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# FSD Financial Services News & Reviews

## Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

For Agent Use Only!

February 04, 2015



Fixed Annuity & Life Wholesaler

**Tax Deferral - Guaranteed Rates - Income For Life**

### The Advantages of Fixed Annuities - The Standard Insurance

Rich Lane

Director, Sales and Marketing

Starting the first of the year, bank customers begin receiving 1099's on their certificates of deposits. This is a great opportunity for you to discuss with your clients the differences between fixed annuities and certificates of deposit. The Standard has several different marketing flyers that show your clients the power of tax deferral along with other benefits of fixed annuities. Make sure to talk with your clients now, before they start their tax returns for 2014.

**Key Differences  
Between CDs and  
Annuities**  
([PDF](#))

**The Power of  
Tax Deferral**  
([PDF](#))

**Top Ten Reasons  
to Buy a  
Fixed Annuity**  
([PDF](#))

Thank you for your business and make sure to use our great website to find sales tools that help you grow your business.

<https://www.standard.com/financial-professional/insurance/annuities>

### Fixed Rate Annuities

#### Hot MYGA Rates

- [10 Year - 3.30% \(38.36% over the 10 years\)](#)
- [9 Year - 3.55% - \(36.88% over the 9 years\)](#)
- [8 Year - 3.10% - \(27.66% over the 8 years\)](#)
- [7 Year - 3.40% - \(26.37% over the 7 years\)](#)
- [6 Year - 2.90% - \(18.71% over the 6 years\)](#)
- [5 Year - 3.25% - \(17.34% over the 5 years\)](#)
- [5 Year - 2.70% - \(3.25% Commission To Age 80\)](#)
- [4 Year - 2.10% - \(8.67% over the 4 Years\)](#)
- [3 Year - 2.00% - \(6.12% over the 3 years\)](#)
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[American National](#)

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## Linked-In Post

What Spits Out Money  
For Its Owner  
Every Month For Life?



### It's Called A SPIA & Look What It Can Do For Income!

Here is an insurance product to consider for guaranteed income needs. Individuals who would like to draw lifetime income immediately can receive a high payout percentage when they use a single premium immediate annuity (SPIA). This under discussed insurance product offers a safe and guaranteed income for the risk adverse. Here is how it works.....[read more](#)

## Life Insurance

**We want your Life business!!**

### Wide range of products

Index UL, Guaranteed UL, Term, Single Premium Whole Life

## Great commissions

Over 100% (first year target) on Index UL and GUL  
11-13% on Single Premium Whole Life

## Company Incentives

Cash Bonus Programs  
Exotic sales conference trips

**Please call Darren (800-373-9697) for details/quotes!**

## Holding For February

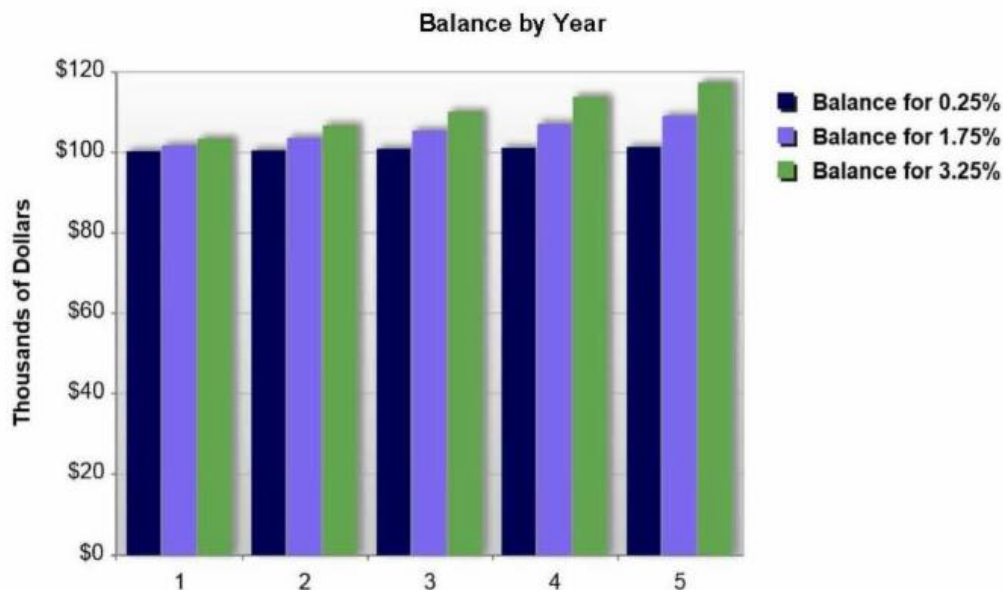
**For clients who do not need access in the next 5 years:**

This accumulation driven product has no free withdrawal provision to impact pricing, resulting in the ability to offer higher rates.



## A rate of 3.25% earns \$16,084.87 more over 5 years than 0.25%.

Your total savings balance would be \$117,341.13 if you save \$0 per month for 5 years, making deposits at the start of each period. This includes a starting balance of \$100,000 and a 3.25% annual rate of return.



Results Summary			
	Rate 1	Rate 2	Rate 3
Starting amount	\$100,000	\$100,000	\$100,000
Number of years to save	5 years	5 years	5 years
Additional contributions	\$0 per month, at the start of each period	\$0 per month, at the start of each period	\$0 per month, at the start of each period
Annual percentage yield (APY)	0.25%	1.75%	3.25%
Total amount you will have contributed	\$100,000.00	\$100,000.00	\$100,000.00
Total at end of investment	\$101,256.26	\$109,061.72	\$117,341.13

Great tools available from this carrier. 5 Year accumulation product.

## Liberty Bankers Life

### Guaranteed Fixed Annuity Rates

Bankers Elite 3	<b>2.00%</b>	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	<b>3.25%</b>	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	<b>2.70%</b>	Guaranteed 5 Years - 3.25% (0-80) 1.50% (81 - 90)
Bankers Elite 7	<b>3.40%</b>	Guaranteed 7 Years - 2.50% (0-85)
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Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and happy clients!

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Jeff Affronti  
jeff@fsdfinancial.com



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**Fixed Annuity & Life Wholesaler**

**RNA Life Insurance**

Turn **\$50,000** into **\$106,157** in 1 day!!

(female age 60, standard non-tobacco)

### The Royal Neighbors of America Royal Legacy SPWL.

Guaranteed death benefit and cash value growth.  
Simplified underwriting with very short phone interview.  
Nursing home rider and Loans available

**(Life Insurance You Can Use While You Are Alive)**  
Accelerated Living Benefit for terminally ill (75% of DB up to \$250,000)

**13% Commission Plus Available Bonus From FSD**

End of Year	Age	Guaranteed		
		Contract Premium	Cash Value	Death Benefit
1	61	\$50,000	\$41,208	\$106,157
2	62	\$0	\$42,530	\$106,157
3	63	\$0	\$43,879	\$106,157
4	64	\$0	\$45,256	\$106,157
5	65	\$0	\$46,660	\$106,157
6	66	\$0	\$48,091	\$106,157
7	67	\$0	\$49,548	\$106,157
8	68	\$0	\$51,028	\$106,157
9	69	\$0	\$52,531	\$106,157
10	70	\$0	\$54,054	\$106,157
		\$50,000		

**Just twelve \$30,000 cases qualifies you for a lavish trip to the Four Seasons Whistler.**

**Trip**

Qualify and FSD will give you \$500 spending cash!

**Prize**

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Talk to your clients today about this efficient way to transfer wealth.  
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**Life Insurance Sales Full Of Opportunity**



According to a study conducted by LIMRA in 2010 the below statistics were noted. I have looked for evidence that this study boosted sales. I have not found that to be the case. From what I am seeing and hearing from company representatives life ownership continues to be low.

- Ownership for life insurance has hit a 50 year low.
- Only 44% of U.S. households have life coverage.
- 50% of households feel they need more life insurance which is the highest level ever.

Speak with your clients about life insurance. Some coverage is better than no coverage when it comes to the family left behind.

[Link to LIMRA article.](#)

Call us for all your fixed life insurance needs:

- Term
- Whole Life
- UL
- Index UL
- Single premium WL
- Final Expense

**Life Insurance Agent Appointment and Commissions**

**We want your Life business!!**

Wide range of products

Index UL, Guaranteed UL, Term, Single Premium Whole Life

Great commissions

Over 100% (first year target) on Index UL and GUL



11-13% on Single Premium Whole Life

## Company Incentives

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Why  
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# Breaking The Rules



## The 4% Income Rules

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### Break The Rules With A C.O.L.A. Guaranteed Increasing Lifetime Income

Income is a key part of everyday life. Knowing an income payment is coming allows one to plan ahead. Having an income that can never end or run out is comforting. Being able to take a guaranteed lifetime income that is much higher than ever thought possible, well that is exciting!

Most people who are actively looking at taking an income from retirement savings have heard of or read about the 4.00% rule. Basically this means an average retiree should be able to withdraw 4.00% from their retirement savings starting in the first year of retirement and continue to take the same 4.00%, plus inflation, each year for 30 years before running out of money. As of February 2015 I have seen this being "repriced" as the 3.00% rule. Kind of scary, huh?

Here is something most of those soon to be retirees have not heard of and is where a little know insurance product can break these rules. Single Premium Immediate Annuities (SPIAs) have an option to help with inflation concerns while guaranteeing an income that cannot be outlived. The option is called the Cost Of Living Adjustment (COLA). The COLA guarantees annual increases to the SPIA income payment. The increase can be from 1% - 5%

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and can be priced as compounding or simple interest increases.

The SPIA returns principal and interest as a payment stream. The ability to use a large amount of premium/principal without having to worry about reducing interest earnings or income is why the SPIA is not bound by the same "rules". In other savings vehicles using principal would require earning a higher interest rate just to get the same earnings before the reduction in principal. Retirees who want income within 2 years will be quite challenged to find a safer or more guaranteed way to match the lifetime payment a SPIA offers.

The SPIA was created and designed specifically to maximize and safely guarantee retirement income. These insurance products have low internal costs and commissions that are priced into the illustrations. **There are no fees or added costs.** The income will just keep coming every month for life. Why worry? Why take a chance? The SPIA can offer a safe and guaranteed income higher than 4.00% without risking principal, having to wait for income or having to make regular adjustments to an investment. If maximum income is the goal, check out a SPIA. Set it and forget it!

### Using The Single Premium Immediate Annuity To Break The Rule:

Looking at an average retiree, using a SPIA, a male age 60 who places \$100,000 premium with the insurance carrier can get a **guaranteed** and **increasing** income for life. The increasing income or Cost Of Living Adjustment (COLA) can be added to an immediate annuity to offset inflation concerns. The longer the annuitant lives the higher the income will grow. The below chart illustrates the annualized income for a male age 60. The income begins at 4.04% and increases to 12.79% at age 100.

- Age 61 = \$4,039.04 (4.04% Annually)
- Age 65 = \$4,454.98 (4.45% Annually)
- Age 70 = \$5,270.04 (5.27% Annually)
- Age 75 = \$6,109.42 (6.11% Annually)
- Age 80 = \$7,082.49 (7.08% Annually)
- Age 85 = \$8,210.55 (8.21% Annually)

- Age 90 = \$9,518.27 (9.52% Annually)  
(30 Years Is The 4% Rule Out of Money?)
- Age 95 = \$11,034.29 (11.03% Annually)
- Age 100 = \$12,791.76 (12.79% Annually)

The above income begins 1 year after the premium is deposited. I have shown this annually, divide by twelve to get the monthly income per \$100,000 of premium. The illustration is for a lifetime income with return of premium guarantee in the form of an installment refund. This means no less than the \$100,000 premium will be returned to the annuitant or a beneficiary. Simple stated it is money back guarantee refund. The COLA increases illustrated are guaranteed at 3.00% and are compounded annually. Assuming the premium was 100% cost basis (after tax dollars) this SPIA would have a tax-exclusion ratio of 66%. That means 66% of the payment would be excluded from income tax up to life expectancy. If you would like to see a copy of the carrier illustration please contact me, Jeff Affronti @ FSD Financial.com

#### Breaking down the above quote for male age 60:

- Premium deposit was \$100,000 at age 60
- Income starts at age 61 at 4.04% Annually
- At age 70 **\$46,303** in income has been paid out and his income has increased by 30.48%
- Between age 70 and 80 another **\$62,227.52** will be paid out.
- If the annuitant lives to 90 he will have an additional **\$83,628.59**  
The **income has increased 135%** (from 4.04% to 9.51%)
- Going for the century mark that will add another **\$112,389.82**
- Total income at age 100 is **\$304,549.05**
- All this while TAKING AN INCOME ABOVE 4.00% after just 1 year deferral.

#### Non-Increasing SPIA

The SPIA can have a level payment to boost the upfront income. This SPIA returns the premium faster but will never increase and over time the COLA

will pay out more.

Using the same parameters as above only removing the COLA. The annualized level payment for a male age 60 would be \$5,801 or 5.80%. Let me compare to the above COLA:

- Premium deposit was \$100,000 at age 60
- At age 70 \$58,017 in income has been paid out
- Between age 70 and 80 another \$58,017 will be paid out.
- If the annuitant lives to 90 he will have an additional \$58,017
- Going for the century mark that will add another \$58,017
- Total income at age 100 is \$232,069

Easy to see how longevity pays out. \$72,480 more on the COLA should the annuitant live a long life to age 100.

In either case, COLA or level payments, the SPIA allows use of savings as income right now without the fear of running out of money.

So, fear not the coming 3.00% rule because very safe alternatives are available and have been for a very long time in the form of immediate annuities.

Jeff Affronti

Marketing, selling, studying, illustrating and a huge fan of SPIAs since 1996

SPIAquote.com

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Walk Away With

# 26.37%

After 7 Years

Guaranteed

Product	Rate	Matching Surrender Term - Commission
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**Turks & Caicos Island 2015**  
**\$1.5 million production credit**

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## Transferring Wealth Tax FREE

### Use SPWL To Leverage Assets And Transfer Wealth Tax Free 13% Commission - A- Rated Carrier

In this low interest rate environment, it can be difficult to grow your money fast. Stocks and mutual funds fluctuate and principal could be lost. The average 5-year CD rate is less than 1.80%. If you are looking for tax deferral and steady growth, a fixed annuity is a good option since those 5 year rates are as high as 3.25%. However, the best way to truly leverage your money may be to buy life insurance, specifically Single Premium Whole Life (SPWL).

SPWL provides **guaranteed cash values** and a **guaranteed death benefit**. The death benefit from a SPWL is tax free. Most SPWL products offer loans and have other benefits such as **Accelerated Living Benefits** for Terminal Illness or Nursing Home care. Depending on the age of the insured, underwriting can be as simple as an application with 6 yes or no health questions and a short 10 minute telephone interview.

The main focus of SPWL is the death benefit. Depending on age and gender, clients more than double their money instantly in the form of a tax free death benefit for their heirs.

The chart below shows the guaranteed death benefit based on a \$50,000 deposit:

Insured/Illustration		Insured/Illustration	
Male Age 55	\$107,758.62	Female Age 55	\$122,850.12
Male Age 60	\$92,421.44	Female Age 60	\$106,157.11
Male Age 65	\$81,967.21	Female Age 65	\$92,421.44

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#### Social



For a male age 55 and a fixed interest rate of 3.00%, it would take over 30 years to equal the benefit from the SPWL. According to the Social Security Administration, the life expectancy for a 55 year old male is 25.29 years. Why take that risk?

Feel free to [call](#) Darren for more life insurance marketing ideas!


[| SPWL Product Profile](#) | [Agent Appointment](#) |

## In Case You Missed It! Linked-In Posts

Past Posts By Jeff Affronti

Click on topic:

*Breaking The Rules*



*The 4% Income Rules*

What Spits Out Money  
For Its Owner  
Every Month For Life?



Why  
Fixed Annuities  
Get A Bad Rap

# Getting Income From Fixed Annuities

## Life Insurance Agent Appointment and Commissions

### We want your Life business!!

#### Wide range of products

Index UL, Guaranteed UL, Term, Single Premium Whole Life

#### Great commissions

Over 100% (first year target) on Index UL and GUL  
11-13% on Single Premium Whole Life

#### Company Incentives

Cash Bonus Programs  
Exotic sales conference trips

Please call Darren (800-373-9697) for details/quotes!

## We Are Social

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## What We Do

### Fixed Annuity and Life Wholesaler

FSD Financial is a 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 focus on the product features and rates that benefit your clients.

Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and happy clients!

Jeff Affronti  
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