

**Liberty Bankers Enhanced MYGA RATES**

9 Years	7 Years	5 Years	3 Years
<b>3.35%</b>	<b>3.20%</b>	<b>2.90%</b>	<b>2.00%</b>
34.52% After 9 Years	24.67% After 7 Years	15.37% After 5 Years	9.27% After 3 Years
2.75% Commission	2.50% Commission	2.50% Commission	2.00% Commission

**Guggenheim rates drop! - Preserve Multi-Year Guaranteed Annuity**

Guarantee Period	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band \$10K-\$250K	2.00%	2.15%	2.50%	2.75%	2.80%	2.90%	3.00%	3.10%
High Band \$250K+	2.10%	2.25%	2.60%	2.85%	2.90%	3.00%	3.10%	3.20%

**Immediate Lifetime Income!**

Highly Regarded  
 Insurance Product  
 Maximum Income  
 ROP Guarantees



**Immediate Annuities** [www.SPIAquote.com](http://www.SPIAquote.com)  
**800-373-9697**

**\$1,791.00 Per Month  
 For 60 Months!**

5 Year Period Certain Payout  
 Based On \$100,000 Premium!

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

Illustrations  
 Contracting  
 Commissions

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.



## FSD Financial Services News & Reviews

### Fixed Annuities and Life Insurance for Agents

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**800-373-9697**

**Agent Use Only**

**February 03, 2016**



*Fixed Annuity & Life Wholesaler  
Quality | Integrity | Expertise*

## THIS MONTHS TOP PICK- MYGA's

*Tax Deferred - No Down Years - No Fees*

**MYGA  
Growth  
Is Guaranteed!**

**Request An Illustration**

**3 Year Guarantee = 2.10% (\$500,000 Premium Grows To \$532,166 After 3 Years)**

**4 Year Guarantee = 2.25% (\$500,000 Premium Grows To \$546,542 After 4 Years)**

**5 Year Guarantee = 2.90% (\$500,000 Premium Grows To \$576,829 After 5 Years)**

**Social**



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[Quality Immediate Annuity Quotes](#)

[Use The SPIA For Income](#)

[Top Pick FIA](#)

[New Premium Finance](#)

[F&G IUL](#)

[Articles By Jeff](#)

### CONTESTS

[American Equity](#)

[Equitrust](#)

[Liberty Bankers](#)

**6 Year Guarantee = 3.05% (\$500,000 Premium Grows To \$598,767 After 6 Years)**  
**7 Year Guarantee = 3.20% (\$500,000 Premium Grows To \$623,344 After 7 Years)**

[Get a quote now](#) | Call 800-373-9697 For Personalized Assistance

## Immediate Annuity Illustrations

***The insurance product built for immediate income!***

**Male Age 63 - \$1,000,000 Premium - Life With 20 Year Certain**

Immediate Income Beginning 1 Month After Premium Received

**\$4,966.19 Per Month (\$59,594.28 Annually - 5.95%)**

**Minimum Guaranteed Return is \$1,191,885.60**  
**\$500,000 Returned in 8.4 Year! That is 50% of Premium!**

**Where else can you match this GUARANTEED!**

[American National](#)

### Annuity Webinars

Genworth Financial

### Marketing Help

Annuity Answer Book  
From Standard

Life Insurance  
Check-Up From LSW

After Tax Earnings

SPIA Taxation

Buyers Guide

Advertising Portfolio  
from LBL

### 2016 News

MYGA Rate Page

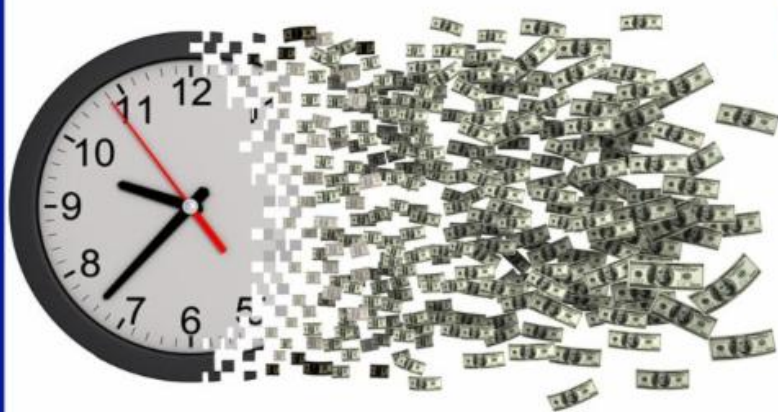
NEW IRS RULE Limits  
IRA Rollovers

2016 Tax Reference  
Guide Integrity

Longevity Annuity  
Treasury Ruling  
QLAC and DIAs



# How Long Will Your Retirement Income Last?



**Immediate  
Annuities  
Guarantee  
Income  
For Life**

**[www.SPIAquote.com](http://www.SPIAquote.com) 800-373-9697**

**REQUEST A SPIA ILLUSTRATION HERE**

**Use LESS PREMIUM get MORE INCOME!**

## Immediate Lifetime Income Challenge



### SPIA vs. FIA Income Rider

## For Immediate Lifetime Income Needs

Looking through all the sizzle and at some real income numbers for an average age retiree who is just looking for guaranteed immediate income.

[See on Linked In](#) | [View as Web Page](#) | [See PDF](#)

## A TOP PICK- Fixed Index Annuity

### A Simple Winner For Clients!

Voya has easy to understand FIA's and an awesome Renewal Flex feature on lower rates!

**The S&P is down over 7.00% in 2016.  
If it recovers to even new clients can make up to 6.00%!**

**Annual Lock In | Annual Reset | Aggressive Fixed Rate Strategy**

**Call 800-373-9697**

Voya Wealth Builder Eight Annuity (Flexible Premium)				
		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	5.00%	<b>5.75%</b>	6.00%
Performance Trigger Index Strategy:	trigger	3.60%	4.10%	4.25%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	3.55	4.05	4.30
Fixed Rate Strategy:	rate	2.55%	2.55%	2.55%

[Agent Appointment](#) | [Rate Sheet](#)

## PREMIUM FINANCING OF LIFE INSURANCE



[Get A Proposal](#) / [More Details](#)

## Life Insurance Commissions and Products

# LIFE INSURANCE EXPERT?

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**BONUS FOR YOUR  
EXPERTISE**

Selling *LIFE* Insurance for a long time?  
Do all your own work?

Well, we feel you should be **compensated**  
for your expertise.

Before you place that next *LIFE* case call us  
for your special *LIFE* commission bonus!

FSD Financial Service | 5530 Corbin Ave #101 | CA Insurance License #0B67385 | Rates subject to change | FSD062001001

## F&G Life's Elite IUL Even Better!

- Non-medical underwriting is extended for issue ages 0-45 with face amounts from \$50,000 through \$149,999
- The minimum face amount is reduced to \$50,000
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- 80% (1st year target) ages 0-17 /  
105% (1st year target) ages 18-75 with easy bonus up to 117.5%
- Marketing Bonus \$100.00 Per \$1,000 of Target Premium
- [Index UL Highlights](#) / [Agent Appointment](#)

**Past Fixed Annuity Articles**

### Guaranteed Accumulation



With  
Upside  
Potential  
  
It's Just  
Insurance

To Increase  
Or  
Not To Increase?

COLA or Level Payments?



### Guarantee Gains

### Tax Deferred Fixed Annuities

MYGA | SPIA | FIA



Do You Have  
In Force Fixed  
Annuity Business?

Change Direction  
& Maximize Yield  
For Your Clients!

Jeff Affronti



## FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

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Agency:  
FSD Financial Services



**National Marketing Organization**

**CA Insurance License 0B91910 and 0B67385**

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## FSD Financial Services News & Reviews

Fixed Annuities For RIA and Fee Based Advisors

www.AnnuityExperts.com - www.SPIAquote.com

**800-373-9697**

**Advisor Use Only**

**February 9, 2016**



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### No Load MYGA For RIA Fee Based Advisors

***Compounding & Tax Deferred Interest  
A+ Rated 3.35% over 10 years! (39.02% After 10 Years)***

**Yields are dropping! Look at this MYGA!**

**Built for the fee based advisor!**

**Guaranteed Gains Every Year!**

**\$1,000,000 Premium Grows To \$1,390,229 GUARANTEED!**

***Quality Carrier MYGA Rate***

**Multi-Year Guarantee Annuity  
Tax Deferred Fixed Interest Rate**

#### In This Issue

[Fee Based No Load  
MYGA Rates](#)

[NO LOAD SPIA](#)

#### Social



# 4.25% Year 1

# 3.25% Years 2 - 10

3.35% Yield After 10 years (Also Available is a 2.99% For 7 Year Rate)

**For Fee Advisors  
No Load - No Commission**

**96 Comdex | A+ By A.M. Best | AA By S&P | B- By Weiss**

10 Year MVA Surrender Charge Period - 8%, 8%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Free Withdrawal Of Up To 10% Of Accumulation Annually\*

\$20,000 Minimum Premium | Rates as of 02/01/2016 and subject to change

Check The No Commission Version Box On The Application

Available in most states! Issue ages 0-89!

California Insurance License #0B91910 #0B67385 For Advisor Use Only.

\*Withdrawals prior to age 59 1/2 may be subject to 10% tax. Rates in NY 0.10% Lower. Twitter @MrFixedAnnuity



## FSD Financial Services

YOUR ONE-STOP FIXED ANNUITY AND LIFE INSURANCE SHOP

Quality | Integrity | Expertise

## 800-373-9697

February 2016 Rates—Subject To Change

**Also available in 4, 5 and 7 year terms, rates vary!**

**4 Year Rate is 2.00%**  
**5 Year Rate is 2.40%**  
**7 Year Rate is 2.99%**

[DETAILS and ILLUSTRATIONS](#)

## Guaranteed Immediate Income

**Immediate Annuities**  
**Insurance To Guarantee Income**

**Need A NO LOAD SPIA**  
**Add To Your Fiduciary Sound Product Offerings?**

Male age 67 can get

7.32% of premium lifetime only income  
6.83% of premium lifetime with premium refund guarantee  
6.39% of premium lifetime with 128% premium guarantee

Want to know more just call 800-373-9697

**Check The Box On Application**



**Issue as no-commission version**

[Illustration Requests](#) | [Details](#)

Jeff Affronti  
AnnuityExperts



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**February 15, 2016**



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[New Premium  
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**CONTESTS**

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**Annuity Webinars**

VOYA

Genworth Financial

**2016 News**

MYGA Rate Page

NEW IRS RULE Limits  
IRA Rollovers2016 Tax Reference  
Guide IntegrityLongevity Annuity  
Treasury Ruling  
QLAC and DIAs**Attn: Agents****2.75% For 7 Years****Guaranteed****4.00% Commission To Age 80!****MYGA**

Rates as of 02/15/2016 and subject to change | California Insurance License # 0B91910  
FSD Financial Services For Fixed Annuities and Life Insurance | Toll Free: 800-373-9697  
Product allows withdrawal of all accumulated interest at any time. For Agent Use ONLY

**Withdrawals Available  
Full Death Benefit**

[Get a quote now](#) | [See all LBL Rates](#)  
Call 800-373-9697 For Personalized Assistance

**Immediate Annuity Illustrations*****The insurance product built for immediate income!***

# Immediate Lifetime Income!

Highly Regarded  
Insurance Product  
Maximum Income  
ROP Guarantees



**Immediate  
Annuities**

**www.SPIAquote.com**

**800-373-9697**

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**Life Insurance Commissions and Products**



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Do all your own work?

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