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FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | For Agents

Quality | Integrity | Expertise

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

February 5, 2019
Update

Life Agent Only Fixed Indexed Annuities

Highly Rated Carriers | High Caps | Multiple Indices | Top Commission

YES!
Life Only Licensed Agents Can Sell
Fixed Indexed Annuities

Wanted - LIFE ONLY Licensed agents to offer our top pick FIA's.

We have been marketing FIA's since 1996. We search for the most client friendly FIA's. The FIA's that follow a traditional approach of simplicity and guarantees.

If you are free to write your fixed index business independently, as you see fit, and would **like unbiased access** to many insurance carriers give us a call at 800-373-9697.

Ask about our February FIA marketing allowances too.

[Request an FIA illustration](#)

The Most Liquid Fixed Annuity

1.65% Rate - Fully Liquid - FPDA

- Great for old 401K and qualified funds rollovers.
- 30 day MYGA window alternative.
- May avoid probate.
- Savings account look alike with wide flexibility.

Capture | Combine | Distribute

It's Liquid!



- Tax deferred
- May be transferred into any of the carriers other MYGA products with full commission.
- Possible substitute for a short term SPIA - Allows clients to show short term steady annuity income through systematic withdrawals of principal and interest.
- Pays accumulation value trail commission for as long as policy is in force.
- [Details](#)

Immediate Annuities The Best Insurance Tool For Income Now

Clients need income NOW?

Where else can your clients immediately pull this much income from their nest egg with a 100% premium guarantee and the knowing it can never run out?

Lifetime Income With Full Installment Refund		
"A+" Rated Carrier 3.00% Commission		
Assumes \$500,000 Premium—Income Starts 1 Month After Received		
Gender / Age	Monthly Income	Lifetime Annual P&I %
Male Age 62	\$2,529.60	6.07%
Male Age 65	\$2,669.27	6.41%
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Female Age 71	\$2,926.88	7.02%
Female Age 75	\$3,230.78	7.75%
Female Age 80	\$3,664.19	8.79%

Rates as of 02/05/2019 and are subject to change. Other restrictions may apply. Call 800-373-9697 for details.

Quote from a very strong "A+" rated company with a 3.00% commission.
Call or [click](#) for quotes.

Longevity Protected Income

SPIA

**The Insurance Product
Built To Guarantee The
HIGHEST Income Flow NOW!**

**Your Clients Can
Use More Of That
Nest Egg Right Now!**

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

SPIA's Uses & Features:

- Underwritten Impaired Risk
- Liquidity and Commutable
- Nursing Home Enhanced Rider
- Income For High Net Worth Clients
- Terminal Funding Pensions
- Issue Ages To 100 On Period Certain
- Income Laddering
- Survivor Joint Life Income
- Gap Income
- Settlements and Buyouts
- Pay Recurring Expenses
- Supplement Retirement Income
- Send Remaining Income To Beneficiaries
- **What is needed for immediate annuity illustrations**
- **Get A Quote & Compare Lifetime Income NOW !**

Single Premium Whole Life (SPWL)

Tax-Efficient Wealth Transfer

Create a LEGACY

See sample illustrations below.

The revised Liberty Legacy will replace the current version. Below is an Agent Guide, specimen marketing materials and specimen policy demonstrations.

When visiting with clients, discuss these important Liberty Legacy concepts and features:

- Leverage the single premium to a much Greater Guaranteed Death Benefit
- Transfer the benefit Income Tax Free to the beneficiary
- Provide a guaranteed insurance benefit to cover potential Chronic or Terminal Illness needs
- Protect assets from Market and/or Interest Rate risks

Liberty Legacy is available to applicants age 50-80 who qualify with super-simplified application and telephone interview process .

Underwriting decisions are typically made at the point of sale. Consider presenting Liberty Legacy to your clients as a powerful tool to guarantee and strengthen their financial portfolio.

The advertisement for Liberty Legacy Single Premium Whole Life Insurance features a photograph of a family of five (two adults and three children) standing in a field. The text includes the Liberty Bankers Life logo, the product name 'LIBERTYLEGACY', and 'SINGLE PREMIUM WHOLE LIFE INSURANCE'. There is also a small inset image of a modern building.

SPWL—14% Commission

Preferred and Standard Ratings Available

Features:

- Super simplified point-of-sale approval telephone
- NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 14.00% commission to age 80

Fixed Rate Annuity Breakdown

Fixed Rate Annuity Products

Guaranteed Options For Your Clients Safe Money

7 Year Walk Away MYGA

3.25%

Fixed For All 7 Years

Commission is 4.00% (0-80) and 2.00% (81-85)

Carrier Rated B++ By A.M.Best. Not Available in DE, MN, NH, NY

www.fsdfinancial.com | A domain of FSD Financial Services
For Agent Use Only | CA Insurance Lic# 0B91910 | 800-373-9697

FSD Top Pick MYGA Rates:

- 4.30% After 10 Years - [Details](#)
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- 2.85% For 3 Years - [Details](#) (A- Rated)
- 1.65% No Surrender Liquid - [Details](#) - Fully Liquid

See more rates and [request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more! Not Available in all states!

Guaranteed

Tax Deferred

MYGA

Accumulation

Compounding

Fixed Annuity Carriers Rates For Agent Use ONLY

- [Liberty Bankers](#) | [Appointment](#)
- [American National](#) | [NY](#) | [Appointment](#)
- [Sagcor Life](#) | [Appointment](#)
- [Royal Neighbors](#) | [Appointment](#)
- [American General](#) | [NY](#) |
- [The Standard](#) | [Appointment](#)
- [Lafayette](#) | [Appointment](#)
- [Guggenheim](#) | [Appointment](#)
- [Lincoln National](#) | [Appointment](#)
- [Guarantee Income Life](#) | [Appointment](#)
- [Great American](#) | [Appointment](#)
- [Sentinel Security](#) | [Appointment](#)
- [Oxford Life](#) | Call for appointment
- [Equitrust](#) | [Appointment](#)

News and Incentives

WHAT'S HAPPENING NOW

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- [2018 Tax Reference Guide](#)

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [American National Cabo 2019](#)

- QLAC NEWS: [Get a QLAC quote](#)
- Fee Advisor DIA & QLAC now available

- [Portugal Douro River Cruise - Sentinel Security](#)
- [Equitrust - Napa Valley](#)

Keep Aware

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

Offer Fixed Annuities With FSD's Assistance

Life Licensed Agent? 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 insurance product!
Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

For more than just our weekly updates, follow us on LinkedIn.

STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE

FSD offers a traditional approach to current fixed insurance products.



Quality | Integrity | Expertise

Fixed Insurance Products Only IMO | We are here to help!

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

800-373-9697

www.FSDfinancial.com | www.SPIAquote.com

Enclosed information subject to change and human error.

CA Insurance License 0B67385

Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI

FOR AGENT USE ONLY

[View as Webpage Click Here](#)



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MYGA | SPIA | FIA | LIFE | For Agents

Quality | Integrity | Expertise

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Life Agent Use Only
Quick Discussion Guide

February 13, 2019
Update

Spotlight On Values and Methods

As wholesalers, it is our job to filter through the available products and pinpoint the ones we think will perform best. This week I would like to highlight products from carriers that have shown great commitment to the traditional values and business methods prevalent when I became a wholesaler over 20+ years ago.

Want to learn more about these carriers and how they do business? Give me a call and I will walk you through the product features and advantages.

The Standard - Reduced as of 02/15/2019

- 5 Year MYGA rates up to 3.40%
- 7 Year FIA Annual Reset Pt 2 Pt Cap up to 6.00%

American General

- 5 Year MYGA up to 3.50%
- New York approved MYGA

Liberty Bankers

- No Surrender Annuity With a 1.65% rate
- 5 Year MYGA rate of 3.75%
- 3 Year MYGA rate of 3.10%
- SPWL Preferred and Standard Ratings Classes

Sagicor

- 5 Year MYGA rates up to 3.75%
- 7 Year MYGA rates up to 3.85%
- Fixed Indexed Single Premium Whole Life
- 7 Year FIA Annual Reset Pt 2 Pt Cap up to 6.15%

American National

- 6 Year MYGA rates up to 3.65%
- Immediate Annuities - Many Single & Joint Life options available
- Competitive New York MYGA rates

Penn Mutual

- Immediate Annuities with restricted language

Guggenheim

- MYGA rates from 3 to 10 years
- Immediate Annuities

Immediate Annuity Lifetime Income Now

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When researching lifetime income options for your clients, compare the income AND premium. If the SPIA can offer the same income at a lower premium, the clients can use the difference to build accumulation value and be more aggressive in their strategies.

Below are sample SPIA income numbers from an "A+" rated carrier with a 3.00% base commission. How much premium will other products require to offer for the same income as the SPIA?

Give me a call, we are happy to get you detailed comparisons.

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The 67 year old male will have \$333,946.80 of the \$500,000 premium returned. That is 66.79% of the premium! Clients using their money and keeping income steady for the long run. That is what the SPIA is for.

Call or [click](#) for quotes.



SPIA
The Insurance Product
Built To Guarantee The
HIGHEST Income Flow NOW!
Your Clients Can Use More Nest Egg Right Now
[CLICK TO GET A SPIA QUOTE](#)

Longevity Protected Income

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

SPIA's Uses & Features:

- Underwritten Impaired Risk
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- Send Remaining Income To Beneficiaries
- [What is needed for immediate annuity illustrations](#)
- [Get A Quote & Compare Lifetime Income NOW !](#)

Life Insurance Illustrations

Single Premium Whole Life

Very efficient way to transfer wealth!

Preferred and Standard Ratings Available

Features:

- Super simplified point-of-sale approval telephone
- NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 14.00% commission to age 80
- Full incentive trip credit
- Not Available In: CA, DE, DC, MN, NH, NY, ND, SD
- **Request a quote**
- **Agent Guide**
- **Agent ONLY Flier**
- **Pricing Guide**
- **Sample Quotes**

MYGA Rates Reduce Coast To Coast

New York and California are two states that have limitation on products, issue ages and can have lower over all interest rates. Here are some product that are competitive and available in those two states.



Using a tax deferred fixed annuity, clients can guarantee an increase to their accumulation value. Assuming no withdrawals the premiums @ the stated interest rate will = the total interest at the end of the term.

Yield End Of Term =
5 Year @ 3.55% = 19.05%
6 Year @ 3.65% = 24.00%
7 Year @ 3.74% = 29.31%



Some California (CA) approved fixed annuity **rates reduced 02/01/2019** . The below CA Multi-Year Guarantee Annuities rates do not renew surrender charges after the rate guarantee period is over:

Yield End Of Term =
3 Year @ 3.10% = 9.59%
5 Year @ 3.75% = 20.21%
6 Year @ 4.10% = 27.26%

Call for full details on these current products. Rates are subject to change. Limitations may apply.

Annuity Hot List February 2019

Here are some top pick for February

There is no reason for clients who have a three or more years in their accumulation time horizon to earn less than 3.00%. We have many MYGA's that guarantee 3.00% or better. Let us help maximize those client yields.

Fixed Annuity Hot List

February 05, 2019 800-373-9697 AGENT USE ONLY

NO SURRENDER FIXED ANNUITY RATE INCREASES!
 0.00% SURRENDER CHARGE | ISSUES TO AGE 100* | NO MVA
 Not Available in AL, CA, DC, DE, FL, MN, MO, MT, ND, NY, SD (% is 0%)

165% Rate Walk Away Anytime

"A-" Rated Insurance Carrier—MYGA Rates

Term	3 Year Rates	5 Years Rates	7 Years Rates
Premium: \$100,000+	3.00%	3.75%	3.85%
Premium: \$50,000—\$99,999	2.35%	3.15%	3.55%
Premium: \$15,000—\$49,999	1.75%	2.65%	3.05%
Commission:	1.25% 0-80 0.75% 81-85	2.00% 0-80 1.25% 81-85	2.25% 0-80 1.75% 81-85

Issue ages 1-90 | 10% Withdrawals after year 1 | Not Available in CA, DE, DC, MT, ND, NY, SD | Full Death Benefit

Full Death Benefit - Flexible Premium - Withdrawals - No Recurring Surrender

Term:	Year 1 Rate:	Base Rate:	Minimum Rate:	Commission:
5 year:	3.50%	2.50%	1.65%	4.00% (0-80) 2.00% (81-90)
7 year:	4.00%	2.50%	1.65%	5.25% (0-80) 2.00% (81-90)

\$5,000 premium to start \$100 minimum for additional premiums. Credit for IRA's. Full death benefit.

4.10% **6 Year Interest Rate Guarantee**

6 Year Non-Repeating Surrender
 Withdrawal of accumulated interest
27.26% Yield in 6 Years Left To Accumulate
 Not Available in All States

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FDIC Insurance | Member FDIC | Equal Housing Lender | Member NMLS | Equal Housing Lender | Member FDIC | Equal Housing Lender

Fixed Rate Annuity Breakdown

Guaranteed Tax Deferred

MYGA

Accumulation Compounding

Fixed Annuity Carriers Rates

MYGA Growth Is Guaranteed!

Request An Illustration

FSD Top Pick MYGA Rates:

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- [Lincoln National](#) | [Appointment](#)
- [Guarantee Income Life](#) | [Appointment](#)
- [Great American](#) | [Appointment](#)
- [Sentinel Security](#) | [Appointment](#)
- [Oxford Life](#) | [Call for appointment](#)
- [Equitrust](#) | [Appointment](#)

News and Incentives

WHAT'S HAPPENING NOW

- [2019 Tax Reference Guide](#)
- [2018 Tax Reference Guide](#)
- QLAC: [Get a QLAC quote](#)
- [Fee Advisor DIA & QLAC](#)

[Integrity Life Reference Guides](#)

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [Portugal Douro River Cruise - Sentinel Security](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)

- **Titling of Contracts**
- **Annuitant Driven Contracts**
- **Owner Driven Contracts**

- **IRS RULE - Limits IRA Rollovers**
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- **Partial 1035 Rule - IRS Page**

Offer Fixed Annuities With FSD's Assistance

Life Licensed Agent? 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 insurance product!
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CA Insurance License 0B67385

Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI

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Confirm that you like this.

Click the "Like" button.

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MYGA | SPIA | FIA | LIFE | For Agents

Quality | Integrity | Expertise | www.fixedannuitiesandlife.com

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Update

Some MYGA Rates Dropping In March

Lock in these nice rates before they are gone again!

Click the image for more details.

<p>6 Year MYGA Top Interest Rate</p> <p>CLIENTS LOOKING FOR GROWTH? HOW ABOUT ONE WITH:</p> <ul style="list-style-type: none"> • NO FEES • GUARANTEED GAINS • WALK AWAY AFTER TERM <p>4.10% RATE GUARANTEED</p> <p>Get an illustration for your clients!</p> <p><small>FSD Financial Services California Insurance License Number 0D67365</small></p>	<p>A Very STRONG Guaranteed MYGA</p> <p>3.75% Interest For 5 Years</p> <p>2.25% Commission</p> 	<p>THE CONCEPT: Guaranteed Accumulation</p> <p>THE PRODUCT MYGA Fixed Rate Annuity</p> <p>♥ <i>Loving These Rates?</i></p> <p>4.00% For 5 Years 4.10% For 7 Years 4.20% For 10 Years</p> <p>California Approved</p>
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Life Insurance Illustrations

Create a LEGACY

How many years will it take for your client's money to grow* to equal the immediate death benefit provided by Liberty Legacy™?

LIBERTYLEGACY
Single Premium Whole Life Insurance
Guaranteed Benefits for Life
Very Competitive Face Amounts

Your Name
Contact Information

For Producers

- Very competitive premium rates and benefits
- **Up to 14% commission**
- Super simplified point-of sale underwriting with no medicals/APS's
- Quick Issue
- Full incentive trip credit
- Legendary LBL sales support

For Clients

- Guarantee the immediate increase in their estate value
- Transfer assets to their heirs in a tax efficient manner
- Create accelerated benefits for chronic and/or terminal illness
- Guaranteed and simple to understand

Avoid the costly impact of taxes on the growth and transfer of your client's assets

Liberty Bankers Life
The Capitol Life

For Agent Use Only. Not for Use with the Public. Not Available in All States.

For more information, please call your Marketing Organization

Preferred and Standard Ratings Available

Features:

- Super simplified point-of-sale approval telephone
- NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 14.00% commission to age 80
- Full incentive trip credit
- Not Available In: CA, DE, DC, MN, NH, NY, ND, SD
- **Request a quote**
- **Agent Guide**
- **Agent ONLY Flier**
- **Pricing Guide**
- **Sample Quotes**

SPWL—14% Commission

MYGA Rates In The Toughest States For Products

New York and California are two states that have limitation on products, issue ages and can have lower over all interest rates. Here are some product that are competitive and available in those two states.



Using a tax deferred fixed annuity, clients can guarantee an increase to their accumulation value. Assuming no withdrawals the premiums @ the stated interest rate will = the total interest at the end of the term.

Yield End Of Term =
5 Year @ 3.55% = 19.05%
6 Year @ 3.65% = 24.00%



Some California (CA) approved fixed annuity **rates reduced 02/01/2019** . The below CA Multi-Year Guarantee Annuities rates do not renew surrender charges after the rate guarantee period is over:

Yield End Of Term =
3 Year @ 3.10% = 9.59%
5 Year @ 3.75% = 20.21%

7 Year @ 3.74% = 29.31%

6 Year @ 4.10% = 27.26%

Call for full details on these current products. Rates are subject to change. Limitations may apply.

Fixed Rate Annuity Breakdown



MYGA
Guarantee Your Clients A Gain Every Year!
Very High Client Satisfaction
Guaranteed Terms 3-10 Years
No Rate Fluctuation/Assumptions
Flexible End of Term Options
CLICK TO GET AGENT LICENSING ON OUR TOP MYGA CARRIERS

FSD Top Pick MYGA Rates:

- 4.30% After 10 Years - [Details](#)
- 4.20% For 10 Years - [Details](#)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.74% For 7 Years - [Details](#) (A Rated)
- 3.50% For 7 Years - [Details](#) (A- Rated)
- 3.25% For 7 Years - [Details](#) (4.00% Commission)
- 3.65% For 6 Years - [Details](#) (A Rated)
- 4.10% For 6 Years - [Details](#) (CA Approved)
- 3.35% For 5 Years - [Details](#) (A+ Rated)
- 3.40% For 5 Years - [Details](#) (A Rated)
- 3.55% For 5 Years - [Details](#) (A Rated)
- 3.50% For 5 Years - [Details](#) (A- Rated)
- 3.75% For 5 Years - [Details](#) (A- Rated)
- 3.75% For 5 Years - [Details](#) (CA Approved)
- 4.00% For 5 Years - [Details](#) (3.90% In CA!)
- 3.25% For 4 Years - [Details](#) (NICE!)
- 3.20% For 4 Years - [Details](#) (10% Withdrawals)
- 2.90% For 3 Years - [Details](#) (2.00% Commission)
- 2.90% For 3 Years - [Details](#) (A Rated)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- **3.10% For 3 Years - [Details](#) (2.00% Commission)**
- 2.85% For 3 Years - [Details](#) (A- Rated)
- 1.65% No Surrender Liquid - [Details](#) - Fully Liquid

See more rates and [request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more! Not Available in all states!



Fixed Annuity Carriers Rates For Agent Use ONLY

- [Liberty Bankers](#) | [Appointment](#)
- [American National](#) | [NY](#) | [Appointment](#)
- [Sagcor Life](#) | [Appointment](#)
- [Royal Neighbors](#) | [Appointment](#)
- [American General](#) | [NY](#) |
- [The Standard](#) | [Appointment](#)
- [Lafayette](#) | [Appointment](#)
- [Guggenheim](#) | [Appointment](#)
- [Lincoln National](#) | [Appointment](#)
- [Guarantee Income Life](#) | [Appointment](#)
- [Great American](#) | [Appointment](#)
- [Sentinel Security](#) | [Appointment](#)
- [Oxford Life](#) | [Call for appointment](#)
- [Equitrust](#) | [Appointment](#)

WHAT'S HAPPENING NOW

- [2019 Tax Reference Guide](#)
- [2018 Tax Reference Guide](#)
- QLAC: [Get a QLAC quote](#)
- Fee Advisor DIA & QLAC

Integrity Life Reference Guides

- [Titling of Contracts](#)
- [Annuitant Driven Contracts](#)
- [Owner Driven Contracts](#)

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [Portugal Douro River Cruise - Sentinel Security](#)

Keep Aware

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

Offer Fixed Annuities With FSD's Assistance

Life Licensed Agent? 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 insurance product!

Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

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