



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!



Annuity & Life Wholesale

Below is a quick review of some interesting fixed annuity and life insurance products and topics. SPIA's may offer the best return right now for clients seeking guaranteed income.

SPIA vs GMWB

What is the best deal for your client?

A True Story Of Income Needs.

SPIA vs GMWB

I had an agent call me regarding a client age 68 who wanted income. He has \$500,000 and needed at least \$2,083.33 per month starting in 1 year. No problem, but what product do we use?

GMWB Scenario

\$500,000 Premium Plus the 10% Bonus = \$550,000

\$550,000 @ 8.00% Roll-up = \$594,000

Lifetime Payout % is 4.50% =

GMWB income starting in 1 year = **\$2,250 (5.40% of \$500K Premium)**

SPIA Scenario

\$500,000 Premium

Income For Life With Installment refund (14.07 years)

SPIA Income starting in 1 year = \$2,961.21 **(7.10% of \$500K Premium)**

The SPIA also has a 71.30% tax exclusion ratio!

Comparison

The GMWB Value would need to be **\$790,000** to kick off the same income. In short the client would need to put \$664,983 in the GMWB product to get the same income as the SPIA.

It is as if the SPIA paid a **20.9%** "roll-up" **after** a 10% premium bonus to get this \$2,961 income. A roll-up rate of 20.9% would be needed on the GMWB to match the SPIA.

THINK ABOUT THIS.....

If a client needs income in the next 13 months a SPIA is the product.

What about liquidity?

How about 24%? How did I get that?

Well, a SPIA for life with installment refund at \$2,250 per month would cost only \$380,032 (76%) of that \$500,000 needed in the GMWB.

February 04, 2013

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This leaves \$119,968 free for the client. If re-insured @ 3.00% for 10 year it would give the client a value of \$161,226.96 guaranteed or 32% of the \$500K premium deposit the client would have given to the GMWB. Now take the \$161,226.96 plus the 10 years of income at \$2,250 = \$431,226 or **86%** of initial \$500,000 premium back in just 11 years.WOW!

Additionally some SPIA's today offer a true cash surrender value.

Finally:

What is that \$594,000 GMWB value really worth to the client?

Call me for a quote 800-373-9697.

NOW APPROVED IN TEXAS ATHENE Benefit 10 & Enhanced Benefits Rider 8.00% GMWB Roll-up / 6.00% Bonus

ATHENE Benefit 10 is a refreshingly new fixed index annuity. Expertly designed to be all-inclusive, this 10-year single premium annuity and enhanced benefit rider offers an expansive line-up of benefits.

Your pre-retiree and retiree clients can now get the peace-of-mind benefits they need to take many of their "what ifs" off the table-all with one comprehensive solution.

- Three interest crediting options
- **Confinement, terminal illness and death benefits in one rider**
- Guaranteed income and growth potential
- Competitive rates for your clients; competitive compensation for you
- New Product not in approved AK, CA, CT, FL, HI, IL, IN, IA, MA, MN, MO, NJ, NY, OK, OR, PA, UT, WA

Include ATHENE Benefit 10 in your client conversations.

Webinar: Tuesday, February 12, 2013 10:00 AM Central Time
[Register Here](#)

Webinar: Thursday, February 21, 2013 2:00 PM Central Time
[Register Here](#)

[Benefit 10 Brochure](#) / [Benefit 10 Fact Sheet](#) / [Agent Appointment Sample Illustration With Income Starting in 1Year](#) / [in 5Years](#) / [in 10Years](#)

FIXED RATE ANNUITIES

MYGA

- **Want to get away?** You can with just \$130,000 of premium!!
2014 Conference Live Aqua Cancun. Just 6 Case of \$25,000 Qualify
[Click Here For More Info](#)
- [2.60% For 5 Years - 3.25% Commission - 0.25% Bonus = 3.50%*](#)
- [3 Year - 2.00% - 2.00% Commission](#)
- [5 Year - 3.05% - 2.25% Commission](#)
- [7 Year - 3.20% - 2.50% Commission](#)
- [9 Year - 3.35% - 2.75% Commission](#)

- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Guide](#)
- [Indexed Annuity Quick Reference Guide](#)

*Bonus Expires 03/01/2013

Company Rate Sheets

- [Liberty Bankers](#)
- [Athene Annuity](#)
- [ING Annuities - New Higher Caps!](#)
- [American National \(NY\) - Cash Is King Bonus](#)
- [The Standard](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth SPDA \(EIA\) \(NY\)](#)
- [North American](#)

Immediate Annuities & Nursing Home Enhancement

SPIA Quotes and Commissions

The below Immediate Annuity is a Lifetime With Cash Refund that:

- Allows access to cash value/ Commutable
 - Includes **Nursing Home Enhancement** 50% increase / 5 years
 - Lifetime Income With Cash Refund
 - 5.00% Commission on all issue ages to 85
 - A+ Rated Company
 - **Sample Quotes as of 01/22/2013 - \$100K Starts in 1 Month**
- | | |
|---|--|
| 62 Male = \$421.16 Monthly (5.05% Annual) - (7.58% Enhanced) | |
| 65 Male = \$453.00 Monthly (5.44% Annual) - (8.15% Enhanced) | |
| 70 Male = \$493.92 Monthly (5.93 Annual) - (8.89% Enhanced) | |
| 75 Male = \$544.55 Monthly (6.53% Annual) - (9.80% Enhanced) | |
| 80 Male = \$605.68 Monthly (7.27% Annual) - (10.90% Enhanced) | |
| 85 Male = \$676.46 Monthly (8.12% Annual) - (12.17% Enhanced) | |
| | |
| 65 Female = \$435.11 Monthly (5.22% Annual) - (7.83% Enhanced) | |
| 70 Female = \$474.37 Monthly (5.69% Annual) - (8.54% Enhanced) | |
| | |
| 75 Female = \$524.59 Monthly (6.30% Annual) - (9.44% Enhanced) | |
| 80 Female = \$587.97 Monthly (7.06% Annual) - (10.58% Enhanced) | |
| 85 Female = \$662.97 Monthly (7.96% Annual) - (11.93% Enhanced) | |

Where else can you get your client that much income that will never reduce and earn a 5.00% commission and offer enhanced benefit for a nursing home?

Nursing Home Enhancement:

Standard Income Payment will be increased by 50% after the second policy anniversary on an approved claim. This increased amount will be paid for 5 years only. After this 5 year period ends, the Standard Income Payment will resume!

Call Jeff @ 800-373-9697 for a specific quote or go to www.SPIAquote.com and request a quote. Be sure to mention you would like to see the 5.00% commission quote.

LIBERTY BANKERS INCREASES MYGA RATES
GET APPOINTED NOW SO YOU CAN OFFER THESE GREAT RATES



Bankers 5 Premier	Bankers Elite 5
2.90%	3.05%
Guaranteed 5 Yrs	Guaranteed 5 Yrs
<small>Issued to Age 90 5 Yr Surrender Charge No Automatic Renewals/Windows Penalty Free Interest Available</small>	<small>Issued to Age 90 5 Yr Surrender Charge No Automatic Renewals/Windows NO Penalty Free Withdrawals Available</small>

[Get Appointed](#) / [Brochure](#) / [LBL Full Interest Rate Sheet](#)

The Pension Market is HOT!

Here it is, another new year and you're looking for ways to get off to a big start writing new business. If you have any pension business on the books you know you breathe a little easier because you can count on the continued cash flow of ongoing retirement plan contributions from those plans. Whether or not you are already involved in the small business pension marketplace, it's time to look at the opportunities it can provide to help you jump start your 2013 production.

[DETAILS](#) / [Web Page](#)

Free Pension Pre-Recorded Webcasts

- **Retirement Plan Review**
[Register Now To View](#)
 Wed, March 7, 12 - 1:00 PM - 1:30 PM EDT

Life Insurance Section

Ask about our life products that start at
105% commission

Click [here](#) or Email: lifeinsurance@fsdfinancial.com



**10 Life Sales of \$8,000 Combined
 Premium = iPad Mini**

Submit 10 Life e-Applications through iGo e-App®
Beginning 1/1/13 and Paid by 4/30/13 and earn

a NEW iPad Mini

[MORE DETAILS](#)

ANICO Executive UL or IUL Commission up to 95%!

CALL 800-373-9697 for details. [Get Appointed.](#)



AMERICAN NATIONAL FIXED ANNUITIES

Cash Is King Flier

[View American Nation Fixed Annuities](#)

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WHAT WE DO:

FSD Financial is a full service fixed annuity and life insurance wholesale agency. We work directly with you, the agent.

We are here to assist in product selection, brainstorming, follow-up on new business submissions and paperwork assistance. We offer top level commissions and bonuses as marketing support for you.

Sincerely,

Jeff Affronti
jeff@fsdfinancial.com



FSD FINANCIAL SERVICES

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Quality Integrity Expertise

www.fsdfinancial.com

800-373-9697

Agency:

FSD Financial Services

National Marketing Organization

Licensed in most states.

CA Insurance License 0B91910 and 0B67385

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February 6, 2013



Annuities & Life Wholesale

In This Issue



ING USA FIXED INDEXED ANNUITIES

2013 News

Join ING USA For Fixed Annuities

Weighing Options:
Variable and Fixed
Index Annuities

A longtime indexed annuity carrier!

Ways Annuities Pay

A Brand New Product is Coming to Town!

Buyers Guide To
Annuities

Coming soon you will have access to a brand new product with features you have never seen before in a fixed index annuity. Be on the look-out for more information including an invitation to an on-line training session that will give you a head start marketing this innovative new product line.

Increasing Pt-to-Pt Cap Rate on the ING Secure Index Seven!

We are pleased to announce the ING Secure Index Seven Point-to-Point Cap Index Strategy high band rate has increased to 4.00%.

Product Line Up

ING Opportunities Plus - 5.00% Premium Bonus - 6.30% Commission

Secure Index 5 - 3.75% Cap (\$75K+) - 3.15% Commission

Secure Index 7 - 4.00% Cap (\$75K+) - 4.50% Commission

Secure Index Outlook - 3.00% Bonus - 5.40% Commission

[Click here for rate sheet.](#)

GET APPOINTED NOW - [CLICK HERE](#)

Earn Bonuses on Indexed Sales!!

Brainshark Video Presentations. More Choices.

Return of Premium Rider

(2 minutes, 58 seconds)

In just three minutes, you can learn about one of the most sought after riders for today's challenging economic environment.

Interest Rate Benchmark (4 minutes, 2 seconds)

Worried about Rising Interest Rates? The Interest Rate Benchmark Strategy was designed to capture the upside potential of a rising interest rate environment. This optional benefit is available with a fixed index annuity from ING USA Annuity and Life Insurance Company.

Performance Trigger Strategy (5 minutes, 10 seconds)

Diversify while you simplify. Fixed Indexed Annuities just got a whole lot easier with the Performance Trigger Strategy.

[IncomeProtector Withdrawal Benefit Rider](#) (7 minutes, 22 seconds)

You insure your house, your car, your life, and even your flat screen television. Now you can insure your retirement income through an annuity with a lifetime withdrawal benefit.

[Refund of Rider Charges with IncomeProtector Withdrawal Benefit Rider](#)

(5 minutes, 38 seconds)

Learn why ING Annuity & Asset Sales is ahead of the competition with the Refund of Rider Charges Feature included on the IncomeProtector Withdrawal Benefit Rider.

[Product Specific Training Now Available On-Demand](#)

This training is designed to provide producers with an overview of the ING's annuity products. Producers must complete this training prior to soliciting business for any of our annuity products.

Click [here](#) for training.

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