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## FSD Financial Services News & Reviews

### Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

Call 800-373-9697 - For Agent Use Only!



### Annuity & Life Wholesale

Below is a quick review of some hot products and topics from the last couple months. Income riders are still selling strong and have very nice options for income including an 8% and 10% roll-up.

### Deferred Annuities

#### Multi-Year Guarantee Rates

1 Year Annuity - 1.20%  
 3 Year Annuity - 2.25%  
 5 Year Annuity - 3.40%  
 7 Year Annuity - 3.75%  
 8 Year Annuity - 4.00%  
 9 Year Annuity - 4.25%  
 10 Year Annuity - 4.40%

#### High Minimum Guarantee

**8.25%** Year 1  
 3.00% Base Rate  
 3.00% Minimum Guarantee Floor  
 6.25% Commission (0-70)  
 4.25% Commission (71-79)

[Details](#)

**FSD Agents:** Get exclusive access to:

1. Our regularly updated **Deferred Annuity Guide** and **Indexed Annuity Guide**.
2. Access to client conference calling to assist in detailed client concepts and product explanations.
3. Marketing Allowance bonus on Annuities.
4. Marketing Allowance bonus on Life Insurance.
5. Visit our agent area for full list of carriers and rates.

### Life Insurance Today

**Before you sell your next life case be sure to check our**

January 05, 2011

#### In This Issue

[Deferred and Indexed Annuity Rates](#)

[SPIA With 5.00% Commission and Cash Value](#)



#### 2011 News

#### **New Estate Tax Law**

[Quick MYGA rates](#)

### commissions!

Simplified issue life for final expense.

- **115% Commission**

- [Click For Details](#)

Call 800-373-9697 for appointment and details.

## Immediate Annuities

### Guaranteed Income For Life

The below Immediate Annuity is a Lifetime With Cash Refund that:

- Allows access to cash value
- Life With Cash Refund
- 5.00% Commission on all issue ages
- A+ Rated Company
- Guaranteed Minimum Death Benefit Option

Call Jeff @ 800-373-9697 for a specific quote or go to [www.SPIAquote.com](http://www.SPIAquote.com) and request a quote. Be sure to mention you would like to see the 5% commission quote.

Rate changes:

We have hard copies of most carriers rate sheets on-line.

### Current rates changes from:

- [American General \(NY\)](#) (AK,CA,DE,MO,OH,OK,SC)
- [American National \(NY\)](#)
- [Genworth \(NY\)](#)
- [Liberty Bankers](#)
- [Lincoln Benefit](#)

- [Minnesota Life](#)
- [North American](#)
- [Presidential Life \(NY\)](#)
- [RBC Insurance](#)
- [Standard Life Of Oregon](#)
- [West Coast Life](#)

Sincerely,

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Licensed in:  
All states except HI  
CA Lic # 0B91910

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