

Fixed Annuity Hot List

www.AnnuityExperts.com | www.SPIAquote.com | www.FSDfinancial.com

February 07, 2018

800-373-9697

AGENT USE ONLY

5 Year Fixed Indexed Annuity

Premium	Declared Rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission:
\$100,000+	3.00%	70%	6.10%	7.25%	75%	18 - 75 - 3.75%
\$10K - \$99.9K	2.85%	65%	5.85%	7.00%	70%	76 - 80 - 2.75%
						86 - 89 - 1.75%

5 Year Surrender 9% 8% 7% 6% 5% 0% - With MVA - NO MVA in AK, CA, PA, UT and VA
Rates lower in AK, CA, PA, UT and VA - [Details](#) and call 800-373-9697

7 Year Fixed Indexed Annuity

Declared rate	S&P 500 Risk Control Annual Point-to-Point (Participation)	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual point-to-point with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission
2.85%	65%	6.10%	2.25%	7.00%	6.50%	70%	18 - 75 - 4.75%
							76 - 85 - 2.75%
							86 - 89 - 2.75%

7 Year Surrender 9% 8% 7% 6% 5% 4% 3% 0% - Minimum premium \$10,000 - [Details](#) and call 800-373-9697

Multi-Year Guarantee Annuities - Top Product Rate Combo's



2.25%
For All 3 Years
Guaranteed

End Of Year Premium	Guaranteed Accumulation Value
1	\$511,250
2	\$522,753
3	\$534,515

Includes
Withdrawals of interest.
Full Death Benefit.

3.25%
For All 5 Years
And Includes

Interest Withdrawals In 30 Days + 10% after 1 year.
Full Accumulation Value As Death Benefit.
Non-Recurring 0% Surrender After Term
Annuitize After 12 Months For Five Years
No MVA + Nursing Care

21.15%
In 6 Years!

End Of Year Premium	Guaranteed Accumulation Value
	\$500,000
1	\$516,250
2	\$533,028
3	\$550,352
4	\$568,706
5	\$586,706
6	\$605,774

Includes:
Full Death Benefit
Non Recurring Surrender

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



FSD Financial Services Insurance News & Reviews
 Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents
Quality | Integrity | Expertise
www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

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For Agent Use Only

February 01, 2018

Fixed Rates - 10 Treasury 4+ Year High of 2.73%

For your clients who want regular and guaranteed gains year after year!

MYGA ↑
Rates Are

Premium earns interest.
Interest earns interest.
It's All Guaranteed

Not all MYGA's are created equal, call for us for the contract details.
 Traditional fixed annuities is what we do, see below for some top rates!

Rate	Term	Surrender %	Death Benefit	Withdrawals	Waivers	Commission
1.00% Details	Totally Liquid	0% None No MVA	Full Accumulation Value	Any amount anytime	None	0.50% Annually Paid As Earned Monthly
2.35% Details	3 Years	Recurring w/MVA 7,6,5% 30 Day Window	Full Accumulation Value	10% of previous anniversary after 1 year	None	1.00% to 80 0.75 81-85
2.15% Details	3 Years	Non Recurring MVA 7.9, 7.0, 6.2, 0% Thereafter	Surrender Value	None	None	2.00% 0-90 (75 in CA & FL)
2.25% Details	3 Years	Recurring w/MVA 10,10,9% 30 Day Window Prior Term End	Full Accumulation Value	Cumulative Interest Anytime	Nursing Home	2.00% to 80 1.50% 81-90
3.25% Details FSD TOP PICK FOR FEBRUARY	5 Years	Non Recurring No MVA 9,8,7,6,5,0% Thereafter	Full Accumulation Value Owners that are annuitant	Interest in 30 days and 10% after 1 year	Nursing Care	2.25% to 80 1.25% 81+ Carrier Based Bonus Available
3.35%	5 Years	Recurring w/MVA	Surrender Value	None Included	None Included	2.25% to 80

Details		9,8,7,6,5 30 Day Window Prior Term End	Adding full death benefit lowers rate by 0.35% (0.10% in CA & FL required)	Adding withdrawals lowers rate by 0.08% to 0.16%	Adding Wavers lowers rate by 0.15%	1.50% 81-90
3.25% Details	6 Years	Non Recurring W/MVA 8,7,7,6,5,4,0% Thereafter	Full Death Benefit	100% of accumulated interest	None	2.00% 0-79
3.50% Details	7 Years	Non Recurring 9,8,7,6,5,4,3,0% thereafter NO MVA	Full Accumulation Value Owners that are annuitant	Interest in 30 days and 10% after 1 year	Nursing Care	2.25% to 80 1.25% 81+ Carrier Based Bonus Available

[Want a client illustration?](#) | [See Additional Rates Here](#) | Call 800-373-9697 with questions!

10 Years Later - SPIA Comparison

How has extended life expectancy and lower rates changed SPIA payouts.

Below are quotes from now and 10 years ago January 2008.
Monthly income for life with installment refund based on a \$100,000 premium.

Male age 65 = \$517.20 Now - Was \$672.50 in 2008	Female age 65 = \$493.53 Now - Was \$635.83 in 2008
Male age 70 = \$580.36 Now - Was \$720.83 in 2008	Female age 70 = \$552.75 Now - Was \$678.33 in 2008
Male age 75 = \$663.75 Now - Was \$811.67 in 2008	Female age 75 = \$631.77 Now - Was \$765.00 in 2008
Male age 80 = \$772.21 Now - Was \$903.33 in 2008	Female age 80 = \$740.79 Now - Was \$858.33 in 2008
Male age 85 = \$901.70 Now - Was \$1,059.16 in 2008	Female age 85 = \$871.66 Now - Was \$1,023.33 in 2008

Underwritten Immediate Annuities - Age Rated

Impaired risk age rated single premium immediate annuities are medically underwritten and can increase client income payouts! A retirement planning advantage. Did you realize that poor health could actually be a benefit when purchasing an immediate annuity? [Click here](#) | [Case Study PDF](#)

Life Agents

We specializing in very large premium cases & work with the most competitive highest quality carriers. We work with agent everyday illustrating the many types and advantages of a SPIA can offer for supplemental retirement income.



[Get A Quote & Compare Lifetime Income NOW!](#)

Fixed Indexed Annuities

Annual Point To Point Methods

5 Year FIA	7 Year FIA	Illustration / Hypothetical
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<p>5 Year Surrender Fixed Indexed Annuity</p>	<p>7 Year Surrender Fixed Indexed Annuity</p>	<p>Fixed Indexed Annuity Illustration Request Page</p>
<p>5.50% S&P Annual Cap No Cap Options High 1 Year Fixed Option</p>	<p>5.65% S&P Annual Cap No Cap Options High 1 Year Fixed Option</p>	<p>Multi Carriers Income Riders Historical Calculations</p>
<p>CLICK FOR MORE INFO</p>	<p>CLICK FOR MORE INFO</p>	<p>CLICK FOR MORE INFO</p>

Many Life Insurance Carriers Available

FSD is first and foremost an annuity marketing organization. From time to time our agents need some life product. As an added program, we now offer SPWL from Liberty Bankers Life - a great life product for annuity sales people. Call Darren or Jeff or see links below for details of this SPWL product.

- Quick issue point-of-sale underwriting. NO medicals. NO APS's, phone interview!
- Issue ages 50 - 80.
- 13.00% commission = 12.00% + 1st case bonus of 1.00% from FSD (Call for recruiting agency levels)
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD.
- [CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)
- [Request SPWL Illustration Here](#)

Life Expert? Earn more for you expertise!

Life Insurance Commission - [Bonus for your expertise.](#)

Life Updates

Life Insurance Taxation - [Life Insurance Update From Liberty Bankers Life](#)

Life Agents - Add Fixed Annuities Today

If you do not use fixed annuities as your primary insurance line of products, CALL ME! For over 20 years I have been working side by side with agents who primarily sell Life or Health Ins.

No Fear! - We walk you through the entire process:

- Company selection and Contracting
- Product selection and how to present to the client
- Paperwork and suitability assistance
- Transfer and 1035 follow-up

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Quality Through Expertise

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Fixed Annuities
Life Insurance
Case Design
Contracting
Service

Positioning Fixed Annuities In Your Business

CONNECTING YOUR RISK AVERSE CLIENTS TO THE GUARANTEES

FSD works with all types of financial advisors. The agents who are in their specialties, often fixed annuities are not the main product for them. That is where we come in. We work closely with agents to find the most appropriate product for their risk averse clients.

Since we have many carriers to choose from, we can help you to find the most suitable product. For example, contract length, rate guarantees, vesting rules and other important contract and feature differences.

We make it simple and walk you through the process. We will get you ready to present annuities to your clients specific needs, being simple, transparent and competitive insurance products an alternative for your risk averse clients.

Conservative Solutions For Your Clients

THE GUARANTEES AND LIFE INSURANCE PRODUCTS ARE HELD TO OFFER PEACE OF MIND TO OWNERS AND BENEFICIARIES

Fixed Annuities

A long term solution for risk averse retirement savings and ultimately guaranteed lifetime income. We use a three category approach to assist in choosing a client to the most appropriate fixed annuity product. The deferred accumulation, immediate and guaranteed lifetime income is a combination for flexibility. There is no need for clients to pay fees in their fixed annuities. Using a variety of approaches to find solutions that truly maximize the clients opportunities using insurance guarantee.

Life Insurance

A strong sales opportunity for agents lies in simply discussing coverage with clients. Identifying needs while relieving the many additional benefits of protecting the ones that matter most.

FSD has the products for estate planning programs, supplemental benefits, guaranteed issue and much more.

Based on your experience, feel comfortable to be assisted!

Fixed Rate & Immediate Annuities | Life Insurance

CUSTOMER SERVICE

FSD has a old fashioned approach to service. We are highly motivated and responsive to requests. There is no more directly when you call.

WEB PRESENCE

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

The FSD website makes account enrollment easier to follow our agents, extremely well reviewed. Follow us for product updates, latest news, and product offerings, open to investors and more.

E-COMMUNICATION

Communication is a critical need to keep pace with industry changes and opportunities. We offer options for weekly or monthly email updates. We also have a dedicated Twitter handle on our social media accounts.

NOTE FROM OUR PRESIDENT

Historically, group-ups in this business and before 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 their annuities with clients who have benefitted from them.

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

You Will Be Glad You Found Us!

Fixed Rate & Immediate Annuities | Life Insurance

INSURANCE

The fixed annuity marketplace is a dynamic and often changing environment. FSD Financial Services was created to overcome this complexity while battling your particular needs.

At FSD we are serious about providing the Financial Planning Professional with prompt, efficient service, case design, technical assistance and broad market access.

FSD provides you with the expertise, technical support and comprehensive service.

- Life Insurance and Fixed Annuities
- IMMEDIATE High Income Investment Annuities
- MYGA Multi-Year Guarantee Fixed Rate Annuity
- IM-Immediate Investment Annuities
- IMMA-Immediate Annuity with Monthly Annuity
- IML-Immediate Lifetime Income
- IML-Immediate Lifetime Income
- IML-Immediate Lifetime Income
- IML-Immediate Lifetime Income

For The Risk Averse See Us First

Guarantee Through Insurance

FSD FINANCIAL SERVICES
5500 Cortina Avenue | Suite 101 | Torrance, CA | 90503
Toll Free: 800.373.9697 | Phone: 310.818.6970
www.FSDfinancial.com | www.SPAGquote.com
CA Insurance License 007380 & 0081010
Twitter: @FSDfinancial

We sift through the marketplaces offerings to find top quality fixed products for you and your clients. I will show you how to market Fixed Annuities to your current client base.

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#)

WHAT'S HAPPENING NOW

2018 Important Topics

- 2018 Tax Reference Guide Lafayette Life
- 2017 Tax Reference Guide Integrity
- 2018 Cost of Living Adjustments Announced
- **QLAC NEWS:** Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

DOL Updates

- Lafayette Life Insurance Company
- Athene Guide
- 84 -24 Form Need For Qualified Funds

Articles

- SPIA costs for 4% Annual Life Income
- Split Annuity Advantages
- See all articles here

Trips / Rewards

- Liberty Bankers 2018
- American National Cabo 2019
- American National Annuity Bonus Ends 4/30

Annuity Webinars

- Life Of The Southwest National Life Group
- American General | AIG Wednesday
- Lafayette Life - What will my retirement income look like

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs
- [Partial 1035 Rule - IRS Page](#)

For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.

Follow Here



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WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE





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800-373-9697

Jeff Affronti | Darren Mitchell

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise

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For Agent Use Only

February 07, 2018

Many Life Insurance Carriers Available

FSD is first and foremost a fixed annuity marketing organization. Often our agents will also need top life contracts. We offer all types of life products including this SPWL from Liberty Bankers Life - a great life product for annuity sales people too. Call Darren or Jeff and see links below for details of this SPWL product.

- Quick issue point-of-sale underwriting. NO medicals. NO APS's, phone interview!
- Issue ages 50 - 80.
- 13.00% commission = 12.00% + 1st case bonus of 1.00% from FSD (Call for recruiting agency levels)
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD.
- [CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)
- [Request SPWL Illustration Here](#)
- [List Of Carriers](#)

Life Expert? Earn more for you expertise!

Life Insurance Commission - [Bonus for your expertise.](#)

ROP Term Life Available

Get A Life Quote - [Life Insurance Quotes](#)

Fixed Annuity Rates

For your clients who want regular and guaranteed gains year after year!

Rate	Term	Surrender %	Death Benefit	Withdrawals	Waivers	Commission
1.00% Details	Totally Liquid Many uses!	0% None No MVA	Full Accumulation Value	Any amount anytime Systematic Available	None	0.50% Annually Paid As Earned Monthly
2.35% Details	3 Years	Recurring w/MVA 7,6,5% 30 Day Window	Full Accumulation Value	10% of previous anniversary after 1 year	None	1.00% to 80 0.75 81-85
2.15% Details	3 Years	Non Recurring MVA 7.9, 7.0, 6.2, 0% Thereafter	Surrender Value	None	None	2.00% 0-90 (75 in CA & FL)
2.25% Details	3 Years	Recurring w/MVA 10,10,9% 30 Day Window Prior Term End	Full Accumulation Value	Cumulative Interest Anytime	Nursing Home	2.00% to 80 1.50% 81-90
3.25% Details	5 Years	Non Recurring No MVA	Full Accumulation Value Owners that are annuitant	Interest in 30 days and 10% after 1 year	Nursing Care	2.25% to 80 1.25% 81+

FSD TOP PICK FOR FEBRUARY		9,8,7,6,5,0% Thereafter (this is very friendly if rates should hyper inflate!)				Carrier Bonus Available
3.35% Details	5 Years	Recurring w/MVA 9,8,7,6,5 30 Day Window Prior Term End	Surrender Value Adding full death benefit lowers rate by 0.35% (0.10% in CA & FL required)	None Included Adding withdrawals lowers rate by 0.08% to 0.16%	None Included Adding Wavers lowers rate by 0.15%	2.25% to 80 1.50% 81-90
3.25% Details	6 Years	Non Recurring W/MVA 8,7,7,6,5,4,0% Thereafter	Full Death Benefit	100% of accumulated interest	None	2.00% 0-79
3.50% Details	7 Years	Non Recurring 9,8,7,6,5,4,3,0% thereafter NO MVA	Full Accumulation Value Owners that are annuitant	Interest in 30 days and 10% after 1 year	Nursing Care	2.25% to 80 1.25% 81+ Carrier Based Bonus Available

[Want a client illustration?](#) | [See Additional Rates Here](#) | Call 800-373-9697 with questions!

Fixed Annuity Hot List

For your clients who want regular and guaranteed gains year after year!



Fixed Annuity Hot List



www.AnnuityExperts.com | www.SPIAquote.com | www.FSDfinancial.com

February 07, 2018

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5 Year Fixed Indexed Annuity

Premium	Declared Rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission:
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5 Year Surrender 9% 8% 7% 6% 5% 0% - With MVA - NO MVA in AK, CA, PA, UT and VA
Rates lower in AK, CA, PA, UT and VA - [Details](#) and call 800-373-9697

7 Year Fixed Indexed Annuity

Declared rate	S&P 500 Risk Control Annual Point-to-Point (Participation)	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual point-to-point with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission
2.85%	65%	6.10%	2.25%	7.00%	6.50%	70%	18 - 75 - 4.75% 76 - 85 - 2.75% 86 - 89 - 2.75%

7 Year Surrender 9% 8% 7% 6% 5% 4% 3% 0% - Minimum premium \$10,000 - [Details](#) and call 800-373-9697

Multi-Year Guarantee Annuities - Top Product Rate Combo's



2.25%
For All 3 Years
Guaranteed

End Of Year	Guaranteed Accumulation Value Premium
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Includes
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Full Death Benefit.

3.25%
For All 5 Years
And Includes

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Full Accumulation Value As Death Benefit.
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21.15%
In 6 Years!

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5	\$568,706
6	\$586,706
6	\$605,774

Includes:
Full Death Benefit
Non Recurring Surrender

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

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[Client illustration?](#) | [Additional Rates Here](#) | [HotList PDF](#) | [5 Year FIA](#) | [7 Year FIA](#)

Call 800-373-9697 with questions!

Fixed Indexed Annuity - 5 Year

Participating in the UP's not in the DOWN's. First time in a while a clean, short term FIA had this much potential. S&P cap of up to 6.10% with a current top band fixed bucket rate of 3.00%. If a portion of premium is used in the fixed bucket, it will guarantee a gain every year! Other crediting methods are available including a no cap option. No more zeros!

Let us get you more info, contracting and a sample quote! 800-373-9697 - [Details](#)



Fixed Index Annuity



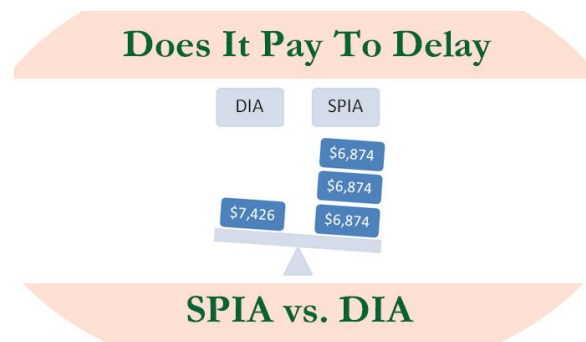
How do these rates look to you?

**Annual Reset Fixed Index
6.10% S&P 500 Pt 2 Pt Cap
3.00% Declared Rate Option
5 Year Surrender Charge**

Rates as of 01/21/2018 and are subject to change. Based on \$100,000 premium. FOR AGENT USE
Call 800-373-9697 for details. Rate is lower in AK, CA, PA, UT and VA. Not Available In NY.

DEFERRED SPIA's

Likely offer more guaranteed income over FIA riders.



Have you compared a DIA to the Fee Based Income Rider?
[Get a quote here!](#)

Underwritten Immediate Annuities - Age Rated

Impaired risk age rated single premium immediate annuities are medically underwritten and can increase client income payouts! A retirement planning advantage. Did you realize that poor health could actually be a benefit when purchasing an immediate annuity? [Click here](#) | [Case Study PDF](#) | [Rated SPIA vs LTC](#) | [Top Reasons To Sell](#)

Life Agent SPIA Commission and Contracting

We specialize in very large premium cases & work with the most competitive highest quality carriers. We work with agent everyday illustrating the many types and advantages of a SPIA can offer for supplemental retirement income.



SPIAQUOTE.COM

800-373-9697

[Get A Quote & Compare Lifetime Income NOW!](#)

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through the wholesale channel. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!

My 21st year in this same office building.

When that need arises for a great guaranteed fixed insurance product - 800-373-9697!

Fixed Annuities

Traditional Guaranteed Accumulation & Income Products

800-373-9697 02/05/2018

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Fixed Annuities
Life Insurance
Case Design
Contracting
Service

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Brochure

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

WHAT'S HAPPENING NOW

2018 Important Topics

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- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
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DOL Updates

- [Lafayette Life Insurance Company](#)
- [Athene Guide](#)
- [84 -24 Form Need For Qualified Funds](#)

Articles

- [SPIA costs for 4% Annual Life Income](#)
- [Split Annuity Advantages](#)
- [See all articles here](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National Cabo 2019](#)
- [American National Annuity Bonus Ends 4/30](#)

Annuity Webinars

- [Life Of The Southwest National Life Group](#)
- [AIG Wednesday](#)
- [Equitrust - Simple Fixed Products](#)
- [Lafayette - The Marquis Centennial FIA](#)
- [Lafayette Life - What will my retirement income look like](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.

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Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise

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February 14, 2018

Fixed Deferred Annuity Rates

There is more to a MYGA than just the rate. Be sure to know how a carrier treats the policy at the end of the surrender term. Is there only a 30 day exit windows? Is there an MVA that could increase the surrender charge if rates inflate.


For your clients who want regular and guaranteed gains year after year show them a MYGA!

THE CONCEPT:

Guaranteed Accumulation

THE PRODUCT

MYGA Fixed Rate Annuity

 *Loving These Rates?*

3.25% For 5 Years

3.50% For 7 Years

- No MVA Market Value Adjustment
- 0% Surrender After Guarantee Period
- 10% Free withdrawals After Year 1
- 50% Withdrawal Nursing Home Waiver
- Issue up to 85 Years Of Age
- Not In All States

Top Tier Interest Rates Varies Carriers

- Liquid No Surrender - [Details](#)
- 2.35% For 3 Years - [Details](#)
- 2.60% For 4 Years - [Details](#)
- **3.25% For 5 Years** - [Details](#)
- 3.25% For 6 Years - [Details](#)
- **3.50% For 7 Years** - [Details](#)
- [Request a MYGA quote here!](#)

Top Rated Carrier - A++ Rated

- 2.50% For 3 Years
- 2.55% For 4 Years
- Call Jeff 800-373-9697

LTC Annuity Option

- LTC Benefit 3 times annuity value
- 3.25% Guaranteed Rate
- [Details](#)

Indexed Annuity 5 Year & 7 Year - 6.10% Cap

Participating in the UP's not in the DOWN's. First time in a while a clean, short term FIA had this much potential. S&P cap of up to 6.10% with a current top band fixed bucket rate of 3.00%. If a portion of premium is used in the fixed bucket, it will guarantee a gain every year! Other crediting methods are available including a no cap option. No more zeros!

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 5 Year Surrender Charge
\$100,000+	3.00%	6.10%	Click Here
\$10,000 - \$99,999	2.85%	5.85%	Click Here

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 7 Years Surrender Charge
\$10,000+	2.85%	6.10%	Click Here

Let us get you more info, contracting and a sample quote! 800-373-9697 - [FIA Illustrations](#)

DEFERRED INCOME USING INSURANCE

Future Income Payout Percentages MYGA/SPIA | DIA | GMWB Comparison

ANALYSIS



Do you compare income options for your clients?



Future Income Payout Percentages
MYGA/SPIA vs DIA vs GMWB Comparison

Let us help with your due diligence!

[Get a quote here!](#)

Guaranteed income has always been an option in the Fixed Annuity marketplace. Lifetime income has historically been obtained through the purchase of an Immediate Annuity (SPIA/DIA) or by annuitizing an existing Fixed Annuity. Read more [on-line](#) or get a [PDF](#)

Underwritten Immediate Annuities - Age Rated

Impaired risk age rated single premium immediate annuities are medically underwritten and can increase client income payouts! A retirement planning advantage. Did you realize that poor health could actually be a benefit when purchasing an immediate annuity? [Click here to request a preliminary estimate](#) | [Recent Case Example](#)

Life Agent SPIA Commission and Contracting

We specialize in very large premium cases & work with the most competitive highest quality carriers. We work with agent everyday illustrating the many types and advantages of a SPIA can offer for supplemental retirement income.



[Get A Quote & Compare Lifetime Income NOW!](#)

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through the wholesale channel. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!

When that need arises for a great guaranteed fixed insurance product - 800-373-9697!

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

Does your SPWL offer a Preferred Rating?

Simplified Issue product with two ratings categories, Preferred & Standard

Male 55 turns \$50,000 into \$111,000 Death Benefit.

AnnuityExperts.com		Preferred SPWL?		FINANCIAL SERVICES	
Male — Age 55		Issue State: Arizona		Nicotine User: No	
Based on Preferred Rates and a Premium of \$ 50,000.00			Based on Standard Rates and a Premium of \$ 50,000.00		
End of Year	Attained Age	Guaranteed Cash Surrender Value	Guaranteed Death Benefit	Guaranteed Cash Surrender Value	Guaranteed Death Benefit
1	56	\$ 35,075.40	\$ 111,086.00	\$ 32,774.53	\$ 103,799.00
2	57	\$ 36,373.99	\$ 111,086.00	\$ 33,987.94	\$ 103,799.00
3	58	\$ 37,718.14	\$ 111,086.00	\$ 35,243.91	\$ 103,799.00
4	59	\$ 39,110.04	\$ 111,086.00	\$ 36,544.51	\$ 103,799.00
5	60	\$ 40,547.50	\$ 111,086.00	\$ 37,887.67	\$ 103,799.00
6	61	\$ 42,028.27	\$ 111,086.00	\$ 39,271.31	\$ 103,799.00
7	62	\$ 43,549.04	\$ 111,086.00	\$ 40,692.32	\$ 103,799.00
8	63	\$ 45,105.35	\$ 111,086.00	\$ 42,146.54	\$ 103,799.00
9	64	\$ 46,696.11	\$ 111,086.00	\$ 43,632.94	\$ 103,799.00
10	65	\$ 48,322.41	\$ 111,086.00	\$ 45,152.56	\$ 103,799.00
11	66	\$ 49,984.25	\$ 111,086.00	\$ 46,705.39	\$ 103,799.00
12	67	\$ 51,683.87	\$ 111,086.00	\$ 48,293.52	\$ 103,799.00
13	68	\$ 53,420.14	\$ 111,086.00	\$ 49,915.90	\$ 103,799.00
14	69	\$ 55,193.07	\$ 111,086.00	\$ 51,572.53	\$ 103,799.00
15	70	\$ 56,999.33	\$ 111,086.00	\$ 53,260.30	\$ 103,799.00

We offer all types of life products including this SPWL product.

Call Darren or Jeff and see links below for details of this SPWL product.

- Quick issue point-of-sale underwriting. NO medicals. NO APS's, phone interview!
- Issue ages 50 - 80.
- 13.00% commission = 12.00% + 1st case bonus of 1.00% from FSD (Call for recruiting agency levels)
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD.
- [CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)
- [Request SPWL Illustration Here](#)

Life Expert? Earn more for you expertise!

FSD is first and foremost a fixed annuity marketing organization. Often our agents will also need top life contracts. **Life Insurance Commission** - [Bonus for your expertise.](#)

ROP Term Life Available

Get A Life Quote - [Life Insurance Quotes](#)

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- **QLAC NEWS:**Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

DOL Updates

- [Lafayette Life Insurance Company](#)
- [Athene Guide](#)
- [84 -24 Form Need For Qualified Funds](#)

Articles

- [SPIA costs for 4% Annual Life Income](#)
- [Split Annuity Advantages](#)
- [See all articles here](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National Cabo 2019](#)
- [American National Annuity Bonus Ends 4/30](#)

Annuity Webinars

- [Life Of The Southwest National Life Group](#)
- [AIG Wednesday](#)
- [Equitrust - Simple Fixed Products](#)
- [Lafayette - The Marquis Centennial FIA](#)
- [Lafayette Life - What will my retirement income look like](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.

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800-373-9697

Jeff Affronti | Darren Mitchell

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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For Agent Use Only

February 21, 2018

Fixed Deferred Annuity Rates

For your clients who want consistent and guaranteed gains year after year show them a MYGA!

There is more to MYGA marketing than just shouting out the rate.



Guarantee Accumulation
2.50% For 3 Years
No Withdrawals & Limited Death Benefit*
2.20% For 3 Years
Accumulated Interest Withdrawals & Full Death Benefit
Rates as of 02/26/2018 and are subject to change. Non Recurring Surrender Charges!
 Call 800-373-9697 for details. *INCLUDES FULL DEATH BENEFIT in CA and FL. Not Available In All States.

Same carrier, two rates for the same surrender term term.

Huge difference in flexibility and beneficiary options.

Both are walk away, 0% surrender after the term.

*California (age 65+) & Florida have advantage of full death benefit on higher rate!

This carrier also pays full commission if clients decide to internally rollover after term for a better rate.

2.50% for 3 Years - [Details](#)

2.20% for 3 Years - [Details](#)

Interest Rates By Term

- Liquid No Surrender - [Details](#)
- 2.50% For 3 Years - [Details](#)
- 2.60% For 4 Years - [Details](#)
- 3.35% For 5 Years - [Details](#)
- 4.25% For 5 Years See Below
- 3.50% For 6 Years - [Details](#)
- 3.60% For 7 Years - [Details](#)
- 7 Year Flex - 5.50% Commission - [Details](#)
- [Request a MYGA quote and see other rates here!](#)

New York Rate With 15% Withdrawals

LTC Annuity Option

- LTC Benefit 3 times annuity value
- 3.25% Guaranteed Rate
- [Details](#)

Compounding & Tax Deferral on 3.60% for 7:

- **Yield 28.09% In 7 Years GUARANTEED**
- \$500,000 grows to \$640,454
- \$140,000 gain in 7 Years!
- Non recurring - NO MVA - 7 Year Surrender

100 Comdex - A++ Carrier (\$100K+)



- 5 Year 2.40%
- 6 Year 2.50%

- 2.50% For 3 Years
- 2.55% For 4 Years
- 2.60% For 5 Years
- 2.65% For 6 Years
- 2.85% For 7 Years

Does your SPWL offer a Preferred Rating?

Simplified Issue product with two ratings categories, Preferred & Standard

Female 67 could quickly turns \$54,130 into \$100,000 Death Benefit.

Preferred SPWL?

Female — Age 67 Issue State: Texas Nicotine User: No

Based on Preferred Rates and a Premium of \$ 54,130.00			Based on Standard Rates and a Premium of \$ 58,770.00		
End of Year	Attained Age	Guaranteed Cash Surrender Value	Guaranteed Death Benefit	Guaranteed Cash Surrender Value	Guaranteed Death Benefit
1	68	\$ 43,656.00	\$ 100,000.00	\$ 43,656.00	\$ 100,000.00
2	69	\$ 45,195.00	\$ 100,000.00	\$ 45,195.00	\$ 100,000.00
3	70	\$ 46,774.00	\$ 100,000.00	\$ 46,774.00	\$ 100,000.00
4	71	\$ 48,390.00	\$ 100,000.00	\$ 48,390.00	\$ 100,000.00
5	72	\$ 50,040.00	\$ 100,000.00	\$ 50,040.00	\$ 100,000.00
6	73	\$ 51,720.00	\$ 100,000.00	\$ 51,720.00	\$ 100,000.00
7	74	\$ 53,427.00	\$ 100,000.00	\$ 53,427.00	\$ 100,000.00
8	75	\$ 55,156.00	\$ 100,000.00	\$ 55,156.00	\$ 100,000.00
9	76	\$ 56,903.00	\$ 100,000.00	\$ 56,903.00	\$ 100,000.00
10	77	\$ 58,664.00	\$ 100,000.00	\$ 58,664.00	\$ 100,000.00
11	78	\$ 60,435.00	\$ 100,000.00	\$ 60,435.00	\$ 100,000.00
12	79	\$ 62,205.00	\$ 100,000.00	\$ 62,205.00	\$ 100,000.00
13	80	\$ 63,964.00	\$ 100,000.00	\$ 63,964.00	\$ 100,000.00
14	81	\$ 65,699.00	\$ 100,000.00	\$ 65,699.00	\$ 100,000.00
15	82	\$ 67,414.00	\$ 100,000.00	\$ 67,414.00	\$ 100,000.00

We offer all types of life products including this SPWL product.

Call Darren or Jeff and see links below for details of this SPWL product.

- Quick issue point-of-sale underwriting. NO medicals. NO APS's, phone interview!
- Issue ages 50 - 80.
- 13.00% commission = 12.00% + 1st case bonus of 1.00% from FSD (Call for recruiting agency levels)
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD.
- [CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)
- [Request SPWL Illustration Here](#)

Life Expert? Earn more for you expertise!

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Rates and Illustrations - [Life Insurance Quotes](#)

LIFETIME INCOME USING INSURANCE

SPIA Real Life Uses!

**Guaranteed Income Solutions
Offering Peace Of Mind
For Less Premium**



**Letting the Math
tell our story!**

Do you compare income options for your clients?

Let us help with your due diligence!

[Get a quote here!](#)

Immediate Annuities are still the number one performer for anyone looking for the most guaranteed lifetime income starting now. Even with the insurance industries utterly merciless marketing of fee based income riders as the only answer, educated retirement income shoppers are getting more income with less premium for the same lifetime guarantees. The principal and interest return in the immediate annuity far outpaces any other fixed insurance product for immediate guaranteed lifetime income available today. Read more [on-line](#) or get a [PDF](#)

Underwritten Immediate Annuities - Age Rated

Did you realize that poor health could actually be a benefit when purchasing an immediate annuity?



Impaired risk age rated single premium immediate annuities are medically underwritten and can increase client income payouts! A retirement planning advantage.

Designed for people:

- Who are concerned about outliving their assets
- Who need guaranteed income they can't outlive
- Who are less healthy and could benefit from a larger monthly income payment than they would likely receive from a traditional non-medically underwritten immediate annuity
- Who may need care and whose age and/or health preclude them from long term care insurance coverage

[Click to request a preliminary estimate](#) | [Recent Case Example](#)

Life Agent SPIA Commission and Contracting

We specialize in very large premium cases & work with the most competitive highest quality carriers.

We work with agents everyday illustrating the many types and advantages SPIA can offer for supplemental retirement income.

Establish Lifetime Base Income High Net Worth Clients | Terminal Funding | Laddering | Settlements and Buyouts
Discount By Funding Set Recurring Expenses From 5 Years To Life | Supplement Retirement Income



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Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!

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Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

Indexed Annuity 5 Year & 7 Year - 6.10% Cap

If your clients are looking to lock in gains or just have a shot at better than fixed rates, you will want to offer this traditional crediting method with nice upside potential may work. With up to a 3.00% fixed bucket a client that places just 10% of \$250,000 will gain \$750 in a down year! This is a way to boost minimum guaranteed gains to clients. Better than a zero!

5 Year FIA

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 5 Year Surrender Charge
\$100,000+	3.00%	6.10%	Click Here
\$10,000 - \$99,999	2.85%	5.85%	Click Here

7 Year FIA

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 7 Years Surrender Charge
\$10,000+	2.85%	6.10%	Click Here

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697 - [FIA Illustrations](#)

A HEDGE IF INFLATED RATES SURPRISE - OPPORTUNITY!

If rates really take off and we see 6.00% MYGAs again this is the type of product that will allow a maximization of yield. No MVA and a 1.00% charge on withdrawals makes the math very easy if there is a benefit switching to that higher rate. If rates do not move that much the client still earns nearly the top industry rate for the 5 year term. The 3 year surrender value on this annuity is only 0.36% less then the top 2.50% 3 years MYGA offered. The 4 year surrender value is 0.34% less then the top 3.00% 4 year MYGA. Basically this is good 3,4, and 5 year MYGA rolled into one! [Details](#)

4.25% Interest Rate For 5 Years

5.00% Upfront Charge

3.19% Annual Yield

16.98% Yield If Held To 5 Years Term

Check Out These High Surrender Values

	Account Value	Cash Surrender Value	Annual Yield	Annual Yield If Surrendered
Day 1	\$95,000.00	\$94,040.00	N/A	-6.00%
Last Day Of Year 1	\$99,037.50	\$98,047.13	-0.96%	-1.95%
Last Day Of Year 2	\$103,246.59	\$102,214.13	+1.61%	+1.10%
Last Day Of Year 3	\$107,634.57	\$106,558.22	+2.48%	+2.14%
Last Day Of Year 4	\$112,209.04	\$111,086.95	+2.92%	+2.66%
Last Day Of Year 5	\$116,977.93	\$115,808.14	+3.19%	+2.98%
Day 1 Year 6 30 Day Window	\$116,977.93	\$116,977.93	+3.19%	+3.19%

If rates were to hyper inflate client's could take advantage & still earn about the same if picked the 3 or 4 year now!

Il Bickesq me 2 el y Aool Nowj
E ealll eslw epronj jpe sswa
eijewu,3 eonjq jape eglawjabe
Il wjcew molo pe mAbol jwjjare

If you would like to see more details [click here for a past concept PDF](#)

WHAT'S HAPPENING NOW

2018 Important Topics

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- 2017 Tax Reference Guide Integrity
- 2018 Cost of Living Adjustments Announced
- **QLAC NEWS:** Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

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- Athene Guide
- 84 -24 Form Need For Qualified Funds

Articles

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- Split Annuity Advantages
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- Lafayette - The Marquis Centennial FIA
- Lafayette Life - What will my retirement income look like

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- [Partial 1035 Rule](#) - [IRS Page](#)

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For Agent Use Only

February 28, 2018

Hottest Fixed Rate Deferred Annuities

For your clients who want consistent and guaranteed gains year after year show them a MYGA!

Term	Guaranteed Interest Rate	Yield If Held To Term No Withdrawals	Surrender Charges	Included Features	Carrier A.M Best
Monthly Details	1.00%	N/A	0% None No MVA	Liquid	B++
3 Years Details	2.50%	7.69%	7.9%, 7.0%, 6.2% 0.0% Thereafter +/- MVA 1st 3 Years	NONE	B++
3 Years Details Call 0.75% Commission	2.55% (100K+)	7.85%	7%, 7%, 7% MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A++
3 Years Details	2.20%	6.75%	8%, 7%, 6% 0% Thereafter +/- MVA 1st 3 Years	Full Death Benefit Interest Withdrawals Waivers	B++
4 Years Details	3.00%	12.55%	10% ,9% ,8%, 7% 30 Day Exit Window Recurring W/MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
5 Years Details	3.10%	16.49%	8%, 7%, 6%, 5%, 4% 0% Thereafter MVA	Full Death Benefit Interest Withdrawals Waivers	A
5 Years Details	3.35%	17.91%	9%, 8%, 7%, 6%, 5, 0% Thereafter NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
5 Years Details	3.50%	18.77%	9%, 8%, 7%, 6%, 5%, 30 Day Window PRIOR To End Of Guarantee Period	None	B++
5 Years Details	3.55% 4.35% Year 1 3.35% Years 2-5	19.05%	9%, 8%, 7%, 6%, 5%, 30 Day Window PRIOR To End Of Guarantee Period	None	B++
6 Years Details	3.40%	22.21%	8%, 7%, 7%, 6%, 5%, 4%, 0% Thereafter MVA	Full Death Benefit Interest Withdrawals	B++
6 Years Details	3.50%	22.93%	10% ,9% ,8%, 7% , 6%, 5% 30 Day Exit Window Recurring W/MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
6 Years Details	3.65% 4.48% Year 1 3.48% Years 2-6	23.97%	9%, 8%, 7%, 6%, 5%, 5% 30 Day Window PRIOR To End Of Guarantee Period	None	B++
7 Years	3.60%	28.09%	9%, 8%, 7%, 6%, 5, 0% Thereafter	Full Death Benefit Interest & 10%	B

[Details](#)

10 Years 3.70% (\$250K+) 43.81%

[Details](#)

10 Years 3.85% 45.89%
 4.75% Year 1
 3.75% Years 2-10

NO MVA

7%, 6%, 5%, 4%,
 3%, 2%, 1%, 1%,
 1%, 0.75% w/ MVA

9%, 8%, 7%, 6%,
 5%, 5%, 5%, 5%.
 5% , 5%
 30 Day Window
 PRIOR To End Of
 Guarantee Period

Withdrawals +
 Waivers

Full Death Benefit B++
 Interest & 10%
 Withdrawals

None B++

Other Products:

- 7 Year Flex - 5.50% Commission - [Details](#)
- 4.25% for 5 Years @ 3.19% Yield with higher surrender values year 2+
- LTC Annuity
- Request a MYGA quote and see other rates here!

Rate Sheets and Increases:

- Guggenheim
- American National
- The Standard
- Liberty Bankers
- Minnesota Life
- United Of Omaha
- Great American
- Sentinel Security

Does your SPWL offer a Preferred Rating?

Simplified Issue product with two ratings categories, Preferred & Standard

Preferred SPWL?

Male - Age 55 Issue State: Arizona Nicotine User: No FINANCIAL SERVICES

End of Year	Attained Age	Guaranteed Cash Surrender Value	Guaranteed Death Benefit	Guaranteed Cash Surrender Value	Guaranteed Death Benefit
1	56	\$ 25,073.40	\$ 111,086.00	\$ 22,774.53	\$ 103,799.00
2	57	\$ 36,373.99	\$ 111,086.00	\$ 33,987.94	\$ 103,799.00
3	58	\$ 37,718.14	\$ 111,086.00	\$ 35,243.91	\$ 103,799.00
4	59	\$ 39,110.04	\$ 111,086.00	\$ 36,544.51	\$ 103,799.00
5	60	\$ 40,547.50	\$ 111,086.00	\$ 37,887.87	\$ 103,799.00
6	61	\$ 42,028.27	\$ 111,086.00	\$ 39,271.31	\$ 103,799.00
7	62	\$ 43,549.04	\$ 111,086.00	\$ 40,692.32	\$ 103,799.00
8	63	\$ 45,105.35	\$ 111,086.00	\$ 42,146.54	\$ 103,799.00
9	64	\$ 46,696.11	\$ 111,086.00	\$ 43,632.94	\$ 103,799.00
10	65	\$ 48,322.41	\$ 111,086.00	\$ 45,152.56	\$ 103,799.00
11	66	\$ 49,984.25	\$ 111,086.00	\$ 46,705.39	\$ 103,799.00
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13	68	\$ 53,420.14	\$ 111,086.00	\$ 49,915.90	\$ 103,799.00
14	69	\$ 55,193.07	\$ 111,086.00	\$ 51,572.53	\$ 103,799.00
15	70	\$ 56,999.33	\$ 111,086.00	\$ 53,260.30	\$ 103,799.00

Call 800-373-9697 for details. Not Available In All States.

Female 67 could quickly turns \$54,130 into \$100,000 Death Benefit.

We offer all types of life products including this SPWL product. Call Darren or Jeff and see links below for details of this SPWL product.

- Quick issue point-of-sale underwriting. NO medicals. NO APS's, phone interview!
- Issue ages 50 - 80.
- 13.00% commission = 12.00% + 1st case bonus of 1.00% from FSD (Call for recruiting agency levels)
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD.
- [CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)
- [Request SPWL Illustration Here](#)

Immediate Annuity To Fund Life

\$24,000 Total Outlay For A Guaranteed \$100,000 Death Benefit To Age 95!

The Death Benefit Offered Through A Universal Life Policy Designing life insurance programs to reduce overall premium costs and increase participation is a fun challenge. Saving clients money and meeting their long term needs can be simplified and guaranteed. Skipping assumptions based modeling and using proven insurance products may just get a client where they need to be without all the ups and downs in between. If a client has the resources to guarantee today what they need in beneficiary protection, why take on any



additional risk for more reward than is even needed? Today, clients can use longevity to their advantage and save premium by pricing two insurance products during the case design process.... Read More [On-Line](#) - [PDF](#)

Life Expert? Earn more for you expertise!

FSD is first and foremost a fixed annuity marketing organization. Often our agents will also need top life contracts. **Life Insurance Commission** - [Bonus for your expertise.](#)

Rates and Illustrations



[Life Insurance Quotes](#)

LIFETIME INCOME USING INSURANCE

Nursing Home 150% Income Immediate Annuity

Did you realize that poor health could actually be a benefit when purchasing an immediate annuity?



This Immediate Annuity Offers:

- A+ Rated - 93 Comdex
- Approved In All States Except Washington
- Liquidity - 5 Year Vesting Starts at 95%
- Cash Refund
- Minimum Guaranteed Death Benefit
- Survivor Continuation Option
- Accidental Death Benefit
- Enhanced Income For Nursing Home Stay
- Issues to Age 85 - No Chargeback after payment start
- 5.00% Commission

Life Agent SPIA Commission and Contracting

We specialize in very large premium cases & work with the most competitive highest quality carriers.

We work with agents everyday illustrating the many types and advantages SPIA can offer for supplemental retirement income.

- Underwritten Age Rated
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries



[Get A Quote & Compare Lifetime Income NOW!](#)

MYGA HotList - Rates Are UP!

Guarantee these yields WITHOUT ASSUMPTIONS!

Multi-Year Guarantee Annuity rates have increased across the board. The B++ Carriers are ruling the rates. So many products to choose from with far ranging feature. Look for non-recurring and non MVA products for the most client friendly experience.

10 year guaranteed yield is up to 45.89%, a **\$500,000 premium** would grow to **\$729,486** in 10 year a **\$229,486 gain!**

7 year guaranteed yield is up to 29.41%, a **\$500,000 premium** would grow to **\$647,073** in 7 year a **\$147,073 gain!**

6 year guaranteed yield is up to 23.97%, a **\$500,000 premium** would grow to **\$616,859** in 6 year a **\$116,859 gain!**

5 year guaranteed yield is up to 19.05%, a **\$500,000 premium** would grow to **\$595,257** in 5 year a **\$95,257 gain!**

3 year guaranteed yield is up to 7.85%, a **\$500,000 premium** would grow to **\$539,234** in 3 year a **\$39,234 gain!**

deferred Annuity MYGA Hot List

www.AnnuityExperts.com | www.SPIAQuote.com | www.FSDfinancial.com

March 01, 2018 800-373-9697 AGENT USE ONLY

Multi-Year Guarantee Annuities - Rates Have Increased Overall!

3.55% For 5 Years **3.65% For 6 Years**

3.75% For 7 Years **3.85% For 10 Years**

Term	Guaranteed Interest Rate	Yield If Held No Withdrawals	Surrender Charges	Included Features	Carrier Rating & More Info
3 Years	2.50%	7.69%	7.9% 7.0% 6.2% 0.0% Thereafter +/- MVA 1st 3 Years	NONE	B++
3 Years	2.55% (100K)	7.85%	7%, 7%, 7% MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A++
3 Years	2.20%	6.75%	8%, 7%, 6% 0% Thereafter +/- MVA 1st 3 Years	Full Death Benefit Interest Withdrawals Waivers	B++
4 Years	3.00%	12.55%	10% 9% 8% 7% 30 Day Exit Window Recurring VMFA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
5 Years FSD Pick	3.35%	17.91%	9%, 8%, 7%, 6%, 5.0% Thereafter NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
6 Years	3.40%	22.21%	8%, 7%, 7%, 6%, 5%, 4%, 0% Thereafter MVA	Full Death Benefit Interest Withdrawals	B++
6 Years	3.50%	22.93%	10% 9% 8% 7% 6% 5% 30 Day Exit Window Recurring VMFA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
7 Years	3.60%	28.09%	9%, 8%, 7%, 6%, 5.0% Thereafter NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
10 Years	3.70%	43.81%	7%, 6%, 5%, 4%, 3%, 2%, 1%, 1%, 1%, 0.75% w/ MVA	Full Death Benefit Interest & 10% Withdrawals	B++

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FSD FINANCIAL SERVICES | 5530 COCKER AVE #101 | CA LICENSE# LIC# 00867885 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE

Indexed Annuities With Annual Pt 2 Pt Cap

If your clients are looking to lock in gains or just have a shot at better than fixed rates, you will want to offer this traditional crediting method with nice upside potential may work.

5 Year FIA - A Rated Carrier

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 5 Year Surrender Charge
\$100,000+	3.00%	6.10%	Click Here
\$10,000 - \$99,999	2.85%	5.85%	Click Here

7 Year FIA - A Rated Carrier

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 7 Years Surrender Charge
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\$15,000+

2.00%

5.50% \$100K+

[Click Here](#)

5.00% \$15K - \$99K

FIA Rate Sheets

- [The Standard Insurance](#)
- [Lafayette Life](#)
- [American National](#)
- [Equitrust](#)
- [Lincoln National](#)
- [Sentinel Security](#)

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697 - [FIA Illustrations](#)

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!

When that need arises for a great guaranteed fixed insurance product - 800-373-9697!

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- **QLAC NEWS:** Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

DOL Updates

- [Lafayette Life Insurance Company](#)
- [Athene Guide](#)
- [84 -24 Form Need For Qualified Funds](#)

Articles

- [SPIA costs for 4% Annual Life Income](#)
- [Split Annuity Advantages](#)
- [See all articles here](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National Cabo 2019](#)
- [American National Annuity Bonus Ends 4/30](#)

Annuity Webinars

- [Life Of The Southwest National Life Group](#)
- [AIG Wednesday](#)
- [Equitrust - Simple Fixed Products](#)
- [Lafayette - The Marquis Centennial FIA](#)
- [Lafayette Life - What will my retirement income look like](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

For more than just our weekly updates, follow me on LinkedIn for a traditional

approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.

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