



# FINANCIAL & INSURANCE SERVICES

QUALITY | INTEGRITY | EXPERTISE



Fixed Annuities  
Life Insurance  
Case Design  
Contracting  
Service



# Positioning Fixed Annuities In Your Business

## CONNECTING YOUR RISK AVERSE CLIENTS TO THE GUARANTEES

FSD collaborates with a wide range of licensed life agents. The agents' expertise vary; fixed annuities are not always their primary product. That is where we can help! We collaborate directly with agents to discover the best product for their risk-averse clients.

We can assist you in locating the most appropriate product as we have a variety of carriers to select from. Contract terms, rate guarantees, financial ratings, and other significant options and features, for example, vary among carriers.

We make the process simple for you by guiding you through the procedure. We will provide you with dependable, client-oriented, and cost-effective insurance solutions for your risk-averse clients based on your their specific needs.

## Conservative Solutions For Your Clients

### FIXED ANNUITIES AND LIFE INSURANCE PRODUCTS ARE BUILT TO OFFER PEACE OF MIND TO OWNERS AND BENEFICIARIES

#### Fixed Annuities

A long time solution for risk averse retirement savings and ultimately guaranteed lifetime income. We use a three category approach to assist in connecting a client to the most appropriate fixed annuity product. Tax deferred accumulation, immediate and guaranteed lifetime income or a combination for flexibility. There is no need for clients to pay fees in their fixed annuities. Using a vintage approach and find solutions that truly maximizes the clients opportunities using insurance guarantees!

#### Life Insurance

A strong sales opportunity for agents lies in simply discussing coverage with clients. Illustrating costs while relaying the many additional benefits of protecting the ones that matter most. FSD has life products for estate planning purposes, supplemental benefits, guaranteed issue and much more. Bonus for your expertise! Top commissions for life experts!

## Synergy With Many Groups

- INDEPENDENT AGENCIES
- LIFE AND P&C AGENTS
- CPA & CFP FIRMS
- INSURANCE COMPANIES
- RIA FEE BASED PLANNERS
- BANKS AND CREDIT UNIONS
- BROKER DEALERS
- FOUNDATIONS AND INSTITUTIONS
- FRATERNAL ORGANIZATIONS
- ATTORNEYS
- MUNICIPALITIES

## Versatile Products And Benefits

- TAX DEFERRAL
- IRA & ROTH
- WEALTH TRANSFER
- QLAC | LONGEVITY
- 401K ROLLOVERS
- TRUST OWNERSHIP
- AVOIDING PROBATE
- 1035 EXCHANGES
- QUALIFIED TRANSFERS
- TAX FREE DEATH BENEFITS
- GUARANTEED LIFETIME INCOME
- TAX FAVORABLE INCOME
- RETURN OF PREMIUM PRODUCTS

## CUSTOMER SERVICE

FSD has an old fashioned approach to service. We are highly available and responsive to requests. Speak to an expert directly when you call.

## WEB PRESENCE

FSD maintains web access for agents, giving them the ability to request illustrations or research additional product information.

The FSD social media accounts are excellent outlets to keep our agents extremely well informed. Follow us for rate updates , industry news, new product offerings, special incentives and more.

## E-COMMUNICATON

Communication is a key element used to keep pace with industry changes and opportunities. We offer options for weekly or monthly email updates. Day to day updates can be found on our social media accounts.



## CUSTOM SOLUTIONS AND SUPPORT SERVICES

Working directly with agents, we help select the most competitive products for their clients situation. This customized support and these immense product offerings are a timesaver for agents and helps streamline the sales process. Intricate contract details can have long term effects on the flexibility and performance of a life insurance or fixed annuity. We help the agents fit their clients long term plans with the most appropriate insurance product.

We have access to very unique products and companies. These products and carriers are selected because they often offer the strongest guarantees, versatile features, pre-set pricing and added member benefits. Structured income or accumulation designs!

## NOTE FROM OUR PRESIDENT

I basically grew up in this business and believe the fixed annuities and life insurance we provide can truly benefit the owners by providing peace of mind through guarantees. Through education and a client oriented approach, we have helped many agents successfully position fixed annuities with clients who have benefited from them.

Our motto is **Quality, Integrity & Expertise**. We are a reliable, responsive and extremely knowledgeable Marketing Organization. We assists in connecting agents and their clients to the most appropriate insurance carriers and products.

***“You Will Be Glad You Found Us”***



# INSURANCE

The fixed annuity market is a fast-paced, ever-changing environment. FSD Financial Services was founded to help you navigate this complexity while meeting your clients specific needs.

FSD is committed to providing timely, effective service, case design, technical assistance, and broad product access to Financial Planning Professionals.

FSD provides you with the expertise, technical support and comprehensive access:

- ◆ **Life Insurance and Fixed Annuities**
- ◆ **SPIA/DIA**—Single Premium Immediate Annuities
- ◆ **MYGA**—Multi-Year Guarantee Annuity
- ◆ **FIA**—Fixed Indexed Annuities | Income Riders
- ◆ **FPDA**—Flexible Premium Deferred Annuity
- ◆ **IUL**—Indexed Universal Life
- ◆ **GUL**—Guaranteed Universal Life
- ◆ **SPWL**—Single Premium Whole Life
- ◆ **TERM**—Term Life



For The Risk Averse See Us First

Guarantees Through Insurance

## FSD FINANCIAL & INSURANCE SERVICES

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