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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!



Annuities & Life Wholesale

FIXED INTEREST RATES - GUARANTEED GROWTH - TAX DEFERRAL

Why Liberty Bankers Fixed Annuities

- Quick new business suitability and policy issue
- Consistently have top rates
- No recurring surrender charges
- Full commission on internal rollover (WOW!)
- Trail commission for persistency start at 1 million
- Recently upgraded with a stable outlook
- 19.5% Total Surplus & AVR
- They love this business and it shows!

[View a brief video message for agents interested in learning more!](#)

Liberty Choice	3.25% Year 1
5 Year	2.25% Base Rate Plus 1.00% 1st Year Bonus
Surrender	Rate Determined Annually
	Commission 4.00% (0-80)
Liberty Select	3.75%Year 1
7 Year	2.25% Base Rate Plus 1.50% 1st Year Bonus
Surrender	Rate Determined Annually
	Commission 5.50% (0-80)
Bankers Elite 3	2.00% Guaranteed 3 Years - 2.00% (0-90)

February 10, 2014

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[A close look at the definition of a policy maturity date](#)

[Liberty Bankers AM Best Upgrade](#)

Bankers Elite 5	3.20%	Guaranteed 5 Years - 2.25% (0-90)
Bankers Elite 7	3.35%	Guaranteed 7 Years - 2.50% (0-85)
Bankers Elite 9	3.45%	Guaranteed 9 Years - 2.75% (0-80)
Bankers 7	2.85%	Guaranteed 7 Years - 4.00% (0-80)

[SPIA Taxation
Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To
Annuities](#)

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**Join Liberty Bankers in Italy 2014 - [Details](#)
1.5 million in premium issued and paid by 6/30/2014**

[Advertisement Portfolio](#)

LIFE INSURANCE AT FSD

F&G Life Insurance - *Newly Enhanced Commission*

Call Darren at 800-373-9697 for the enhanced commission details.

High Caps on the F&G Life Elite - 15.25% [Click here for Agent Guide](#)

Single Premium IUL- Great wealth transfer product!!

Royal Neighbors of America

Go For the Gold Sales Contest!! Earn extra credit towards Puerto Rico 2015

2 Year Rolling Target Commissions [Click here for Agent Guide](#)

Life of the Southwest

Flex Life IUL offers 13.00% cap with Living Benefit Riders

[Click here for Agent Guide](#)

[Click here for Living Benefits Rider brochure](#)

More Life Insurance - [Click Here](#)

Treasury Yields Are Off / SPIA Income is Steady

The 10 year yield has gone from 3.00% on January 2 to 2.71% on February 7th, some carriers have responded by lowering rates, other are holding.

Is your client looking for high guaranteed steady income?

A Rated Company income starts in 1 month: Non premium tax states.

72 Male - Life ONLY **(8.61% annually)** monthly income of \$717.48

72 Male - Life With Installment Refund **(7.57% annually)** monthly income of \$631.10

3.30% Commission - [SPIA Brochure FSD](#)

Would you like to see an income quote for your client? Call 800-373-9697 or go to

<http://www.fsdfinancial.com/Immediate-Annuity-Quote-Request.htm>

FIXED RATE ANNUITIES

MYGA - February 2014

- [10 Year - 3.60% \(42.43% over the 10 years\)](#)
- [9 Year - 3.50% - \(36.29% over the 9 years\)](#)
- [8 Year - 3.40% - \(30.67% over the 8 years\)](#)
- [7 Year - 3.35% - \(25.94% over the 7 years\)](#)
- [5 Year - 3.20% - \(17.06% over the 5 years\)](#)
- [5 Year - 3.00% - \(15.93% over the 5 years\)](#)
- [3 Year - 2.00% - \(6.12% over the 3 years\)](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Agent Guide](#)
- [Indexed Annuity Quick Reference Agent Guide](#)

Company Rate Sheets

- [Liberty Bankers](#)

- [American General \(NY\)](#)
- [Guggenheim](#)
- [ING Annuities](#)
- [American National \(NY\)](#)
- [The Standard](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth SPDA \(FIA 7\) \(FIA 10\) \(NY\)](#)
- [North American](#)

ANNUITY CHAMPIONS
LBL WINS AGAIN!

Bankers Elite 3	2.00%
Bankers Elite 5	3.20%
Bankers Elite 7	3.35%

GUGGENHIEM Preserve Multi-Year Guarantee

2/1/2014	\$10,000 + \$249,999	\$250,000	Commission (0-80)
3 Year	2.00%	2.10%	1.00%
4 Year	2.25%	2.35%	1.75%
5 Year	2.85%	2.95%	2.50%
6 Year	3.05%	3.15%	2.50%
7 Year	3.20%	3.30%	2.50%
8 Year	3.30%	3.40%	2.50%
9 Year	3.40%	3.50%	2.50%
10 Year	3.50%	3.60%	3.00%

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OUR PICK FIA

Genworth Financial Index With Bail-Out Cap

Rates have gone up and Genworth responded by raising caps. Even better they offer a bail-out cap that is higher than most first year rates

Secure Living Index 10 Plus [view as web page](#)

10 Year Surrender -

NEW COMMISSION 1/20/2014 - 7.00% Commission Plus Bonus of \$50.00 per \$10K

	25K-99K	100-249K	250K+
Premium Bonus:	4.00%	4.00%	4.00%
Monthly Cap:	1.85%	2.05%	2.15%
Annual Pt 2 Pt Cap: 100% Participation	3.75%	4.25%	4.45%
Annual Cap "Bail Out"	3.25%	3.75%	3.95%
1 Year Trigger:	3.10%	3.60%	3.80%
7-Year Fixed:	1.50%	1.75%	2.85%

Secure Living Index 7 [\(view as web page\)](#)

7 Year Surrender - 4.50% Commission

	25K-99K	100-249K	250K+
Monthly Cap:	2.05%	2.25%	2.35%
Annual Pt 2 Pt Cap: 100% Participation	5.30%	5.50%	6.00%
Annual Cap Bail Out	4.80%	5.00%	5.50%
1 Year Trigger:	4.25%	4.75%	4.95%

Secure Living Index 5 [\(view as web page\)](#)

5 Year Surrender - 3.00% Commission

	25K - 50K	25K-50K	50-100K	250K+
Monthly Cap:	1.30%	1.70%	1.90%	2.00%
Annual Pt 2 Pt Cap: 100% Participation	3.00%	3.75%	4.25%	4.45%
Annual Cap Bail Out	2.50%	3.25%	3.75%	3.95%

1 Year Trigger: 2.55% 3.20% 3.60% 3.80%

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FIXED INTEREST RATES - GUARANTEED GROWTH - TAX DEFERRAL

RATES DROPPING - Last Days For This Rates Genworth Financial Index With Bail-Out Cap

SecureLiving Index Annuity rates are decreasing on Wednesday, February 19th, 2014. In order to capture the rates, the applications must be **dated prior to the new rates effective date, February 19th** and applications must be received within **two weeks at the home office**. Please call us if you have specific questions.

Secure Living Index 10 Plus [view as web page](#)

10 Year Surrender -

NEW COMMISSION - 7.00% Commission Plus Insane Bonus Call Jeff For Details

	25K-99K	100-249K	250K+
Premium Bonus:	4.00%	4.00%	4.00%
Monthly Cap:	1.85%	2.05%	2.15%
Annual Pt 2 Pt Cap: 100% Participation	3.75%	4.25%	4.45%
Annual Cap "Bail Out"	3.25%	3.75%	3.95%
1 Year Trigger:	3.10%	3.60%	3.80%
7-Year Fixed:	1.50%	1.75%	2.85%

Secure Living Index 7 ([view as web page](#))

7 Year Surrender - 4.50% Commission

February 17, 2014

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[New Rates](#)

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Multi-Year Guarantee Fixed Annuity Rates

RATE CHANGES FOR MARCH

MYGA

Rates Changing

American National
North American

Rates Holding

Liberty Bankers
The Standard

Full Life Insurance and Fixed Annuity Update for March will be sent on 3/4/2014

Liberty Bankers Fixed Annuities MYGA's March Rates

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Bankers Elite 5	3.20%	Guaranteed 5 Years
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February 27, 2014

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Guggenheim Life and Annuity Company

[Annuities](#)

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EquiTrust Life Insurance Company



Available in 49 states, including Oregon, Utah and Washington!

- Available to applicants ages 0-90

- Free withdrawals of cumulative interest
- Nursing home waiver rider, applicant ages 0-80 (not available in MA)

FSD Insurance Services

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