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## FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | Independent Wholesaler For Agents

*Quality | Integrity | Expertise*

[www.FixedAnnuitiesandLife.com](http://www.FixedAnnuitiesandLife.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

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Let's Talk Guarantees  
800-373-9697

**Life Agent Use Only**  
**Quick Discussion Guide**

December 06, 2019  
Update

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[Life Products](#)

[SPIA Quotes](#)

[Annuity Blog](#)

### In this issue:

- Fixed Annuity Hotlist
- FIA with many crediting options
- Life Income that increases by 3% Annually

## December Hot List



# Fixed Annuity Hot List



www.FSDFinancial.com | www.SPIAquote.com

December 1, 2019

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AGENT USE ONLY

**2.55%**  
**For 3 Years**

**Short Term - Enhanced Rate - Walk Away @ End MYGA**

|               |                   |
|---------------|-------------------|
| Premium       | \$500,000 @ 2.55% |
| End Of Year 1 | \$512,750.00      |
| End Of Year 2 | \$525,825.13      |
| End Of Year 3 | \$539,233.67      |

**2.00% Commission (0-90)**  
**Not Avail. in DE, MN, NH & NY**  
**CA & FL max issue age 75**



**Immediate Annuities Lifetime Income NOW - SPIAquote.com**

**Clients need income now?**  
**GET A SPIA QUOTE**

**5 Year MYGA**  
**Compounding Rate**  
**Pay Only For**  
**Needed Options**

**3.70% For 5 Years**  
**3.60% In CA and FL**

CA & FL 0.10% Less as full death benefit is included.  
A 0.35% value for only 0.10% - Great Deal For CA & FL!

**72t Withdrawal Subtract 0.05%**  
**Interest Withdraw Subtract 0.08%**  
**10% Withdrawal Subtract 0.08%**  
**Terminal Ill, Nursing Subtract 0.15%**  
**RMD Withdrawal Subtract 0.16%**  
**Full Death Benefit Subtract 0.35%**

**gift**  
CARD



**Just Get Appointed And Earn A Gift Card**

We want to continue placing agents with quality carriers and products. So, if you sell MYGA's, SPWL or SPIA's we are offering a \$25 American Express gift card to agents that successfully contract/appoint with FSD to this carrier by 12/28/2019. Just fill out [this licensing](#) & sent it over!

## Immediate Annuities - LONGEVITY PROTECTION

172 Year Old Carrier | 92 Comdex | "A+" Rated | 14% Surplus

**LIFE ONLY**

**These Payments Will Remain Level For The Life**

Annual payout percentage & monthly income

**LIFE ONLY**

**These Payments Increase by 3.00% Compounded Annually**

1st year annual payout percentage & monthly income

Male 63 = **5.81** % (\$484.18 monthly)  
Male 65 = **6.12**% (\$509.02 monthly)  
Male 67 = **6.45**% (\$537.56 monthly)  
Male 70 = **7.05**% (\$587.93 monthly)  
Male 72 = **7.54**% (\$627.99 monthly)  
Male 75 = **8.42**% (\$701.49 monthly)

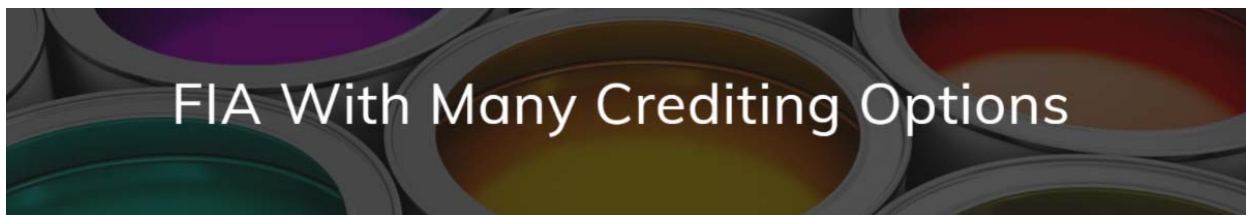
Female 63 = **5.59**% (\$464.02 monthly)  
Female 65 = **5.84**% (\$486.32 monthly)  
Female 67 = **6.14**% (\$511.72 monthly)  
Female 70 = **6.68**% (\$556.58 monthly)  
Female 72 = **7.11**% (\$592.23 monthly)  
Female 75 = **7.87**% (\$656.15 monthly)

Male 63 = **4.08**% (\$339.82 monthly)  
Male 65 = **4.38**% (\$365.32 monthly)  
Male 67 = **4.73**% (\$394.46 monthly)  
Male 70 = **5.35**% (\$445.68 monthly)  
Male 72 = **5.83**% (\$486.24 monthly)  
Male 75 = **6.71**% (\$559.14 monthly)

Female 63 = **3.84**% (\$319.73 monthly)  
Female 65 = **4.11**% (\$342.64 monthly)  
Female 67 = **4.42**% (\$368.62 monthly)  
Female 70 = **4.97**% (\$414.28 monthly)  
Female 72 = **5.40**% (\$450.38 monthly)  
Female 75 = **6.18**% (\$514.82 monthly)

### Request A SPIA Quote

## Indexed Annuity



### SEVEN 7 YEAR FIA WITH MANY CREDITING METHODS

#### Details:

Rates: (AK, CA, PA, UT & VA have lower rates - [details](#) )

SPDR® Gold Shares - GLD annual point-to-point with cap

- 5.50% Cap (\$100,000+)
- 5.25% Cap (\$10,000 - \$99,999)

S&P 500 annual point-to-point with cap:

- 4.85% Cap (\$100,000+)
- 4.60% Cap (\$10,000 - \$99,999)

S&P 500 Risk Control annual point-to-point with participation rate

- 55% Par (\$100,000+)
- 50% Par (\$10,000 - \$99,999)

iShares® U.S. Real Estate annual point-to-point with cap:

- 5.55% Cap (\$100,000+)
- 5.05% Cap (\$10,000 - \$99,999)

S&P U.S. Retiree Spending annual point-to-point with par. rate:

- 55% Par (\$100,000+)
- 50% Par (\$10,000 - \$99,999)

S&P 500 monthly sum with cap

- 1.75% Cap (\$100,000+)
- 1.55% Cap (\$10,000 - \$99,999)

Declared Fixed Account Interest Rate:

- 2.15% (\$150,000+)
- 2.05% (\$10,000 - \$149,999)

Issue ages:

- Qualified: 18–85
- Non-qualified: 0–85
- Inherited IRA: 18–75

- Inherited non-qualified: 18–75

Single and flexible premium payments:

- Minimum: \$10,000
- Subsequent: \$2,000
- Maximum: \$1 million ages 0-75, \$750,000 ages 76-80, \$500,000 ages 81+

7 Year surrender charge period:

- 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0% thereafter
- During the first seven contract years, MVA will also apply, No MVA in AK, CA, PA, UT & VA

Free Withdrawals:

- 10% of the account value on the most recent contract anniversary

Not Available In:

- NY

Choose 1 Time Commission or a Trail Commission:

- 4.75% (00-75) or (Trial = 3.00% upfront & 0.50% Years 2+)
- 2.75% (76-85) or (Trial = 1.50% upfront & 0.50% Years 2+)
- Other Trail Options available call for details.

[See more here!](#)

## Sell Traditional Fixed Annuities - Get This Carrier

**Why to get appointed with this carrier if you sell traditional fixed annuities:**

- Carrier with client oriented values
- Multiple competitive MYGA products from 3 - 9 years
- Fabulous product spreadsheet to easily reference rates terms and commissions
- Monthly adviser newsletter filled with helpful information
- An internal rollover allowed and offer new money rates and full commission
- Upgraded by A.M. Best 3 times and a positive outlook for another
- Client web access portal
- Access financial calculators

### Get Appointed And Earn A Gift Card

**MYGA | SPIA | SPWL**

gift  
CARD



- EXCELLENT FIXED ANNUITY AND LIFE RATES AND PRODUCTS
- AGENT WEB PORTAL TRACKING OF PENDING AND IN-FORCE POLICIES
- CLIENT WEB PORTAL WITH EASY LOG-IN FOR THEIR POLICY INFO AND VALUES
- CALCULATORS FOR COMPARING SAVINGS, RMD, LIFE EXPECTANCY, 72T, LIFE INS.
- PRE-APPROVED AD'S AND ILLUSTRATIONS

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## News and Incentives

**WHAT'S HAPPENING NOW**

- [2019 Tax Reference Guide](#)
- QLAC: [Get a QLAC quote](#)
- [Fee Advisor DIA & QLAC](#)
- [Pension Fixed Annuities](#)

### Integrity Life Reference Guides

- [Titling of Contracts](#)
- [Annuitant Driven Contracts](#)

### Trips / Rewards

- [Liberty Bankers 2020 Canada](#)
- [Sentinel Security 2020](#)

### Keep Aware

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- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)

## It's Easy To Offer Fixed Annuities With FSD's Assistance

### Life Licensed Agent? 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 call 800-373-9697

**For more than just our weekly updates, follow us on LinkedIn.**

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***Quality | Integrity | Expertise***

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## Looking Forward To 2020

### Holiday Office Hours:

- Tuesday Dec. 24th, 8:30 am - 12:00 pm
- Wednesday Dec. 25th - Closed
- Wednesday Jan.01 - Closed

### Opportunity with a new:

#### Fixed Indexed Single Premium Whole Life Product – Sample

- A female age 65 can turn \$200,000 premium into \$372,671 face amount day 1
- At age 80 death benefit value illustrates \$469,567
- At age 80 cash surrender value illustrates \$304,850
- Age age 80 the illustrated accelerated DB is \$444,567
- Age age 80 monthly chronic illness accelerated DB \$9,262
- 11.00% base commission

- Many more excited features will be released in 2020

## More Income Guarantees

- Immediate Annuities will be a growth opportunity for agents
- Planning with initial focus on immediate and guaranteed income security
- Educations on the traditional insurance options for retirement income

## Immediate Annuity Experts

### **A great example of how we find better priced income solutions than automated systems.**

Recently we had a request for a 15 year period certain immediate annuity for a male age 74 with \$500,000 IRA money.

A quick check of the SPIA quote systems generated the below income:

- Carrier #1 = \$3,248.90 X 180 Payments = **\$584,802.00 total**
- Carrier #2 = \$3,280.00 X 180 Payments = **\$590,400.00 total**

I also found an institutional carrier:

- Carrier #3 = \$3,335.45 X 180 Payments = **\$600,381 total**

A deeper look into available products and I found a carrier that limited the guarantee period to age 86, just 12 years. However this carrier has great rates.

- Carrier #4 = \$4,175.00 X 144 Payments = **\$601,200 total**

In this case, the client will see options no software system would have pulled. The client, if they choose, can get more income and realize a higher total return in 80% of the time.

### **Options, just one on the advantages experience and expertise brings to our agent and their clients from the financial services division (FSD)**

[Request A SPIA Quote](#)

## A Traditional Fixed Annuity Carrier

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**gift CARD**

**\$25**

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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!  
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### 2020 - Minimum Guarantee:

The minimum guarantee rate is dropping from 1.65% in 2019 to 1.00% in 2020. The minimum guarantees are the strongest guarantees in a contract.

This low rate may allow the No Surrender annuity to become active again. We will see.

## 20/20 Vision on the SECURE ACT

### S.E.C.U.R.E. ACT

#### Setting Every Community Up for Retirement Enhancement Act

The law is extensive, a 124 page PDF - you can download it [here](#) . Below are some very basic key points life agents should be aware of immediately. The link to the laws text is also included.



### **Benefits for the life insurance agent:**

- This law directly ties retirement income and annuities together through definition.
- This law could substantially increase the option of life insurance in estate planning and wealth transfer as it ends the stretch option in most cases.
- This law changes the age for required distribution and removes the maximum age a wage earner can contribute to an IRA. You now have a great reasons to reach out to clients with qualified funds.
- This law's 10 year rule will cause changes to qualified Immediate Annuity guarantee periods. We can hope for some creative new idea's for beneficiaries, however, as of now the Cash Refund is the only guaranteeing a return of premium.
- This law should help increase sales of Fixed Index Annuities riders offering guaranteed lifetime income benefits in qualified plans. Removing certain liability concerns of administrators and adding portability are two factors why I feel this will occur. The top rated carriers with strong surplus numbers should do well in this qualified market. Especially if the selected carriers commit to the idea of additionally "SECURING" these qualified income guarantees using the fees collected. Increasing surplus and therefore offering a reduced risk to their fee paying clients.
- Fixed Annuity products for independent agents will continue with a pricing advantage over products designed for RIA's and large institutions. With no requirement to choose the lowest cost, carriers will continue with pricing discrepancies as needed for the larger asset managers.
- <https://www.congress.gov/bill/116th-congress/house-bill/1994/text>

See More Here

## Have Clients Who Need Income NOW?

# Are Your Clients Looking For Assumed Or Guaranteed Income Immediate Annuities Offer The Highest Lifetime Income **GUARANTEED!**



SPIAQUOTE.COM

800-373-9697

CA Insurance License 0B91910

Get A SPIA Plan Design For You Client

## A Traditional Fixed Annuity Carrier

Liberty Bankers Life  
The Capitol Life

Bankers Elite 5  
**3.15%**  
Issued to Age 90  
(75 in CA & FL)

Bankers Elite 3  
**2.55%**  
Issued to Age 80  
(75 in CA & FL)

INDUSTRY BEST INTERNAL EXCHANGE BILLBOARD  
FULL COMMISSION AND TRIP CREDIT  
NO REDDONS

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