premium not distributed as income. Extremely simple to calculate death benefit and commutable values.
- **150% nursing home enhancement rider** - Available on the same liquid SPIA this rider can increase a clients payment for qualified nursing home stays for up to 5 years.
- **Institutional pricing** - Immediate annuity for qualified funds uses day rates and a commission that can be dialed in from 0% to 5%. This product gets very competitive in quickly rising rate environments.
- [Agent Appointment](#)

[Sign up for a carrier here](#)

Immediate Annuities

Income Longevity Protection With Less Stress

Compare against income riders form income NOW!

Large Premium Cases | QLAC | DIA | Liquidity | Nursing Home Enhancements
Cash and Installment Refunds | Inflation Protection COLAs | Terminal Funding
Income Laddering | Joint Life Options



LIFE INSURANCE CORNER - SPWL

New - Single Premium Whole Life - [Request SPWL Illustration Here](#)

- Quick issue point-of-sale underwriting. NO medicals. NO APS's, phone interview!
- Issue ages 50 - 80.
- 12.00% commission + 1st case bonus of 1.00% from FSD = **13.00%**.
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD.

[CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)

Articles

[Why Fixed Annuities Get A Bad Rap \(Details\)](#)

[New Life Insurance For Wealth Transfer - SPWL - \(Details\)](#)

[Have A Life Agent License? - \(Details\)](#)

[The Simplest FIA Crediting Methods - \(Details\)](#)

[A Fully Liquid Fixed Rate Fixed Annuity - \(Details\)](#)

[3 or 5 Year MYGA? - \(Details\)](#)

[Beat the "Income Rules" with 20% less premium! - \(Details\)](#)

[\\$24,000 For A Guaranteed \\$100,000 Death Benefit To Age 95! - \(Details\)](#)

[To Increase or Not To Increase - Inflation Adjusted COLA or Level Payments - \(Details\)](#)

[See All Article Here](#)

*A Fixed Products Only IMO
We are here to help! 800-373-9697*

WHAT'S HAPPENING NOW

2017 News

- [2017 Tax Reference Guide Integrity](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [2017 Retirement Planning Guide](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Fake Insurance Tax Form Scam](#)
- [2018 Cost of Living Adjustments Announced](#)

DOL Updates

- [Lafayette Life Insurance Company](#)
- [Athene Guide](#)

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- [American National](#)

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- [VOYA](#)
- [Voya Blitz](#)
- [American General | AIG Wednesday](#)
- [Lafayette - What will my retirement income look like](#)

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- [Review ALL options to secure the MOST retirement income now!](#)
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For Agent Use Only

December 27, 2017

New Year Hours:

We hope you all have wonderful and safe end of year celebrations.

If we do not answer the phone for some reason our voice mail is digitally directed to us. So, feel free to leave us detailed messages!
The web sites and emails are open 24/7.

- Monday, January 01 - Closed

Using deferred fixed annuities guarantees the accumulation value will grow each year.

2017 IRA IDEAS



\$250 - \$5,000 Initial Premium
Flex Premium Annuities



Fixed Only Annuities



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2017 IRA Contribution Limits

Under age 50 - \$5500

Ages 50+ = \$6500

5, 7 or 10 Year Starting With \$250 of Premium - [Details](#)

5 or 7 Year Starting With \$5,000 of Premium - Details [7 Year](#) | [5 Year](#)

Liquid No Surrender Starting With \$10,000 of Premium - [Details](#)

Fixed Annuity Quotes & Case Design

If you do not use fixed annuities as your primary insurance line of products, CALL ME! For over 20 years I have been working side by side with agents who primarily sell Life or Health Ins. We sift through the junk to find top quality fixed products for you and your clients. I will show you how to non-invasively market Fixed Annuities to your current client base.

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#)

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Most SPIA commission is between 2.00% and 3.00%. Giving the product an obvious starting advantage over other higher commission options offering lifetime income now.

Large Premium Cases | QLAC | DIA | [Liquidity](#) | [Nursing Home Enhancements](#) | Cash and Installment Refunds
Inflation Protection COLAs | Terminal Funding | Income Laddering | Joint Life Options

QLAC NEWS:

Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000.
Purchase payments will now be limited to the lesser of:

\$130,000 (subject to IRS cost-of-living adjustments in future years) less purchase payments paid for another QLAC contract
OR

25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

[Income With Guaranteed Longevity Protection](#)
[Compare against income riders for income NOW!](#)

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Life Insurance Commission - [Bonus for your expertise.](#)

Life Insurance Taxation - [Life Insurance Update From Liberty Bankers Life](#)

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