



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!

January 08, 2013



Annuity & Life Wholesale

Below is a quick review of some interesting fixed annuity and life insurance products and topics. SPIA's may offer the best return right now for clients seeking guaranteed income.



10 Life Sales of \$8,000 Combined Premium = iPad Mini

Submit 10 Life e-Applications through iGo e-App[®] Beginning 1/1/13 and Paid by 4/30/13 and earn

a NEW iPad Mini

[MORE DETAILS](#)

ANICO Executive UL or IUL Commission up to 95%!

CALL 800-373-9697 for details. [Get Appointed.](#)



In This Issue

[Win An iPad Mini](#)

[NEW YEAR HIGHER RATES](#)

[Immediate Lifetime Income](#)

[8% Rollup Income Rider](#)

[NEW! CAPMAX From Genworth](#)

[The Pension Market is HOT!](#)

[Life Insurance Section](#)

[Current Fixed Rates](#)



2013 News

[ING LIBOR OPPORTUNITY INDEX](#)

[Ways Annuities Pay](#)

[SPIA Taxation Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To Annuities](#)

NEW YEAR HIGHER RATES

LIBERTY BANKERS INCREASES MYGA RATES

GET APPOINTED NOW SO YOU CAN OFFER THESE GREAT RATES

Bankers 5 Premier	Bankers Elite 5
2.90%	3.05%
Guaranteed 5 Yrs	Guaranteed 5 Yrs
<small>Issued to Age 90 5 Yr Surrender Charge No Automatic Renewals/Windows Penalty Free Interest Available</small>	<small>Issued to Age 90 5 Yr Surrender Charge No Automatic Renewals/Windows NO Penalty Free Withdrawals Available</small>

3 Year - 2.00%
5 Year - 3.05%
7 Year - 3.20%
9 Year - 3.35%

[Get Appointed](#) / [Brochure](#) / [LBL Full Interest Rate Sheet](#)

Immediate Annuities

SPIA Quotes and Commissions

If your client is looking for guaranteed lifetime income in the next year a SPIA will get the highest income.

\$100,000 IRA Premium - Life With Installment Refund Starting in 1 month **5.00% Commission - A+ Rated Carrier**

Male 65 = **\$492.07** Per Month **(5.90% Annually)**
 Male 70 = **\$531.95** Per Month **(6.38% Annually)**
 Male 75 = **\$578.99** Per Month **(6.95% Annually)**
 Male 80 = **\$631.32** Per Month **(7.58% Annually)**
 Female 65 = **\$471.03** Per Month **(5.65% Annually)**
 Female 70 = **\$508.37** Per Month **(6.10% Annually)**
 Female 75 = **\$554.60** Per Month **(6.66% Annually)**
 Female 80 = **\$610.36** Per Month **(7.32% Annually)**

We have many carriers that offer the SPIA: For a quote [Click Here](#) or call 800-373-9697

ATHENE Benefit 10 & Enhanced Benefits Rider 8.00% GMWB Roll-up / 6.00% Bonus

[Benefit 10 Brochure](#) / [Benefit 10 Fact Sheet](#) / [Agent Appointment Sample Illustration With Income Starting in 1Year](#) / [in 5Years](#) / [in 10Years](#)

ATHENE Benefit 10 is a refreshingly new fixed index annuity. Expertly designed to be all-inclusive, this 10-year single premium annuity and enhanced benefit rider offers an expansive line-up of benefits.

Your pre-retiree and retiree clients can now get the peace-of-mind benefits they need to take many of their "what ifs" off the table-all with one comprehensive solution.

- Three interest crediting options
- Confinement, terminal illness and death benefits in one rider
- Guaranteed income and growth potential
- Competitive rates for your clients; competitive compensation for you
- New Product not in approved AK, CA, CT, FL, HI, IL, IN, IA, MD, MA, MN, MO, NJ, NY, OK, OR, PA, TX, UT, WA

Include ATHENE Benefit 10 in your client conversations.

GENWORTH - NEW CAPMAX STRATEGY

Introducing CapMax - Ground-Breaking & Patent Pending

Instead of locking in gains after one year, SecureLiving Index Annuity clients who select the CapMax index crediting strategy can choose to roll-forward a portion of their current year interest in exchange for the opportunity to multiply next year's growth potential.

To see how CapMax works, it's helpful to become familiar with some new terminology. Instead of locking in gains after one year, CapMax allows you the option to *Roll-Forward* current year interest up to the annual cap in exchange for the ability to *Multiply* next year's growth potential.

Here are some keywords to consider when discussing CapMax with clients:

- **Roll Forward Percentage** - Exchange a portion of the current year's interest to increase next year's growth potential
- **CapMax Multiplier** - Multiply the following year's growth potential by up to 3x the annual cap
- **Total Credit Option** - The annual option to take the entire interest credit available including multiplied gains. This will reset the strategy and the Multiplier for the next

year will equal 1.0.

**[Get Appointed](#) and earn a commission bonus from FSD.
Just fax back the agent appointment by 01/28/2013**

[Brochure](#) / [Rate Sheet](#) / [Consumer Video](#) / [Learn More](#)

The Pension Market is HOT!

Here it is, another new year and you're looking for ways to get off to a big start writing new business. If you have any pension business on the books you know you breathe a little easier because you can count on the continued cash flow of ongoing retirement plan contributions from those plans. Whether or not you are already involved in the small business pension marketplace, it's time to look at the opportunities it can provide to help you jump start your 2013 production.

[DETAILS](#)

Free Pension Webcasts

Wednesday, January 9, 2013
1:00 p.m. EST

Wednesday, January 16, 2013
1:00 p.m. EST

Life Insurance Section

**Ask about our life products that start at
105% commission**

Click [here](#) or Email: lifeinsurance@fsdfinancial.com

FIXED RATE ANNUITIES

MYGA

- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Guide](#)
- [Indexed Annuity Quick Reference Guide](#)

Company Rate Sheets

- [Liberty Bankers](#)
- [Athene Annuity](#)
- [ING Annuities](#)
- [American National \(NY\)](#) - [Cash Is King Bonus](#)
- [The Standard](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth SPDA \(EIA\) \(NY\)](#)
- [North American](#)

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Follow us on **twitter**

WHAT WE DO:

FSD Financial is a full service fixed annuity and life insurance wholesale agency. We work directly with you, the agent.

We are here to assist in product selection, brainstorming, follow-up on new business submissions and paperwork assistance. We offer top level commissions and bonuses as marketing support for you.

Sincerely,

Jeff Affronti
jeff@fsdfinancial.com

**FSD FINANCIAL SERVICES**

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

www.fsdfinancial.com

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Try it FREE today.

FSD Financial Services News & Reviews

Life Insurance News

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Annuity & Life Wholesale

NEW UL Product..... Higher Commission Alternative to traditional Term Insurance!

The Royal Neighbors of America SecureLife UL-DB

- **110% commission - 2-year rolling target**
- **\$50 bonus from FSD**
(app must be submitted by 2-28-13 and paid by 3-30-13)
- **120% credit towards 2014 Convention in Cancun - [click here for details](#)**

Product features

- **Flexible Premium Payments** - Traditional No Lapse Guarantee Products (to Age 121) do not have cash value build up to sustain a missed premium payment causing the certificate to enter a grace period with the potential to lapse.
- **Changing Needs** - ULDB offers lower, initial minimum premium providing coverage for a base 20 year period.

February 8, 2013

In This Issue

[SecureLife UL-DB](#)

[SPWL - 14%
commission](#)

2013 News

[Current Fixed Annuity
Rates](#)

[Buyers Guide To
Annuities](#)



- **Potential Cash Value**- ULDB may build cash value where traditional NLG products are designed with little to no cash value. Cash values can be used for a variety of needs or to cover unexpected emergencies.
- **Potential Surrender Value** - Unlike term insurance, there may also be surrender value if the client elects to surrender the contract.

[Click here for an agent guide](#)

[Click here for a client presentation](#)

Royal Legacy Life SPWL

Product highlights include:

- Permanent life insurance with a guaranteed death benefit and cash value
- Accelerated Living Benefit rider at no extra cost
- Convenient lump-sum single payment
- More efficient wealth transfer alternative to a CD or an annuity that avoids probate
- Income tax-free life insurance benefit provided to the beneficiary or charity
- Simplified underwriting - NO EXAMS!
- 14% commission

Turn \$100,000 into \$172,712 immediately.*

*65 year old male, non-smoker

[Click here for agent guide](#)

[Click here for product profile](#)

[Click here for client brochure](#)

Royal Neighbors Competitive Life products

A- Rated By A.M. Best - 28% Surplus

Royal Neighbors Member Benefits

- Prescription drug discount
- Dental & Vision discount
- Life Line screening
- Magazine discount
- Fraternal Aid
- Scholarships

[Click here to Get Appointed](#)

Life Insurance Commission SPECIALS

Before you sell your next life case be sure to call for our commission rates!

Amazing bonuses available now - [Click here](#)

Call 800-373-9697 for appointment and details.

[Click here for Current Fixed Annuity Rates](#)

Sincerely,

Darren Mitchell
darren@fsdfinancial.com

Licensed in:
All states except HI
CA Lic # 0D63251
Managing general agent Robert Affonti



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Tarzana, CA 91356
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Over 40 Years

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- Guaranteed income and growth potential
- Competitive rates for your clients; competitive compensation for you
- New Product not in approved AK, CA, CT, FL, HI, IL, IN, IA, MD, MA, MN, MO, NJ, NY, OK, OR, PA, TX, UT, WA

Include ATHENE Benefit 10 in your client conversations.

Webinar: Thursday, January 24, 2013 2:00 PM Central Time
[Register Here](#)

[Benefit 10 Brochure](#) / [Benefit 10 Fact Sheet](#) / [Agent Appointment Sample Illustration With Income Starting in 1Year](#) / [in 5Years](#) / [in 10Years](#)

Immediate Annuities & Nursing Home Enhancement SPIA Quotes and Commissions

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

- Allows access to cash value/ Commutable
- Includes **Nursing Home Enhancement** 50% increase / 5 years
- Lifetime Income With Cash Refund
- 5.00% Commission on all issue ages to 85
- A+ Rated Company
- **Sample Quotes as of 01/22/2013 - \$100K Starts in 1 Month**

62 Male = \$411.37 Monthly (4.93% Annual) - (7.40% Enhanced)

65 Male = \$439.41 Monthly (5.27% Annual) - (7.91% Enhanced)

70 Male = \$475.40 Monthly (5.71% Annual) - (8.56% Enhanced)

75 Male = \$520.05 Monthly (6.24% Annual) - (9.36% Enhanced)

80 Male = \$573.88 Monthly (6.89% Annual) - (10.33% Enhanced)

85 Male = \$635.87 Monthly (7.63% Annual) - (11.46% Enhanced)

65 Female = \$422.6 Monthly (5.06% Annual) - (7.60% Enhanced)

70 Female = \$456.58 Monthly (5.48% Annual) - (8.23% Enhanced)

75 Female = \$500.98 Monthly (6.01% Annual) - (9.02% Enhanced)

80 Female = \$557.10 Monthly (6.69% Annual) - (10.03%

Enhanced)

85 Female = \$623.19 Monthly (7.48% Annual) - (11.22%

Enhanced)

Where else can you get your client that much income that will never reduce and earn a 5.00% commission and offer enhanced benefit for a nursing home?

Nursing Home Enhancement:

Standard Income Payment will be increased by 50% after the second policy anniversary on approved your claim. This increased amount will be paid for 5 years only. After this 5 year period ends, the Standard Income Payment will resume!

Call Jeff @ 800-373-9697 for a specific quote or go to www.SPIAquote.com and request a quote. Be sure to mention you would like to see the 5.00% commission quote.

LIBERTY BANKERS INCREASES MYGA RATES
GET APPOINTED NOW SO YOU CAN OFFER THESE GREAT RATES



Bankers 5 Premier	Bankers Elite 5
2.90%	3.05%
Guaranteed 5 Yrs	Guaranteed 5 Yrs
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[DETAILS](#) / [Web Page](#)

Free Pension Pre-Recorded Webcasts

- **Retirement Plan Review**

[Register Now To View](#)

Wed, March 7, 12 - 1:00 PM - 1:30 PM EDT

Life Insurance Section

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105% commission**

[Click here](#) or Email: lifeinsurance@fsdfinancial.com



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Premium = iPad Mini**

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AMERICAN NATIONAL FIXED ANNUITIES

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