

Fixed Annuity Hot List

www.SPIAquote.com | www.fsdfinancial.com

February 01, 2017

800-373-9697

AGENT USE ONLY

(A-) Rated Carrier—MYGA Rates

5 Years	6 Years	7 Years	10 Years
2.70%	2.90%	3.00%	3.30%

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.

2017 - NEW COMPOUNDING INTEREST MYGA

Enhanced Accumulation In These States

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

3.20% Over 5 Years
3.27% Over 6 Years
3.39% Over 7 Years
3.50% Over 10 Years
3.60% Over 20 Years

3.20%
Guaranteed
For 5 Years

A VERY SIMPLE FIA—7 YEAR SURRENDER

5.50% Annual Point to Point Cap (\$100K+) 5.00% Cap (\$15K—\$99.9K)

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

WHAT WILL LAST LONGER
TIME OR MONEY?

Immediate Annuities

Working with agents to find the best
lifetime income for their clients!
EVERY DAY FOR 20 YEARS



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

Standard Insurance | FIA

ISA 7 – 7 Year Surrender Charge

Annual Point to Point Cap **5.50%** (\$100K+)

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

Commission 4.00% (0-80)

Annual Cap up to 5.50%

5 Year MYGA Rates

3.30% Over 5 Years Only in AL, AR, AZ, CO, FL, GA, IA, IN, KY, LA, MD, MS, MO, NM, NC, OK, SC, TN, TX, UT, VA, WV
 (4.10% Year 1, then 3.10% Years 2-5)

3.25% For All 5 Years Not Available in CA, CT, IA, ME, MA, MT, NH, NJ, NY, OR, RI, VT, WI

2.90% For All 5 Years Not Available in CT, DE, MN, NH, NJ, NY, RI

"(A-) Rated Carrier" Multi Term MYGA Product With "SPECIAL 6 Year Rate"

Guarantee Period	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Rate For Guar. Period	2.00%	2.35%	2.65%	3.10%	2.90%	3.00%	3.10%	3.20%
Commission 0-75	1.00%	1.75%	2.50%	1.25%	2.50%	2.75%	2.75%	3.00%
Commission 75+	0.00%	0.75%	1.50%	0.75%	1.50%	1.75%	1.75%	N/A

Issue to age 80 (3 - 7 Years) | Issue to age 79 (8 Year) | Issue to age 78 (9 Year) | Issue to age 75 (10 Year)

Not Available in AL, NY, MS, MT, WV, VT



SPIA RATES - A+ RATED CARRIER

LIFE ONLY	LIFE & Installment Refund	LIFE ONLY	LIFE & Installment Refund
Male 67 = \$564.66 (6.78%)	Male 67 = \$522.47 (6.27%)	Female 67 = \$539.12 (6.47%)	Female 67 = \$503.08 (6.04%)
Male 70 = \$615.37 (7.38%)	Male 70 = \$559.06 (6.71%)	Female 70 = \$583.05 (7.00%)	Female 70 = \$538.16 (6.46%)
Male 72 = \$655.73 (7.87%)	Male 72 = \$586.45 (7.04%)	Female 72 = \$618.87 (7.43%)	Female 72 = \$562.90 (6.75%)
Male 75 = \$729.80 (8.76%)	Male 75 = \$633.19 (7.60%)	Female 75 = \$681.49 (8.18%)	Female 75 = \$606.78 (7.18%)

Based on \$100,000 Premium | Non Premium tax state | Monthly income starting in 1 month | www.spiaquote.com for illustrations.

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

3.25% For 5 Years

Not Available in CA, CT, IA, ME, MA, MT, NH, NJ, NY, OR, RI, VT, WI

\$500,000 would grow to \$586,705 Walk Away Value in 5 Years

NURSING CARE WAIVER - up to 50% of accumulated contract value without a withdrawal charge.

WITHDRAWAL PRIVILEGES - up to 10% of the accumulated contract value after the first year

NO MVA | Surrender Charge 9% ,8% , 7% , 6% ,5% ,0% thereafter | 10% Withdrawals After Year 1 | RMD Friendly

NEW

3.25%
For 6 Years

MYGA

2.60%
For 4 Years

Full Death Benefit | Interest Withdrawals | 4 Year issues to age 100 | 6 Year issues to age 79 | 6 or 4 Year Surrender 0% Thereafter
ONLY Available in: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA,MI,MO
MS,MT,NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY

(A-) Rated Carrier—MYGA Rates

3 Years	4 Years	5 Years	6 Years
2.00%	2.35%	2.65%	3.10%

Issue ages 18-80 | 10% Withdrawals after year 1 | Low Commission Product

WHAT WILL LAST LONGER TIME OR MONEY?

Immediate Annuities

 SPIAQUOTE.COM

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

Insurance
MYGA | SPIA

Fixed Annuity Hot List



www.SPIAquote.com | www.fsdfinancial.com

July 03, 2017

800-373-9697

AGENT USE ONLY

Guaranteed Accumulation

MYGA

3 Year 2.00% Not Available In: NY

4 Year 2.60% Only in these states: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA
MI,MO,MS,MT,NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY

6 Year 3.25% Only in these states: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA
MI,MO,MS,MT,NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY

A VERY SIMPLE FIA—7 YEAR SURRENDER

5.25% Annual Point to Point Cap (\$100K+) 4.75% Cap (\$15K—\$99.9K)

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

3.00% For 5 Years (3.10% over \$250K)

ONLY Available in: AK,AL,AR,CO,GA,HI,IA,ID,IL,IN,KS,KY,LA,MA,MD,ME,MI,
MO,MS,MT,NC,NE,NH,NM,NV,OH,OK,PA,RI,SC,TN,TX,UT,VA,VT,WA,WI,WV,WY

\$500,000 grows to \$579,637 Walk Away Value in 5 Years @ 3.00%

Full Death Benefit | Beginning contract year 2, one withdrawal per year of interest

MVA Surrender Charge 9% ,8% , 7% , 6% ,5% ,0% thereafter | (B+ By A.M. Best Company) (B- By Weiss) | RMD OK

Allow your clients to use more of their nest egg
now and never fear running out later!

Immediate Annuities - Insurance For Income



 SPIAQUOTE.COM

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373 | AGENT USE

Insurance
MYGA | SPIA

Fixed Annuity Hot List



www.SPIAquote.com | www.fsdfinancial.com

August 01, 2017

800-373-9697

AGENT USE ONLY

Guaranteed Accumulation

MYGA

3 Year 2.15% Not Available In: CT, DE, MN, NH, NY, NJ, NY, RI

4 Year 2.60% Only in these states: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA
MI,MO,MS,MT,NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY

5 Year 3.00% Not Available In: CT, DE, MN, NH, NY, NJ, NY, RI

3.25% For 6 Years | \$5,000 Minimum Premium

\$500,000 grows to \$605,773 Walk Away Value in 6 Years @ 3.25%

Full Death Benefit | Withdrawals of Accumulated Interest

Only in these states: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA
MI,MO,MS,MT,NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY

MVA Surrender Charge 8% ,7% , 7%, 6% ,5%, 4%, 0% thereafter | 3.00% Commission (0-79)

A VERY SIMPLE FIA—7 YEAR SURRENDER

5.25% Annual Point to Point Cap (\$100K+) 4.75% Cap (\$15K—\$99.9K)

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

Top Quality SPIAS

Allow your clients to use more of their nest egg
now and never fear running out later!

Immediate Annuities - Insurance For Income

Immediate Lifetime Income

 SPIAQUOTE.COM

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373 | AGENT USE

Fixed Annuity Hot List



www.SPIAquote.com | www.fsdfinancial.com

September 06, 2017 800-373-9697 AGENT USE ONLY

Liberty Bankers Enhanced MYGA RATES—LIMITED OPTIONS



9 Years	7 Years	5 Years	3 Years
3.25%	3.10%	3.00%	2.15%
33.35% After 9 Years	23.83% After 7 Years	15.92% After 5 Years	6.59% After 3 Years
2.75% Commission	2.50% Commission	2.25% Commission	2.00% Commission

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

Term:	Year 1	Base Rate:	Minimum:	Commission :
5 year:	3.00%	2.00%	1.00%	4.00% (0-80) 2.00% (81-90)
7 year:	3.60%	2.10%	1.00%	5.50% (0-80) 2.50% (81-85)

Top Quality

Fixed Indexed Annuities

A+ Rated Carriers | No Cap Options | Multiple Indices | Top Commissions

We have been marketing FIA since 1996, 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.

If you are interested in earning large marketing allowances on your FIA sales give us a call. The overrides on the FIA allows us to offer the back office service and helps you support your marketing plan. We have so much room on these contracts we must pass \$ on to the agents, so impressive we will not advertise allowance rates here.

**Fixed
 Index
 Annuity**

SPIAQUOTE.COM Immediate Lifetime Income

**Multiple Carriers | Terminal Funding | Laddering
 Multi-Generational Income Plans | Life Insurance Funding**

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

Insurance
MYGA | SPIA

Fixed Annuity Hot List



www.SPIAquote.com | www.fsdfinancial.com

October 04, 2017

800-373-9697

AGENT USE ONLY

New Single Premium Whole Life

SPWL

New Life Insurance For Wealth Transfer

Quick issue point-of-sale
NO medicals | NO APS's
Guaranteed Cash Values & Death Benefit
No annual increasing cost of insurance
Benefits & Values GUARANTEED to age 121
Accelerated Death Benefit

Commission 12.00% + 1st Case Bonus - Call 800-373-9697

Female Age 50 Can
Turn \$100,000 Into
As Much As \$290,000 DB
In As Little As 15 minutes!

Top Quality Indexed Annuity Carriers

A VERY SIMPLE S&P 500 FIA—7 YR SURRENDER

5.00% Annual Pt to Pt Cap (\$100K+)
4.50% Annual Pt to Pt Cap (\$15K—\$99.9K)

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

Many New Crediting Methods

Volatility Control No Cap
Participation Rate No Cap
Real Estate & Gold Shares With Cap
Annual Reset Pt 2 Pt With Cap
Income Rider and Premium Bonuses

LTC or Nursing Home Riders Fixed Annuities

**SPIA - 150% Enhanced Income
For Nursing Home Stays***

**MYGA - 300% Account Value
For LTC Expenses***

*Restriction Apply—Call For Details.

 **SPIAQUOTE.COM**

**Top Quality
SPIAS**

Immediate Lifetime Income

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373 | AGENT USE

Enhanced MYGA RATES

9 Years	7 Years	5 Years	3 Years
3.30%	3.20%	3.10%	2.15%
33.94% After 9 Years	24.67% After 7 Years	16.49% After 5 Years	6.59% After 3 Years
2.75% Commission	2.50% Commission	2.25% Commission	2.00% Commission

NO SURRENDER FIXED ANNUITY IS BACK!

0.00% SURRENDER CHARGE | ISSUES TO AGE 100* | NO MVA

Not Available in AK, CT, DC, DE, MN, NH, NJ, NY, RI (* 85 in OK)

1.00% Rate

Walk Away Anytime

Fixed Indexed Annuities

7 Year Surrender Charge
Multiple Crediting Methods
Capped and Uncapped Strategies
2.25% Fixed Rate Bucket

Volatility Control No Cap
Participation Rate No Cap
Real Estate & Gold Shares With Cap
Annual Reset Pt 2 Pt With 5.40% Cap
Income Rider and Premium Bonuses



Gender / Age	Monthly Income	Annual P&I %	Gender / Age	Monthly Income	Annual P&I %
Male Age 62	\$2,510.46	6.03%	Female Age 62	\$2,406.15	5.77%
Male Age 65	\$2,660.49	6.39%	Female Age 65	\$2,541.66	6.10%
Male Age 67	\$2,773.07	6.66%	Female Age 67	\$2,647.11	6.35%
Male Age 71	\$3,042.99	7.30%	Female Age 71	\$2,899.19	6.96%
Male Age 75	\$3,383.91	8.12%	Female Age 75	\$3,226.98	7.74%
Male Age 85	\$4,558.76	10.94%	Female Age 85	\$4,425.61	10.62%

Rates as of 11/01/2017 and are subject to change. Other restrictions may apply. Life With Installment Refund Option. Ultra Low Commission Product For High Premiums

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

Fixed Annuity Hot List

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

December 06, 2017

800-373-9697

AGENT USE ONLY

One Under Rated Carrier!

What Do You Look For In An Insurance Company? Letter Grades Or Dollars In Surplus?

B++ Rated Carrier With A 15.1% Surplus!

5 Years

3.10%

16.49% After 5 Years

2.25% Commission

3 Years

2.15%

6.59% After 3 Years

2.00% Commission

This Carrier Offers:

- * Fixed Annuities & Life Insurance
- * The Only Fully Liquid Deferred Annuity
- * Full Commission On Internal Rollovers
- * Excellent Support & Incentives

3 Year MYGA

2.15%



5 Year MYGA

3.00%

A Five Year Time Horizon Case Study

Premium \$100,000	5 Year @ 3.00%	3 Year @ 2.15% then yield match	Yield needed to match:
End Of Year 1	\$103,000.00	\$102,150.00	N/A
End Of Year 2	\$106,090.00	\$104,346.23	N/A
End Of Year 3	\$109,272.70	\$106,589.67	N/A
End Of Year 4	\$112,550.88	\$111,162.37	4.29%
End Of Year 5	\$115,927.41	\$115,931.23	4.29%

Rate

3.25%

For 6 Years

MYGA

Yield

21.15%

After 6 Years*

Full Death Benefit | Interest Withdrawals | B++ Rated Carrier | Issues to age 79 | 6 Year Surrender 0% Thereafter | *If Left To Accumulate

\$500,000 Would Accumulate To \$605,773 Assuming No Withdrawals Are Made.

ONLY Available in: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA,MI,MO,MS,MT,NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY

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