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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!



Annuities & Life Wholesale

FIXED INTEREST RATES - GUARANTEED GROWTH - TAX DEFERRAL

Happy New Year 2014

Tax Deferred Insurance Rates are on the rise, here are some of our top picks for 2014.

Fixed Indexed Annuities (FIA) for the client who wants a shot at higher returns than current fixed rates offer. To do that we look for the products with high caps and a point to point annual reset option. Additionally we analyze the guarantees and and past reset histories. In 2014 I like the Genworth Secure Living Index Products. The bail-out caps are too high to ignore. The 7 year high band bail out cap is 5.50%, that is higher than most companies first year caps. We expect that Genworth will keep above the bail-out caps especially as rates rise.

The Standard, Lincoln Financial, American National and of course ING (soon to be VOYA) are other carriers with FIA worth looking at.

Before you sell an index be sure to check how the cap rates are reset. Is there a bonus built in? If so, the cap will likely renew at the base cap which can be much lower than the first year advertised rate. Not a fun surprise on a year 1 statement.

Multi Year Guarantee Annuity (MYGA) for clients who want steady annual compounding growth. We simply look for the highest possible current rate. In 2014 I still see Liberty Bankers leading the way. The 5 year Bankers Elite at 3.20% returns 117.06% guaranteed after the 5 years. I think the 5 year term puts the client in the best position to take advantage of higher rates in the future. Current 10 year rates are topping out at 3.75%.

North American Life, Guggenheim and Standard are other carriers with consistently high rate MYGAs. North American just raised MYGA rate to 3.75% on their 10 Year!

Single Premium Immediate Annuity (SPIA) for client who wants income. The SPIA offers income guaranteed for life or for a set period of time. Client can add a spouse or child for a joint SPIA. The annually withdrawals are part principal and part interest and offer high annual payouts

A++ Rated Company income starts in 1 month:
 72 Male - Life ONLY (**8.30% annually**) monthly income of \$691.60
 72 Male - Life With Installment Refund (**7.51% annually**) monthly income of \$626.19
 3.00% Commission - [SPIA Brochure FSD](#)

In 2014 as always FSD will bring you the most client oriented fixed products available.

WHAT WE DO

Fixed Annuity and Life Wholesaler

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,

January 07, 2014

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[SPIA Taxation Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To Dqgx#l#h#v](#)



brainstorming, follow-up on new business submissions and paperwork assistance. We offer top level commissions and bonuses as marketing support for you.

Liberty Bankers Fixed Annuities

Liberty Choice **3.25% Year 1**
5 Year **2.25% Base Rate Plus 1.00% 1st Year Bonus**
Surrender **Rate Determined Annually**
 Commission 4.00% (0-80)

Liberty Select **3.75% Year 1**
7 Year **2.25% Base Rate Plus 1.50% 1st Year Bonus**
Surrender **Rate Determined Annually**
 Commission 5.50% (0-80)

| | | |
|-----------------|--------------|-----------------------------------|
| Bankers Elite 3 | 2.00% | Guaranteed 3 Years - 2.00% (0-90) |
| Bankers Elite 5 | 3.20% | Guaranteed 5 Years - 2.25% (0-90) |
| Bankers Elite 7 | 3.35% | Guaranteed 7 Years - 2.50% (0-85) |
| Bankers Elite 9 | 3.45% | Guaranteed 9 Years - 2.75% (0-80) |
| Bankers 7 | 2.85% | Guaranteed 7 Years - 4.00% (0-80) |

[Full Rate Spreadsheet](#) / [Agent Appointment](#) / [Financial Update](#)

Join Liberty Bankers in Italy 2014 - [Details](#)
1.5 million in premium issued and paid by 6/30/2014

FIXED RATE ANNUITIES

MYGA - January 2014

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Company Rate Sheets

- [Liberty Bankers](#)
- [American General \(NY\)](#)
- [Guggenheim](#)
- [ING Annuities](#)
- [American National \(NY\)](#)
- [The Standard](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth SPDA \(FIA 7\) \(FIA 10\) \(NY\)](#)
- [North American](#)

ANNUITY CHAMPIONS
 LBL WINS AGAIN!

| | |
|-----------------|-------|
| Bankers Elite 3 | 2.00% |
| Bankers Elite 5 | 3.20% |
| Bankers Elite 7 | 3.35% |

GUGGENHIEM Preserve Multi-Year Guarantee

| | | | |
|-----------------------------------|------------------------------------|--------------------------|-------------------------|
| 1/1/2014 | \$10,000 + \$249,999 | \$250,000 | Commission (0-80) |
| 3 Year | 2.00% | 2.10% | 1.00% |
| 4 Year | 2.25% | 2.35% | 1.75% |
| 5 Year | 2.85% | 2.95% | 2.50% |
| 6 Year | 3.05% | 3.15% | 2.50% |
| 7 Year | 3.20% | 3.30% | 2.50% |
| 8 Year | 3.30% | 3.40% | 2.50% |
| 9 Year | 3.40% | 3.50% | 2.50% |
| 10 Year | 3.50% | 3.60% | 3.00% |
| Agent Appointment | Sales Presentation | Brochure | Ratings |

Genworth Financial Index With Bail-Out Cap

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Secure Living Index 10 Plus [view as web page](#)

10 Year Surrender -

NEW COMMISSION 1/20/2014 - 7.00% Commission Plus Bonus of \$50.00 per \$10K

| | 25K-99K | 100-249K | 250K+ |
|-------------------------------------------|---------|----------|-------|
| Premium Bonus: | 4.00% | 4.00% | 4.00% |
| Monthly Cap: | 1.85% | 2.05% | 2.15% |
| Annual Pt 2 Pt Cap: 100% Participation | 3.75% | 4.25% | 4.45% |
| Annual Cap "Bail Out" | 3.25% | 3.75% | 3.95% |
| 1 Year Trigger: | 3.10% | 3.60% | 3.80% |
| 7-Year Fixed: | 1.50% | 1.75% | 2.85% |

Secure Living Index 7 [view as web page](#)

7 Year Surrender - 4.50% Commission

| | 25K-99K | 100-249K | 250K+ |
|-------------------------------------------|---------|----------|-------|
| Monthly Cap: | 2.05% | 2.25% | 2.35% |
| Annual Pt 2 Pt Cap: 100% Participation | 5.30% | 5.50% | 6.00% |
| Annual Cap Bail Out | 4.80% | 5.00% | 5.50% |
| 1 Year Trigger: | 4.25% | 4.75% | 4.95% |

Secure Living Index 5 [view as web page](#)

5 Year Surrender - 3.00% Commission

| | 25K - 50K | 25K-50K | 50-100K | 250K+ |
|-------------------------------------------|-----------|---------|---------|-------|
| Monthly Cap: | 1.30% | 1.70% | 1.90% | 2.00% |
| Annual Pt 2 Pt Cap: 100% Participation | 3.00% | 3.75% | 4.25% | 4.45% |
| Annual Cap Bail Out | 2.50% | 3.25% | 3.75% | 3.95% |
| 1 Year Trigger: | 2.55% | 3.20% | 3.60% | 3.80% |

[Get Appointed](#) and earn a commission bonus from FSD.
Just fax back the agent appointment!

LIFE INSURANCE AT FSD

Royal Neighbors - Non-Med

Higher Non-Med Limits on Essential Whole Life

Applications written up to age 50 and below \$250,000. MIB, Prescription Profile, and MVR requested.

[Click here for Agent Guide](#)

F&G Life

High Caps on the F&G Life Elite - 15.25%

[Click here for Agent Guide](#)

Term Insurance for your Spouse!

Applications written up to age 50 and below \$250,000. MIB, Prescription Profile, and MVR requested.

Life of the Southwest

Flex Life IUL offers 13.00% cap with Living Benefit Riders

[Click here for Agent Guide](#)

[Click here for Living Benefits Rider brochure](#)

More Life Insurance - [Click Here](#)

ING U.S. transition to Voya Financial starting in 2014

In April 2013, ING U.S. revealed its future name and brand identity: Voya Financial.

Retirement Services, will begin doing business as Voya Financial in **September 2014**. This means, starting next September, you will begin to see the ING U.S. brand and logo change over to Voya on Retirement Services materials, communications and websites.

There is nothing for you to do at this time. For the coming months it will be business as usual with the current ING U.S. name.

The Standard - A message from The Standard

[Happy New Year!](#)

Happy New Year and thank you for all of your business in 2013! As always, we look forward to working with you on new annuity sales, and helping you service your existing annuity clients. I recently had an article published on InsuranceNewsNet.com (see "New Entrants Steepen Competition In Fixed-Annuities Marketplace" below) discussing new entrants into the fixed annuity marketplace. I encourage you to remember to continue to select carriers with longevity and integrity. The Standard's focus on consumer-friendly products, competitive crediting rates and customer service will continue to guide us.

Rich Lane
Director, Sales and Marketing

[New Entrants Steepen Competition In Fixed-Annuities Marketplace](#)

American National



**CASH BONUS for annuity sales
is going on now!**



Begins January 1 * Ends April 30
Total of all Fixed/Indexed Annuities written and paid.
Minimum of 3 Applications

[See Brochure](#)

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Follow us on  twitter

Jeff Affronti
jeff@fsdfinancial.com



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TAXED DEFERRED FIXED INTEREST RATES

Liberty Bankers

Multi-Year Guarantee Fixed Rate Annuity

3.20% For 5 Year

5 Year Surrender: 7.9%, 7.0%, 6.2%, 5.3%, 4.4%, 0% thereafter

Surrender value at death unless taken over 5 years or longer

Withdrawals are subject to surrender charge

[Disclosure PDF](#) / [More Details](#) / [Full Rate Spreadsheet](#) / [Agent Appointment](#)

OR

3.00% For 5 Year

5 Year Surrender: 8.0%, 7.0%, 6.0%, 5.0%, 4.0%, 0% thereafter

Full accumulation value at death!

Free withdrawals of all accumulated interest!

[Brochure PDF](#) / [More Details](#) / [Agent Appointment](#)

January 14, 2014

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Join Liberty Bankers in Italy
2014 [Details](#)



1.5 million in premium
issued and paid by
6/30/2014



ANNUIITY CHAMPIONS
LBL WINS AGAIN!

| | |
|-----------------|-------|
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Jeff Affronti
jeff@fsdfinancial.com



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Life Insurance News

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Annuity & Life Wholesale

Single Premium Life Insurance =

*Wealth transfer for your clients
and
High commissions for you*

F&G Life Heritage SP IUL

- **10% Premium Bonus**
- **Simplified Underwriting**
- **No Lapse guarantee**
- **Return of Premium**
- **Critical & Terminal Illness riders**

11% commission

January 22, 2014

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(10% street level + 1% bonus from FSD)

[Click here for agent guide](#)

[Click here for highlights](#)

Royal Neighbors of America

Royal Legacy SPWL

- *Simplified Underwriting*
- *Guaranteed Cash Value & Death Benefit*
- *Accelerated Living Benefit Rider*
- *Loan available*

14% commission (\$20K - \$99,999)

12% commission (\$10K - \$19,999 and \$100K+)

[Click here for Agent Guide](#)

[Click here for Client Guide](#)

Member Benefits

Appointed Agents are automatically eligible for Royal Neighbors Member Benefits [click here for details](#)

Life of the Southwest CASH and LUXURY TRIPS

Cash Bonus Program - Provides additional cash bonuses for quarterly and annual life production above and beyond your top level commissions. [Click here for details](#)

Conference of Champions - All qualifying agents are treated to a luxurious trip to the Ritz Carlton in Maui. [Click here for conference details](#)

[Click here to get contracted](#)

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.

[Current Fixed Annuity Rates](#)

Sincerely,

Darren Mitchell
darren@fsdfinancial.com

Licensed in:
Most states
CA Lic # 0D63251



5530 Corbin Ave. Suite 101
Tarzana, CA 91356

Quality Integrity Expertise

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800-373-9697

Over 40 Years

Agency: National Marketing Organization Jeff Affronti
Licensed in most states

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January 29, 2014



Annuities & Life Wholesale

GUARANTEED INCOME WITH TAX EXCLUSIONS

Guaranteed Lifetime Income Payment That Increases To 150% For Nursing Home

The below is a Lifetime Income SPIA With Cash Refund that:

- Allows access to cash value/ Commutable
- Includes **Nursing Home Enhancement** 50% increase / 5 years
- **Accidental Death Benefit Rider** Doubles Death Benefit
- **Terminal Illness Waiver** - May Elect Death Benefit
- Allows Access To Cash Value/ **Commutable**
- **5.00% Commission** on all issue ages to 85

Sample Quotes as of 01/28/2014 - \$100K Starts in 1 Month

65 Male = \$486.90 Monthly (5.84% Annual) - (8.76% Nursing)
 70 Male = \$527.24 Monthly (6.33% Annual) - (9.49% Nursing)
 75 Male = \$575.70 Monthly (6.91% Annual) - (10.36% Nursing)

65 Female = \$467.22 Monthly (5.61% Annual) - (8.41% Nursing)
 70 Female = \$504.60 Monthly (5.69% Annual) - (8.54% Nursing)
 75 Female = \$553.85 Monthly (6.65% Annual) - (9.97% Nursing)

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

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Nursing Home Enhancement:

Standard Income Payment will be increased by 50% after the second policy anniversary on an approved claim. This increased amount will be paid for up to 5 years. After this 5 year period ends, the Standard Income Payment would 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.

FIXED RATE ANNUITIES

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LIFE INSURANCE AT FSD

FG Life

High Caps on the F&G Life Elite - 15.25%

[Click here for Agent Guide](#)

Term Insurance for your Spouse!

The spouse term rider is available on all 3 fixed indexed universal life products from F&G (new business only). With the addition of this rider, your clients benefit from the FIUL

insurance and they can afford to cover their spouse at term policy rates, all in one policy!

More Life Insurance - [Click Here](#)

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