

Fixed Annuity Hot List

www.FSDfinancial.com | www.SPIAquote.com

December 03, 2018

800-373-9697

AGENT USE ONLY

4.10%
Guaranteed!

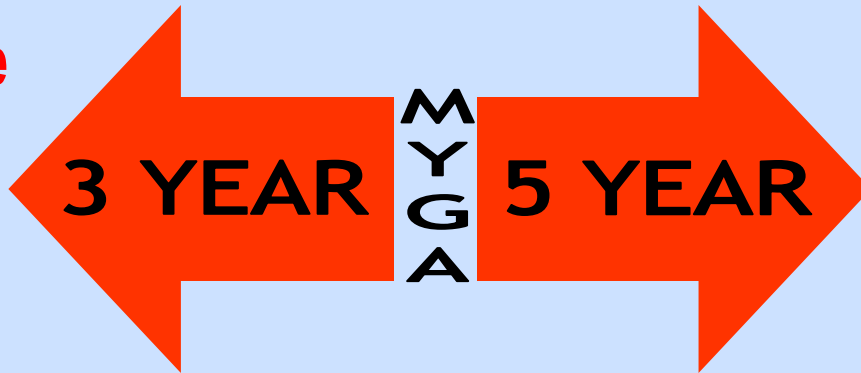
6 Year Fixed MYGA Annuity Rate

6 Year Walk Away Non-Repeating Surrender
Free withdrawals of interest after the first year
27.26% Yield In 6 Years If Left To Accumulate

Fixed Interest Rate

3.25%

For All 3 Years



Fixed Interest Rate

3.85%

For All 5 Years

A+ Top Quality

CLIENTS LOOKING FOR GROWTH?
HOW ABOUT A MYGA WITH:

- NO FEES
- CLIENT FRIENDLY FEATURES
- WALK AWAY AFTER TERM

5 Year MYGA

**3.65% Rate
Guaranteed**

7 Year Fixed Indexed Annuity

Premium	Declared Rate	S&P 500 Risk Control 10% Annual Point-to-Point (Participation)	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual pt-to-pt with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission
\$100K+ \$10K -99K	3.00%	70%	6.40%	2.50%	8.25%	7.25%	75%	18 - 75 4.75%
	2.90%	65%	6.15%	2.30%	7.75%	7.00%	70%	76 - 85 2.75%

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



FSD Financial Services Insurance News & Reviews
 Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents
 Quality | Integrity | Expertise | www.fsdfinancial.com | www.SPIAQuote.com

800-373-9697
 Let's talk guarantees

Life Agent Use Only
Quick Discussion Guide

December 03, 2018
 Update

Liberty Bankers SPWL Update & Commission Increase

SINGLE PREMIUM WHOLE LIFE (SPWL)

Tax-Efficient Wealth Transfer - Create a LEGACY - See sample illustrations below.

The revised Liberty Legacy will replace the current version. Below is an Agent Guide, specimen marketing materials and specimen policy demonstrations.

When visiting with clients, discuss these important Liberty Legacy concepts and features:

- Leverage the single premium to a much **Greater Guaranteed Death Benefit**
- Transfer the benefit **Income Tax Free** to the beneficiary
- Provide a guaranteed insurance benefit to cover potential **Chronic or Terminal Illness** needs
- Protect assets from **Market and/or Interest Rate** risks

Liberty Legacy is available to applicants age 50-80 who qualify with [super-simplified application and telephone interview process](#). Underwriting decisions are typically made at the point of sale. Consider presenting Liberty Legacy to your clients as a powerful tool to guarantee and strengthen their financial portfolio.

Preferred and Standard Ratings Available

- Super simplified point-of-sale approval. Telephone
- NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- 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
- 14.00% commission to age 80
- Full incentive trip credit
- Not Available In: CA, DE, DC, MN, NH, NY, ND, SD
- [Request a quote](#)

Client Brochure

Agent Guide

to



Liberty Legacy
Single Premium Whole Life Insurance

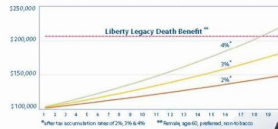

 1-800-274-4829
www.LibertyBankersLife.com

Agent ONLY Flier

Create a LEGACY

Your Name
Contact Information

How many years will it take for your client's money to grow* to equal the immediate death benefit provided by Liberty Legacy™?



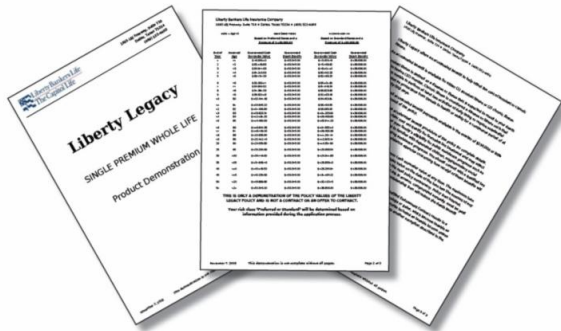
LIBERTYLEGACY
Single Premium Whole Life Insurance
Guaranteed Benefits for Life
Very Competitive Face Amount

- For Producers**
- Very competitive premium rates and benefits
 - Up to 14% commission**
 - Super simplified point-of-sale underwriting with no medicals/AP's
 - Quick Issue
 - Full Incentive trip credit
 - Legendary LBL sales support
- For Clients**
- Guarantee the immediate increase in their estate value
 - Transfer assets to their heirs in a tax efficient manner
 - Create accelerated benefits for chronic and/or terminal illness
 - Guaranteed and simple to understand
- Avoid the costly impact of taxes on the growth and transfer of your client's assets**

Liberty Bankers Life
The Capitol Life

For more information, please call your Marketing Organization

Pricing Guide



Sample Illustrations

Liberty Bankers Life Insurance Company
1405 LBJ Freeway, Suite 710 • Dallas, Texas 75234 • (469) 522-4400

Female - Age 60 Issue State: Texas Maturity Unit: 10
Based on Preferred Rates and a Face Amount of \$100,000.00 Based on Standard Rates and a Face Amount of \$100,000.00

End of Year	Attained Age	Guaranteed Cash Surrender Value	Guaranteed Death Benefit	Guaranteed Cash Surrender Value	Guaranteed Death Benefit
1	61	\$ 70,225.01	\$ 206,611.00	\$ 61,572.51	\$ 198,807.00
2	62	\$ 72,644.84	\$ 206,611.00	\$ 73,063.38	\$ 198,807.00
3	63	\$ 75,294.64	\$ 206,611.00	\$ 75,699.82	\$ 198,807.00
4	64	\$ 78,311.76	\$ 206,611.00	\$ 78,523.01	\$ 198,807.00
5	65	\$ 81,642.98	\$ 206,611.00	\$ 78,997.35	\$ 198,807.00
6	66	\$ 84,802.74	\$ 206,611.00	\$ 80,868.13	\$ 198,807.00
7	67	\$ 87,103.06	\$ 206,611.00	\$ 83,813.05	\$ 198,807.00
8	68	\$ 89,399.09	\$ 206,611.00	\$ 86,791.18	\$ 198,807.00
9	69	\$ 91,227.54	\$ 206,611.00	\$ 89,806.62	\$ 198,807.00
10	70	\$ 92,640.32	\$ 206,611.00	\$ 92,969.88	\$ 198,807.00
11	71	\$ 93,679.06	\$ 206,611.00	\$ 96,202.70	\$ 198,807.00
12	72	\$ 94,398.14	\$ 206,611.00	\$ 99,563.00	\$ 198,807.00
13	73	\$ 94,898.29	\$ 206,611.00	\$ 103,082.88	\$ 198,807.00
14	74	\$ 95,388.05	\$ 206,611.00	\$ 106,716.61	\$ 198,807.00
15	75	\$ 95,868.26	\$ 206,611.00	\$ 110,453.98	\$ 198,807.00
16	76	\$ 96,340.85	\$ 206,611.00	\$ 114,272.14	\$ 198,807.00
17	77	\$ 96,805.27	\$ 206,611.00	\$ 118,168.13	\$ 198,807.00
18	78	\$ 97,261.35	\$ 206,611.00	\$ 122,140.01	\$ 198,807.00
19	79	\$ 97,709.17	\$ 206,611.00	\$ 126,187.89	\$ 198,807.00
20	80	\$ 98,148.66	\$ 206,611.00	\$ 130,311.64	\$ 198,807.00
25	85	\$ 108,873.24	\$ 206,611.00	\$ 144,619.76	\$ 198,807.00
30	90	\$ 124,264.25	\$ 206,611.00	\$ 198,367.66	\$ 198,807.00
35	95	\$ 176,137.94	\$ 206,611.00	\$ 169,494.95	\$ 198,807.00
40	100	\$ 184,408.49	\$ 206,611.00	\$ 177,500.83	\$ 198,807.00
45	105	\$ 188,947.82	\$ 206,611.00	\$ 187,019.98	\$ 198,807.00
50	110	\$ 192,472.80	\$ 206,611.00	\$ 195,202.43	\$ 198,807.00
55	115	\$ 195,386.80	\$ 206,611.00	\$ 199,008.41	\$ 198,807.00
60	120	\$ 197,714.33	\$ 206,611.00	\$ 199,246.37	\$ 198,807.00
61	121	\$ 206,611.00	\$ 206,611.00	\$ 198,807.00	\$ 198,807.00

THIS IS ONLY A DEMONSTRATION OF THE POLICY VALUES OF THE LIBERTY LEGACY POLICY AND IS NOT A CONTRACT OR AN OFFER TO CONTRACT.
Your risk class (Preferred or Standard) will be determined based on information provided during the application process.

Enhanced Rate - Walk Away MYGA's

Surrenders Periods From 0 - 9 Years! Full Commission On Internal Rollovers Too



Multi-Year Guarantee Annuity (MYGA)

All LBL Fixed Annuities are true "walk away" at the end of the term. No recurring surrender charges or 30 day windows to worry about. Should your clients want to internally rollover to a better rate after a term, this carrier pays a full new commission!

Guaranteed Rate	Surrender Term	Commission
3.85%	9 Years	2.75%
3.80%	7 Years	2.50%
3.80%	5 Years	2.25%
3.25%	3 Years	2.00%
1.25%	LIQUID None	0.50% annually (as 1/12 monthly trail)

LBL Agent Information

Get [appointed](#) with LBL now! If you are looking for a carrier who has shown a commitment to their agents and clients for many years, Liberty Bankers is the carrier for you.

Liberty Bankers offers a line of traditional deferred and immediate annuities and no indexed annuities. The fact they do not offer FIA's keeps the attention on guaranteed products the risk averse fixed annuity clients are truly looking for.

December Fixed Annuity Hotlist

Hot List Of Fixed Annuity Top Picks For December

Fixed Annuity Hot List
December 03, 2018 | 800-373-9697 | AGENT USE ONLY

4.10% Guaranteed!
6 Year Fixed MYGA Annuity Rate
6 Year Walk Away Non-Repeating Surrender
Free withdrawals of interest after the first year
27.26% Yield In 6 Years If Left To Accumulate

Fixed Interest Rate **3.25%** For All 3 Years | **3 YEAR MYGA** | **5 YEAR** | Fixed Interest Rate **3.85%** For All 5 Years

A+ Top Quality
CLIENTS LOOKING FOR GROWTH?
HOW ABOUT A MYGA WITH:
• NO FEES
• CLIENT FRIENDLY FEATURES
• WALK AWAY AFTER TERM

5 Year MYGA
3.65% Rate Guaranteed

7 Year Fixed Indexed Annuity

Premium	Declared Rate	S&P 500 Risk Control 10% Annual Point-to-Point (Participation)	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual pt-to-pt with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission
\$100K-\$10K	3.00%	70%	6.40%	2.50%	8.25%	7.25%	75%	18-75
	2.90%	65%	6.15%	2.30%	7.75%	7.00%	70%	4.75%
								76-85
								2.75%

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

FSD FINANCIAL SERVICES | 5530 CORNBELT AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE

The HotList is a quick sample of our top products picks for the month.

If you need assistance designing a guaranteed accumulation or income strategy for your clients, we have many other products, carriers and terms that may help you.

We may be able to help your clients reach their goals with insurance guarantees.



Flexible IRA Fixed Annuities & Carrier Rates

IRA Product - 5.50% Commission

This is a 7 year FLEX premium adjusting interest rate annuity.

Interest Rate:	4.05% Year 1 Includes a 1.50% Year 1 bonus 2.55% Base Rate:
Guaranteed Period:	Guaranteed For 1 Year
Surrender Charges:	7 year period: Ages 0-55: 12%, 11%, 10%, 8%, 6%, 4%, 2%, 0% Ages 56+: 8%, 7%, 6%, 5%, 4%, 3%, 2%, 0% +/- MVA 1st 7 Yrs
Minimum Deposit:	\$5,000 - \$100 monthly additions
Issue Age:	0-85
States not approved in:	AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, OR, PA, RI, VT, WY
Free Withdrawal:	Accumulated Interest Twice Yearly
Death Benefits:	Full Death Benefit
Commission:	Policy Year 1: 5.50% (0-80) 2.50% (81-85)

Policy Year 2-5: 3.00% (0-80) | 1.50% (81-85)
Policy Year 6+: 2.60% (0-80) | 0.60% (81-85)
Eligible for 25 BP Annual Trail

Waivers Nursing Home
Disability Waivers

Carrier Rates

Fixed Annuity Carriers - Agents Use ONLY

- Liberty Bankers | [Agent Appointment](#)
- Guggenheim | [Agent Appointment](#)
- Royal Neighbors | [Agent Contracting](#)
- Sentinel Security | [Agent Appointment](#)
- American General | [NY](#) |
- American National | [NY](#) | [Agent Appointment](#)
- Guarantee Income Life | [Agent Appointment](#)
- The Standard | [Agent Appointment](#)
- Lafayette | [Agent Appointment](#)
- Great American | [Agent Appointment](#)
- Oxford Life | [Call for appointment](#)
- Equitrust | [Agent Appointment](#)
- Lincoln National | [Agent Appointment](#)

Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!
- 4.20% For 10 Years - [Details](#)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.70% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.25% For 7 Years - [Details](#) (4.00% Commission)
- 3.85% For 6 Years - [Details](#) (A- Rated)
- **4.10% For 6 Years - [Details](#) (CA Approved)**
- 3.65% For 5 Years - [Details](#) (All Inclusive Product)
- 3.75% For 5 Years - [Details](#) (A- Rated) Bonus
- **3.80% For 5 Years - [Details](#) (CA Approved)**
- **4.00% For 5 Years - [Details](#) (3.90% In CA!)**
- **3.85% For 5 Years - [Details](#) (A- Rated - Yield 20.79%)**
- 3.55% For 5 Years - [Details](#) (A Rated)
- **3.45% For 4 Years - [Details](#) (NICE!)**
- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- 3.00% For 3 Years - [Details](#) (2.00% Commission)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- **3.25% For 3 Years - [Details](#) (2.00% Commission 0-90)**
- 3.00% For 3 Years - [Details](#) (A Rated)
- 3.05% For 3 Years - [Details](#) (A- Rated)
- 1.25% No Surrender Liquid - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more! Not Available in all states!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

News and Reviews

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Retirement Planning Guide W&S](#)
- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- [Rollover Rep Guide](#)
- **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 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.

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [American National Cabo 2019](#)
- [Portugal Douro River Cruise - Sentinel Security](#)
- [Equitrust - Napa Valley](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

Offer Fixed Annuity With FSD's Assistance

Life Agents Can Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I

need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!
Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

For more than just our weekly updates, follow on LinkedIn for a traditional approach to current fixed financial insurance products available now.

Follow Here

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SPIAQUOTE.COM



FINANCIAL
SERVICES

Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

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

800-373-9697

Jeff Affronti | Darren Mitchell

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

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FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | www.fsdfinancial.com | www.SPIAquote.com

800-373-9697
Let's talk guarantees

Life Agent Use Only
Quick Discussion Guide

December 12, 2018
Update

Interest Rate Warning - Check your rates often!

Fixed Annuity Rates May Drop Sooner Than Later

Overall Rates Have Dropped

A 10% drop!

10 Year US Treasury Rate has moved from a high of 3.24% on 11/08/2018 to 2.90% as of now 12/12/2018.

When interest rates are on the rise, agents have an advantage because if a change does happen between sales presentation and application submission, it is a non issue and a good thing for the client.

When rates take a sudden drop, the outcome can be much different, obviously. Clients expecting one rate and getting a lower one is never wanted. So, be aware and check with us or the carrier for how to best hold a rate that may be reducing. Many carriers offer rate hold periods but they do have **deadlines that must be met.**

Royal Neighbors Rate Decrease

Effective December 17th the 5 year MYGA rate will reduce from the current rate of **3.85%** to the new rate of **3.70%**.

Still a good option as the product offers many client friendly features including, free interest withdrawals, walk away NO MVA - NO repeating surrender chargers, full death benefit and an (A-) excellent financial rating. ([More Info](#))

6 Year MYGA - Rate Officially Unchanged For Now

Rate Officially Unchanged For Now - This rate was set during a higher rate environment.

4.10% For 6 Years = 27.26% increase in 6 year when interest is left to accumulate.

\$500,000 premium grows to over \$636,000 in 6 years. NICE! ([More Info](#))

36 Month MYGA Still A Strong Option

This option is very strong as it is comparable to many other carriers longer rate periods. This shorter period allows clients to take advantage of a better interest rate without locking in for an extensive surrender term.

Clients can yield 10.07% in just 3 years and be completely liquid after that term.

\$500,000 premium earns over \$50,000 in just 3 years. 3.25% Rate GUARANTEED! ([More Info](#))

Deferred Immediate Annuity (DIA)

Future Lifetime Income - GUARANTEE THE FUTURE.

This week we look at the Deferred Immediate Annuity. This product can be an alternative to FIA income riders and has longer term interest rate "roll up" periods. Deferral period up to 40 years.

Option to advance 7 income payments into one lump sum up to 3 times! Call me to discuss Immediate Annuities!

Sample Quotes | \$100,000 Premium | 20 Year Deferral
Single Life With Installment Refund

- Male age 50 = \$722.15 per month at age 70

Sample Joint Quotes | \$100,000 Premium | 20 Year Deferral
Joint Life With Installment Refund

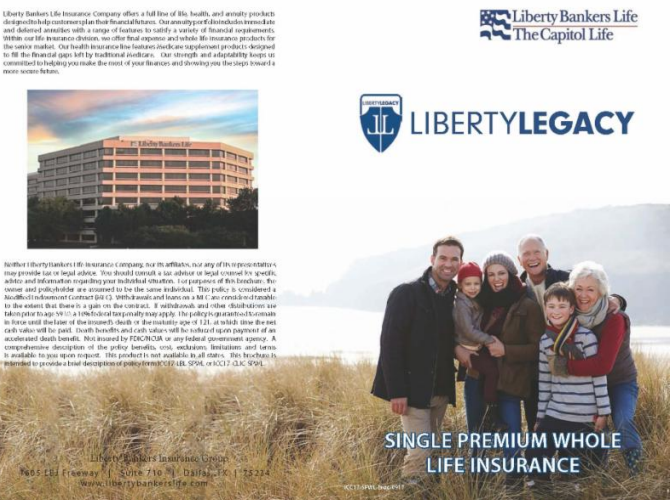
- Male age 50 Female Age 50= \$684.00 per month at age 70

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- Leverage the single premium to a much **Greater Guaranteed Death Benefit**
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<p>Preferred and Standard Ratings Available</p> <ul style="list-style-type: none"> • Super simplified point-of-sale approval. Telephone • NO medicals. NO APS's. • Guaranteed death benefit and guaranteed cash values • Not subject to market risks • No annual increasing cost of insurance • 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 • 14.00% commission to age 80 • Full incentive trip credit • Not Available In: CA, DE, DC, MN, NH, NY, ND, SD • Request a quote • Agent Guide • Agent ONLY Flier • Pricing Guide • Sample Quotes 	<p>Client Brochure</p>  <p>Liberty Bankers Life Insurance Company offers a full line of life, health, and annuity products designed to help you meet your financial goals. Our annuity and fixed income products are designed to help you meet your retirement needs and deferred annuities with a range of features to satisfy a variety of financial requirements. Other life insurance options, including term, universal, and variable life insurance products for the entire family. Our health insurance line features Medicare supplement products designed to fill the financial gaps left by traditional Medicare. Our strength and adaptability focus on committed to helping you make the most of your finances and showing you the steps toward a more secure future.</p> <p>Neither Liberty Bankers Life Insurance Company nor its affiliates, nor any of its representatives may provide tax or legal advice. This should consult a tax advisor or legal counsel for specific advice and information regarding your individual situation. The terms and conditions of this brochure, the cover and publications are assumed to be the same individual. This policy is considered a financial instrument under the Securities and Exchange Act of 1933 and is not intended to be sold to the extent that there is a gain on the contract. If withdrawal and other distributions are taken prior to age 59 1/2, a 10% federal tax penalty may apply. The policy proceeds may remain in force until the date of the insured's death or the maturity age of 121, at which time the net cash value will be paid. Death benefits and cash values will be based upon payment of an accelerated death benefit. This insured by FIDELITY & BOND or any federal government agency. A comprehensive description of the plan benefits, conditions, limitations and terms is available to you upon request. This product is not available in all states. This brochure is intended to provide a general description of policy terms. LBL, SPBL, or SCLT, D.L.C. SPBL.</p> <p>Liberty Bankers Insurance Group Post Office Box 111, Suite 710 Baltimore, MD 21224 www.libertybankerslife.com</p> <p>SINGLE PREMIUM WHOLE LIFE INSURANCE</p>
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Carrier Spotlight Liberty Bankers Life

<p>Capture Combine Distribute</p> <p style="font-size: 2em; color: #0070c0; text-align: center;">It's Liquid!</p> 	<p>Great Features:</p> <ul style="list-style-type: none"> • Maximum Issue age up to 100 • Combine 401K and qualified funds rollovers. • Undecided and in a 30 day MYGA window. • May avoid probate. • \$10,000 minimum • 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. • Possible substitute for a short term SPIA - Allows clients to show short term steady annuity income through systematic withdrawals of principal and interest. • Get started here
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Enhanced Rate - Walk Away MYGA's

Surrenders Periods From 0 - 9 Years! Full Commission On Internal Rollovers Too

	<p>Multi-Year Guarantee Annuity (MYGA) All LBL Fixed Annuities are true "walk away" at the end of the term. No recurring surrender charges or 30 day windows to worry about. Should your clients want to internally rollover to a better rate after a term, this carrier pays a full new commission!</p>
Guaranteed Rate	Surrender Term
Commission	



3.85%	9 Years	2.75%
3.80%	7 Years	2.50%
3.80%	5 Years	2.25%
3.25%	3 Years	2.00%
1.25%	LIQUID None	0.50% annually (as 1/12 monthly trail)

LBL Agent Information

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Top Quality MYGA

A+ Rated Carrier - \$239 Billion Strong
Hurry this is the highest rate from a carrier of such quality.

Interest Rate	3.65% for premium of \$100,000 & above (High Band) 3.35% for premiums from \$10,000 - \$99,999
Guaranteed Period:	Guaranteed For 5 Years
Surrender Charges:	5 year period: 7% Year 1 7% Year 2 6% Year 3 5% Year 4 4% Year 5 0% Thereafter
Minimum Deposit:	\$10,000 for Low Band \$100,000 for High Band / \$2,000,000 maximum
Issue Age:	85
States NOT approved in:	AK, MN, MO (NY Rates Are LOWER)
Free Withdrawal:	10% of the Accumulation Value is available per contract year
Death Benefits:	Full Death Benefit -
Agent Commission:	2.00% (0-75) 1.30% (76-80) 0.75% (81-85)
Company Ratings:	A+ by A.M. Best
Request An Illustration:	Get A Quote

Carrier Rates

Fixed Annuity Carriers - Agents Use ONLY

- [Liberty Bankers](#) | [Agent Appointment](#)
- [Guggenheim](#) | [Agent Appointment](#)
- [Royal Neighbors](#) | [Agent Contracting](#)
- [Sentinel Security](#) | [Agent Appointment](#)

Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!
- 4.20% For 10 Years - [Details](#)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.70% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.25% For 7 Years - [Details](#) (4.00% Commission)
- 3.85% For 6 Years - [Details](#) (A- Rated)

- American General | NY |
- American National | NY | Agent Appointment
- Guarantee Income Life | Agent Appointment
- The Standard | Agent Appointment
- Lafayette | Agent Appointment
- Great American | Agent Appointment
- Oxford Life | Call for appointment
- Equitrust | Agent Appointment
- Lincoln National | Agent Appointment

- **4.10% For 6 Years** - [Details](#) (CA Approved)
- 3.65% For 5 Years - [Details](#) (A+ Rated - Client Friendly)
- 3.75% For 5 Years - [Details](#) (A- Rated) Bonus
- **3.80% For 5 Years** - [Details](#) (CA Approved)
- **4.00% For 5 Years** - [Details](#) (3.90% In CA!)
- **3.85% For 5 Years** - [Details](#) (Dropping to 3.70% on 12-17)
- 3.55% For 5 Years - [Details](#) (A Rated)
- **3.45% For 4 Years** - [Details](#) (NICE!)
- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- 3.00% For 3 Years - [Details](#) (2.00% Commission)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- **3.25% For 3 Years** - [Details](#) (**2.00% Commission 0-90**)
- 3.00% For 3 Years - [Details](#) (A Rated)
- 3.05% For 3 Years - [Details](#) (A- Rated)
- 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more! Not Available in all states!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

News and Reviews

WHAT'S HAPPENING NOW

2018 Important Topics

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- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
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Trips / Rewards

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- [Portugal Douro River Cruise - Sentinel Security](#)
- [Equitrust - Napa Valley](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

Offer Fixed Annuity With FSD's Assistance

Life Agents Can Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!

Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

For more than just our weekly updates, follow on LinkedIn for a traditional approach to current fixed financial insurance products available now.

Follow Here
STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE



Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

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

800-373-9697

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

CA Insurance License 0B67385

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FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | www.fsdfinancial.com | www.SPIAquote.com

800-373-9697
Let's talk guarantees

Life Agent Use Only
Quick Discussion Guide

December 20, 2018
Update

Holiday Hours



When busy, a year seems to go by so very fast. We would like to thank all the agents that helped us stay busy. We truly appreciate and enjoy working with such a high quality group of people, many we have work with for well over two decades.

We appreciate you. We wish you and your loved ones all the best this holiday season and look forward to working with you all again in 2019! Stay safe.

Office Hours:

Monday 24th and Tuesday 25th Closed

Tuesday 1st - Closed

As always we will have access to email during our office closures. We are here to help!

Fixed Interest Rate Update

Guaranteed **Tax Deferred**

MYGA

Accumulation **Compounding**

Overall Rates Have Dropped

A 15% drop!



10 Year US Treasury Rate has moved from a high of 3.24% on 11/08/2018 to 2.77% as of now 12/20/2018.

There is still time to lock in some great rates!

6 Year MYGA - Rate Officially Unchanged For Now

Rate Officially Unchanged As of 12/20/2018 - Amazing Rate!

6 Year MYGA **Top Interest Rate**

CLIENTS LOOKING FOR GROWTH?
HOW ABOUT ONE WITH:

- NO FEES
- GUARANTEED GAINS
- WALK AWAY AFTER TERM

4.10% RATE
GUARANTEED

Get an illustration for your clients!

FSD Financial Services | California Insurance License Number 0B67385

4.10% For 6 Years = 27.26% increase in 6 year when interest is left to accumulate.

\$500,000 premium grows to over \$636,000 in 6 years. NICE! ([More Info](#))

36 Month MYGA Still A Strong Option

This option is very strong as it is comparable to many other carriers rates with longer surrender periods. This shorter period allows clients to take advantage of a better interest rate without locking in for an extensive surrender term.

All with a true walk away at the end of term.
No 30 Day Window to hassle with!

3 Year MYGA Yield 10.07%

Clients can yield 10.07% in just 3 years and be completely liquid after that term.

\$500,000 premium earns over \$50,000 in just 3 years. 3.25% Rate GUARANTEED! ([More Info](#))

SPWL With Two Ratings Classes & 14% Base Commission

SINGLE PREMIUM WHOLE LIFE (SPWL)

Tax-Efficient Wealth Transfer - Create a LEGACY - See sample illustrations below.

The revised Liberty Legacy will replace the current version. Below is an Agent Guide, specimen marketing materials and specimen policy demonstrations.

When visiting with clients, discuss these important Liberty Legacy concepts and features:

- Leverage the single premium to a much **Greater Guaranteed Death Benefit**
- Transfer the benefit **Income Tax Free** to the beneficiary
- Provide a guaranteed insurance benefit to cover potential **Chronic or Terminal Illness** needs
- Protect assets from **Market and/or Interest Rate** risks

Liberty Legacy is available to applicants age 50-80 who qualify with [super-simplified application and telephone interview process](#). Underwriting decisions are typically made at the point of sale. Consider presenting Liberty Legacy to your clients as a powerful tool to guarantee and strengthen their financial portfolio.

Preferred and Standard Ratings Available

- Super simplified point-of-sale approval. Telephone
- NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- 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
- 14.00% commission to age 80
- Full incentive trip credit
- Not Available In: CA, DE, DC, MN, NH, NY, ND, SD
- [Request a quote](#)
- [Agent Guide](#)
- [Agent ONLY Flier](#)
- [Pricing Guide](#)
- [Sample Quotes](#)

Client Brochure

Liberty Bankers Life Insurance Company offers a full line of life, health, and annuity products designed to help you secure your financial future. Our variety of products, innovative and detailed underwriting with a range of features to satisfy a variety of financial requirements, offers our life insurance clients the most advanced and reliable life insurance products for the entire market. Our health insurance line features innovative replacement products designed to fit the financial gaps left by traditional products. Our simple and straightforward approach is committed to helping you make the most of your finances and moving on the steps toward a more secure future.

Liberty Bankers Life
The Capitol Life



LIBERTYLEGACY

Neither Liberty Bankers Life Insurance Company, nor its affiliates, nor any of its representatives may provide tax or legal advice. You should consult a tax advisor or legal counsel for specific advice and information regarding your individual situation. For purposes of this brochure, the names and publications are assumed to be the same individual. This policy is considered a health and accident contract for life, health and annuity and insurance. It may be considered transferable to the extent that there is a gain on the contract. It withholds and other distributions are taken up to age 95 as a traditional fixed annuity. The policy is not subject to payment of an accelerated death benefit. This insured by FDC/DCIA or any federal government agency. A comprehensive description of the policy benefits, conditions, limitations, and terms is available to you upon request. This product is not available in all states. This brochure is intended to provide a general description of the product only. © 2014 Liberty Bankers Life.



SINGLE PREMIUM WHOLE
LIFE INSURANCE

Liberty Bankers Insurance Group
P.O. Box 1311, Freeport, NY 11520-1311, Dallas, TX 75224
www.LibertyBankersLife.com

Top Quality MYGA

A+ Rated Carrier - \$239 Billion Strong

Hurry this is a limited special and the highest rate from a carrier of such quality.

Interest Rate	3.65% for premium of \$100,000 & above (High Band) 3.35% for premiums from \$10,000 - \$99,999
Guaranteed Period:	Guaranteed For 5 Years
Surrender Charges:	5 year period: 7% Year 1 7% Year 2 6% Year 3 5% Year 4 4% Year 5 0% Thereafter
Minimum Deposit:	\$10,000 for Low Band \$100,000 for High Band / \$2,000,000 maximum
Issue Age:	85
States NOT approved in:	AK, MN, MO (NY Rates Are LOWER)
Free Withdrawal:	10% of the Accumulation Value is available per contract year
Death Benefits:	Full Death Benefit -
Agent Commission:	2.00% (0-75) 1.30% (76-80) 0.75% (81-85)
Company Ratings:	A+ by A.M. Best
Request An Illustration:	Get A Quote

Carrier Rates

Fixed Annuity Carriers - Agents Use ONLY

- [Liberty Bankers](#) | [Agent Appointment](#)
- [Guggenheim](#) | [Agent Appointment](#)
- [Royal Neighbors](#) | [Agent Contracting](#)
- [Sentinel Security](#) | [Agent Appointment](#)
- [American General](#) | [NY](#) |
- [American National](#) | [NY](#) | [Agent Appointment](#)
- [Guarantee Income Life](#) | [Agent Appointment](#)
- [The Standard](#) | [Agent Appointment](#)
- [Lafayette](#) | [Agent Appointment](#)
- [Great American](#) | [Agent Appointment](#)
- [Oxford Life](#) | [Call for appointment](#)
- [Equitrust](#) | [Agent Appointment](#)
- [Lincoln National](#) | [Agent Appointment](#)

Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!
- 4.20% For 10 Years - [Details](#)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.70% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.25% For 7 Years - [Details](#) (4.00% Commission)
- 3.85% For 6 Years - [Details](#) (A- Rated)
- **4.10% For 6 Years - [Details](#) (CA Approved)**
- 3.65% For 5 Years - [Details](#) (A+ Rated - Client Friendly)
- 3.75% For 5 Years - [Details](#) (A- Rated)
- **3.80% For 5 Years - [Details](#) (CA Approved)**
- **4.00% For 5 Years - [Details](#) (3.90% In CA!)**
- **3.70% For 5 Years - [Details](#) (A- Rated)**
- 3.55% For 5 Years - [Details](#) (A Rated)
- **3.45% For 4 Years - [Details](#) (NICE!)**
- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- 3.00% For 3 Years - [Details](#) (2.00% Commission)
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[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more! Not Available in all states!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

News and Reviews

WHAT'S HAPPENING NOW

[2018 Important Topics](#)

[Trips / Rewards](#)

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- American National Cabo 2019
- Portugal Douro River Cruise - Sentinel Security
- Equitrust - Napa Valley

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs
- Partial 1035 Rule - IRS Page

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Life Agents Can Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!
Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

For more than just our weekly updates, follow on LinkedIn for a traditional approach to current fixed financial insurance products available now.

Follow Here

STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE



SPIAQUOTE.COM



FINANCIAL SERVICES

Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

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

800-373-9697

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

CA Insurance License 0B67385

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Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI



FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | www.fsdfinancial.com | www.SPIAquote.com

800-373-9697
Let's talk guarantees

Life Agent Use Only
Quick Discussion Guide

December 27, 2018
Update

Holiday Hours



We wish you and your loved ones a happy and healthy 2019! Stay safe.

Office Hours:

Monday 31st - 8:30 AM - 1 PM

Tuesday 1st - Closed

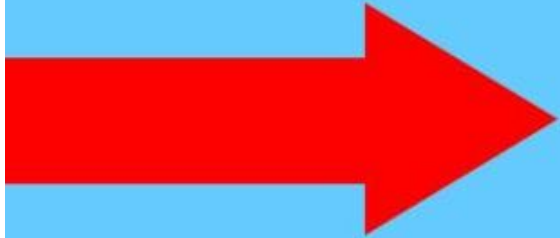
As always we will have access to email during our office closures. We are here to help!

The Immediate Guaranteed Lifetime Income Option

Immediate Annuities

Illustrations | Contracting | Comparisons |

The Insurance Product
Built To
Guarantee Income For Life



SPIA

www.SPIAquote.com

Illustrations

What An Immediate Annuity (SPIA) Can Do:

1. Guarantee an income for life
2. Guarantee an income for joint lives (Spouses, Child)
3. Guarantee a return of premium (Cash or Installment Refund)
4. Guarantee a gain on premium (Extended Period Certain Options)
5. Guarantee an increasing payment (Cost of Living Adjustments)
6. Nursing Home Rider (50% income increase for certain period)
7. Impaired Risk Pricing (Medically Underwritten)
8. Specified payment periods (Period Certain From 5 - 50 Years)
9. Offer a tax exclusion ratio on part of non qualified payments
10. Liquidity (Commutable and cash surrenders available)

What Is Needed To Request A SPIA Quote

- Date of birth for annuitant or joint annuitants
- Premium deposit or income amount desired
- Payment frequency monthly, quarterly, semi annual, annually
- State of issue
- Source of premium Qualified or Non-Qualified
- How long after premium deposit is first payment desired.

What If The Client Is In Poor Health?

A Medically Underwritten/Impaired Risk or Rated SPIA may be an option.

Conditions which may merit review include:

- Heart disease
- Diabetes
- Cancer

Fixed Interest Rate Update

A+ Rated Carrier - \$239 Billion Strong
Hurry this is a limited special ends 12/31/2018

Current Rate

3.65% for premium of \$100,000 & above (High Band)
3.35% for premiums from \$10,000 - \$99,999

5 Year MYGA

A+ Top Quality

CLIENTS LOOKING FOR GROWTH?
HOW ABOUT ONE WITH:

- NO FEES
- GUARANTEED GAINS
- WALK AWAY AFTER TERM

**3.65% RATE
GUARANTEED**

Get an illustration for your clients!

FSD Financial Services | California Insurance License Number 0B67385

New Rate 01/01/2019

3.50% for premium of \$100,000 & above (High Band)

3.20% for premiums from \$10,000 - \$99,999

Guaranteed Period: Guaranteed For 5 Years
5 year period:
Surrender Charges: 7% Year 1, 7% Year 2, 6% Year 3, 5% Year 4, 4% Year 5,
0% Thereafter
Minimum Deposit: \$10,000 for Low Band
\$100,000 for High Band / \$2,000,000 maximum
States NOT approved: AK, MN, MO (NY Rates Are LOWER)
Free Withdrawal: 10% of the Accumulation Value is available per contract year
Death Benefits: Full Death Benefit
Agent Commission: 2.00% (0-75) | 1.30% (76-80) | 0.75% (81-85)
Company Ratings: A+ by A.M. Best
Request illustration: [Get A Quote](#)

Fixed Interest Rate Update

MYGA

Multi Year Guarantee Annuities

Overall Rates Have Dropped

A 15% drop!

10 Year US Treasury Rate has moved from a high of 3.24% on 11/08/2018 to 2.74% as of now 12/27/2018.

There is still time to lock in some great rates!

Carriers Reducing Rates Include, Lincoln National, Great American & Integrity

American National 5 Year Rate Increasing - January MYGA Rates Are EXCITING Even In New York!

6 Year MYGA - Rate Officially Unchanged For Now

Rate For January - Amazing Rate!

4.10% For 6 Years = 27.26% increase in 6 year when interest is left to accumulate.

\$500,000 premium grows to over \$636,000 in 6 years. NICE! ([More Info](#))

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No 30 Day Window to hassle with!

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2.00% Commission

CLICK FOR MORE INFO

Clients can yield 10.07% in just 3 years and be completely liquid after that term.

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Top Quality MYGA - Rate Decreasing

5 Year MYGA

A+ Top Quality

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- [Pricing Guide](#)
- [Sample Quotes](#)

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Liberty Bankers Life
The Capitol Life



LIBERTYLEGACY

Whether Liberty Bankers Life Insurance Company, our affiliates, or any of its representatives may provide you with financial advice, you should consult a tax advisor or legal counsel to obtain advice and information regarding your individual situation. For purposes of this brochure, the names and publications are assumed to be the same individual. This policy is considered a qualified investment contract (QIC) without assets and loans on a net (no-cash)-transferable to the extent that there is a gain on the contract. If withdrawals and other distributions are taken after age 59 1/2, a 10% federal tax penalty may apply. The policy is guaranteed to remain in force until the time of the insured's death or the maturity age of 121, at which time the net cash value will be paid. Death benefits and cash values will be subject upon payment of an accelerated death benefit, this covered by FIDUCIARY and related investment services. A comprehensive description of the policy benefits, conditions, limitations and terms is available to you upon request. This product is not available in all states. The brochure is intended to provide a brief description of policy benefits only. QIC, QIC, QIC, QIC, QIC.

Liberty Bankers Life Insurance Company
1001 Liberty Lane, Suite 1000, Liberty, MO 64501
www.libertybankerslife.com



News and Reviews

WHAT'S HAPPENING NOW

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- [Portugal Douro River Cruise - Sentinel Security](#)
- [Equitrust - Napa Valley](#)

Keep Aware

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FINANCIAL
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Quality | Integrity | Expertise

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800-373-9697

Jeff Affronti | Darren Mitchell

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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