

# Fixed Annuity Hot List



www.SPIAquote.com | www.fsdfinancial.com

January 05, 2016

800-373-9697

AGENT USE ONLY

### Oxford Life Multi-Select

5 Years	6 Years	7 Years	10 Years
2.50%	2.65%	3.00%	3.15%

Issue ages 18-80 On 3-7 Years, 18-79 on 8 year, 18-77 on 9 year and 18-75 on 10 year. 10% Withdrawals after year 1.

### Guggenheim rates HOLD! - 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	2.10%	2.25%	2.50%	2.75%	2.80%	2.90%	3.00%	3.20%
High Band \$250K+	2.20%	2.35%	2.60%	2.85%	2.90%	3.00%	3.10%	3.30%

### Standard Insurance | FIA

ISA 10-10 Year Surrender Charge

Annual Point to Point Cap **5.75%** (\$100K+)

Annual Point to Point Cap 5.00% (\$15K-\$99.9K)

Commission 5.00% and Bonus \$500 per \$100K (0-80)

**Annual Cap up to 5.75%**

### The Standard Insurance FGA

5 Years	6 Years	7 Years	10 Years
2.60%	2.65%	2.75%	3.15%

Initial contributions of less than \$100,000 minus 10 basis points. 0.10% Less under \$100,000

**Immediate Annuities**

**\$1,791.00 Per Month For 60 Months!**  
5 Year Period Certain Payout Based On \$100,000 Premium!  
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CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.

**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



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 For 60 Months!**

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**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	1.90%	2.00%	2.50%	2.60%	2.70%	2.80%	2.90%	3.00%
High Band \$250K+	2.00%	2.10%	2.60%	2.70%	2.80%	2.90%	3.00%	3.10%

**Fixed Indexed Annuities FIA Carriers**

**EXPLORE YOUR OPTIONS**

**Multiple FIA Carriers**  
**Commission Bonuses**  
**Back Office Support**  
**800-373-9697**

**Voya Financial**  
**Equitrust**  
**The Standard Insurance**  
**Lincoln National**  
**American National**  
**AIG**  
**Great American**  
**Life Of The Southwest**



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April 04, 2016

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## Liberty Bankers Enhanced MYGA RATES

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2.75% Commission	2.50% Commission	2.50% Commission	2.00% Commission

## MYGA Hot List

3 Year 2.00%  
 4 Year 2.40%  
 5 Year 2.90%  
 6 Year 3.05%  
 7 Year 3.30%

**Tax Deferred  
 Compounding**

**A+ Rated Carrier**  
**3.20% For 9 Years**  
**2.60% For 7 Years**

Rates as of 04/01/2016 subject to change. CA Insurance Lic 0B91910 800-373-9697

## Featured - Income FIA

6.75% Annual Pt. 2 Pt. Cap  
 8 Year Surrender Term  
 Income Withdrawal Benefit  
 Minimum Persistency Value

Voya Financial  
 Equitrust  
 The Standard Insurance  
 Lincoln National  
 American National  
 AIG  
 Great American  
 Life Of The Southwest

**Liberty Bankers Enhanced MYGA RATES**

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<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

**MYGA Hot List**

- 3 Year 2.00%
- 4 Year 2.40%
- 5 Year 3.20% Only in AR, AL, GA, KY, MS, NC, SC, TN, TX, VA, WV
- 5 Year 3.00% Only in AK, AL, DC, HI, MA, ME, MI, MO, TX, VT
- 5 Year 2.90% In all except CT, DE, MN, NH, NJ, NY, RI
- 6 Year 3.05%
- 7 Year 3.30%

**Tax Deferred**

**Compounding**

Rates as of 06/03/2016 subject to change. Not Available in all states. 800-373-9697

**Get MYGA Quotes**  
**Visit**  
**FSDFinancial.com**

**Featured - FIA**

- 20.00% Cap
- 5 Year Point 2 Point
- 7 or 10 Year Surrender Terms
- 100% Participation Rate
- Up To 8.00% Commission

**SOME OF OUR FIA CARRIERS**

- Voya Financial
- Equitrust
- The Standard Insurance
- Lincoln National
- American National
- AIG
- Great American

**Liberty Bankers Enhanced MYGA RATES**

9 Years	7 Years	5 Years	3 Years
<b>3.25%</b>	<b>3.10%</b>	<b>2.90%</b>	<b>2.00%</b>
33.36% After 9 Years	23.83% After 7 Years	15.37% After 5 Years	6.12% After 3 Years
2.75% Commission	2.50% Commission	2.25% Commission	2.00% Commission

**NOVEMBER 2016 - NEW MYGA**

Enhanced Accumulation In These States

AL, AR, CO, FL, GA, IN, KY, LA, MD, MS  
 NM, NC, OK, SC, TN, TX, UT, VA, WV

- 3.10% Over 5 Years**
- 3.17% Over 6 Years**
- 3.24% Over 7 Years**
- 3.35% Over 10 Years**

**Get MYGA Quotes**  
**Visit**  
**FSDFinancial.com**

**FIXED INDEXED ANNUITY CARRIERS**

Voya Financial | Equitrust | The Standard Insurance | LSW  
 Lincoln National | American National | AIG | **(New)** Lafayette

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<b>3.25%</b>	<b>3.10%</b>	<b>2.90%</b>	<b>2.00%</b>
33.36% After 9 Years	23.83% After 7 Years	15.37% After 5 Years	6.12% After 3 Years
2.75% Commission	2.50% Commission	2.25% Commission	2.00% Commission

**DECEMBER 2016 - NEW SIMPLE INTEREST MYGA**

Enhanced Accumulation In These States

AL, AR, AZ, CO, FL, GA, IN, KY, LA, MD, MS, MO  
 NM, NC, OK, SC, TN, TX, UT, VA, WV

- 3.10% Over 5 Years**
- 3.16% Over 6 Years**
- 3.26% Over 7 Years**
- 3.36% Over 10 Years**
- 5.00% Over 20 Years**

**DOUBLE CLIENTS**  
**PREMIUM IN**  
**20 YEARS**

**FIXED INDEXED ANNUITY 7 YEAR SURRENDER**

**5.25% Annual Point to Point Cap (\$100K+) 4.25% Cap (\$15K-\$99.9K)**

Commission 4.00% (0-80) | 100% Participation Rate | 107% Of Premium Minimum Guarantee. | "A" Rated Carrier Est. 1906



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