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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

For Agent Use Only!



Fixed Annuity & Life Wholesaler

Happy New Year

January Product Feature - Surrender Charges An Asset?

Surrender charges are often portrayed as a negative. The surrender charge in fact acts in the best interest for your clients. It makes possible a higher credited interest rate (and participation rate for the indexed annuities).

Annuity carriers invest the premium dollars in debt securities such as bonds and mortgage loans. Under normal market conditions, the longer the investment horizon, the higher the return. This is called the yield curve. The interest earned, less the carrier's spread, is passed along to the client.

The surrender charge protects the carrier somewhat against the risk of clients who withdraw their money early in order to place it elsewhere in hopes of a higher rate of return. Surrender charges, often combined with a market value adjustment (MVA), actually protects the insurance company from a "run on the bank" by making a surrender less attractive due to loss of account value. This is a good thing because that is where your client's money is. The more protection the carrier has the more protection your client's premiums will have.

Larger surrender charges allow the carrier to go farther out (longer) on the yield curve to capture a higher return or offer premium bonuses.

So, contrary to what your clients may currently feel, a reasonable surrender charge actually serves their interest by making possible a higher interest rate and protects from a run on the carrier. The surrender charge also limits the downside for the client should they have to make a surrender. Surrender charges are set at issue and are not directly linked to an investment that can have no downside limits. This is especially true on non-mva fixed annuities, not even a rise in rates can increase the surrender percentage stated. We currently suggest looking at non-mva products. In case of hyperinflation and a surge in rates a mathematical calculation can be done to see if even after the surrender charge a move to a higher guaranteed rate will return more to the client in a similar time frame.

In all, surrender charges make the current fixed annuities possible and a very competitive safe money place for retirement savings!

January 06, 2015

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Life Insurance

Life Insurance
Check-Up From LSW

After Tax Earnings
From Integrity

We want your Life business!!

Wide range of products

Index UL, Guaranteed UL, Term, Single Premium Whole Life

Great commissions

Over 100% (first year target) on Index UL and GUL
11-13% on Single Premium Whole Life

Company Incentives

Cash Bonus Programs
Exotic sales conference trips

CONTESTS

Liberty Bankers

American National

Please call Darren (800-373-9697) for details/quotes!

**[Click here](#) for a Life Insurance Checkup form
Great tool to evaluate your client's needs.**

Fixed Indexed Annuities (FIA)

Here are some FIA carriers for you to consider. The FIA started as a way for the insurance minded client to have a shot at higher than MYGA returns without risking premium. These carriers have FIA with higher caps, 7 to 10 year surrender charges and even no cap options to help achieve this.

The Standard

5.10% Pt to Pt Cap / Good renewal cap history / Bail out caps / Great service
Great company to get appointed with for regular helpful marketing ideas / Reliable

Voya Financial

Up to a 6.00% Pt to Pt Cap on 8 year FIA / No cap options / Good renewal cap history /
10.00% Cap on Interest Benchmark option / Was ING USA and USG in the past.

American National

No cap option product with 2% bonus / 2016 Marketing Conference in Hawaii
4.25% Pt to Pt Cap on 7 Year with 5.00% Commission

Genworth Financial

5.20% Pt to Pt Cap on 7 year with a bail out cap of 4.50%

Lincoln National

A+ rated / 2 year Pt to Pt with a 9.35% Cap / Simple crediting methods

Rate info: [The Standard](#) / [Voya](#) / [American National](#) / [Genworth](#) / [Lincoln](#)

Standard Insurance FIA

Index Select Annuity 5	Index Select Annuity 7	Index Select Annuity 10
Surrender Period: 5 years 7, 6, 5, 4, 2%	Surrender Period: 7 years 7, 6, 5, 4, 3, 2, 1%	Surrender Period: 9 years 8, 7, 6, 5, 4, 3, 2, 1, 0.9%
3.50% 4.10% (15-99K) (100k+)	3.75% 4.60% (15-99K) (100k+)	4.60% 5.10% (15-99K) (100k+)
Guaranteed Minimum Accumulation Value 105%	Guaranteed Minimum Accumulation Value 107%	Guaranteed Minimum Accumulation Value 110%
Fixed Interest Account 1.00%	Fixed Interest Account 1.00%	Fixed Interest Account 1.00%
Commission 3.00%	Commission 4.00%	Commission 5.00%

[Full Rate Sheet](#) / [Agent Appointment](#) / [State Approvals](#)

Do Your Clients Need A Higher Return For Income?

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Fixed Rate Annuities

MYGA HOT RATES

- [10 Year - 3.30% \(38.36% over the 10 years\)](#)
- [9 Year - 3.55% - \(36.88% over the 9 years\)](#)
- [8 Year - 3.10% - \(27.66% over the 8 years\)](#)
- [7 Year - 3.40% - \(26.37% over the 7 years\)](#)
- [6 Year - 2.90% - \(18.71% over the 6 years\)](#)
- [5 Year - 3.25% - \(17.34% over the 5 years\)](#)
- [5 Year - 2.70% - \(3.25% Commission To Age 80\)](#)
- [4 Year - 2.10% - \(8.67% over the 4 Years\)](#)
- [3 Year - 2.00% - \(6.12% over the 3 years\)](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Agent Guide](#)
- [Indexed Annuity Quick Reference Agent Guide](#)

Company Rate Sheets

- [Voya Financial](#) - New FIA's From VOYA
- [Liberty Bankers](#)

- [American General \(NY\)](#) - New Products From AIG!
- [Guggenheim](#)
- [American National \(NY\)](#)
- [The Standard Fixed Indexed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\) \(SPDA\) \(NY\)](#)
[AK MN MO OR PA WA](#)

Liberty Bankers Life / The Capital Life

Guaranteed Fixed Annuity Rates

Bankers Elite 3	2.00%	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.25%	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	2.70%	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	3.40%	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	2.90%	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	3.55%	Guaranteed 9 Years - 2.75% (0-80)

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

A.M. Best recently reaffirmed the **B (stable)** financial strength rating of both LBL and CLIC. In their copyrighted news release, they commented on the company's strong capital position. Of particular note is that LBL's BCAR score was 181, an indication of significant strength. In spite of very good yields on real estate related investments, Best remains critical of this asset class.

[Advertisement Portfolio](#)

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Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and happy clients!



Jeff Affronti
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Life Insurance For The Experienced Agent

We want your Life business!!

Commission

Experienced Life Agents Can Earn More

Do you sell life insurance? Have you been selling it for a while?
YES?

Well then, we want to work with you and we will pay you a great commission for your experience level.

Life insurance commissions can vary by up to 30%!
Let us get you your piece of that pie, call us and let's talk LIFE!

- **Wide Range Of Products**
Index UL, Guaranteed UL, Term, Single Premium Whole Life
- **Great Commissions**
Over 100% (first year target) on Index UL and GUL
11-13% on Single Premium Whole Life
- **Company Incentives**
Cash Bonus Programs
Exotic sales conference trips

January 14, 2015

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You can use a SPIA to fund life insurance?

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2012 concept flier on using a SPIA to Fund Life Insurance.

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Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and happy clients!

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January 20, 2015



Fixed Annuity & Life Wholesaler

Multi-Year Guarantee Fixed Annuities

COMPOUNDING TAX-DEFERRED INTEREST

17.34%

After 5 Years

(3.25% For 5 Years)



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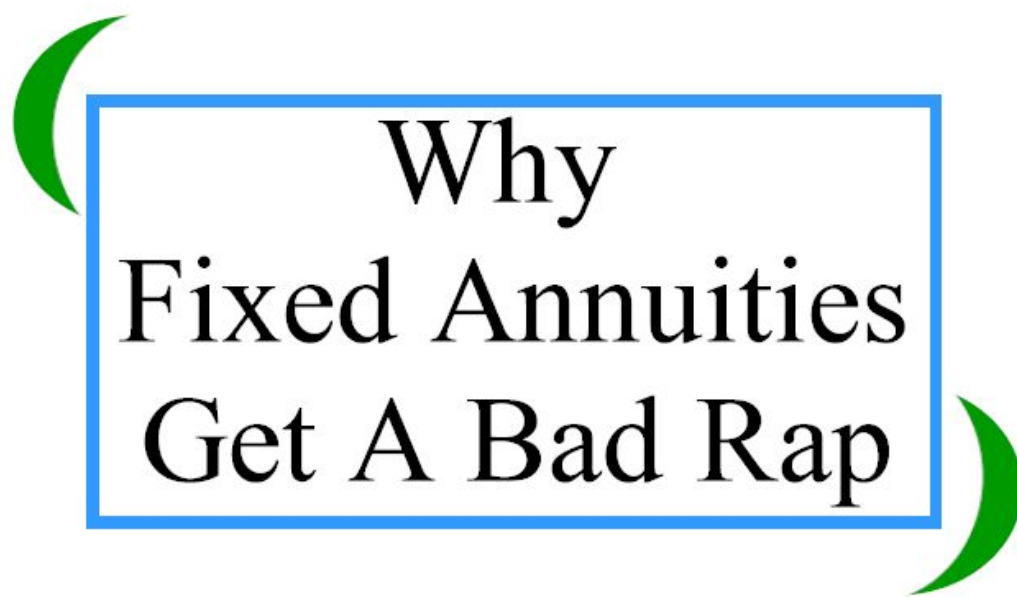
[After Tax Earnings From Integrity](#)

Additional Rates

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- [Fixed Annuity MYG rate page](#)

Linked-In Post

Fixed Annuities Features That Don't Make The Headlines



Annuities are far too often referenced as having long term and high surrender charges, fees, large commissions and being low on liquidity. This is a terribly unfair and broad overview. Often the references are not even based on fixed annuities or the authors will heavily mix variable annuities and fixed annuities together without distinguishing the differences. It causes some risk adverse clients who would truly benefit from the insurance to have a negative opinion when hearing of annuities. I have even seen this mindset from [..read more](#)

Life Insurance

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We want your Life business!!

Wide range of products

Index UL, Guaranteed UL, Term, Single Premium Whole Life

Great commissions

Over 100% (first year target) on Index UL and GUL
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Genworth Webinar

Webinar:

6 Differences that Create Clients

Join Eric Taylor on January 27th at 2:00 PM ET to see how SecureLiving® index annuities can help you turn more prospects into satisfied clients.

You'll see how to address key retirement risks, including:

- * Inflation
- * Market volatility
- * Outliving their money
- * Interest rate risk

[Reserve your spot now.](#)

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January 27, 2015



Fixed Annuity & Life Wholesaler

A Focus On Guaranteed Income

3 Ways To Look At Immediate Income SPIA's

Clients who would like to draw income now can get a very high payout percentage when they use a single premium immediate annuity (SPIA). Below are 3 categories I have created to address some possible client needs/concerns when looking for income.

The "Fully Loaded & Liquid" SPIA

Every client has their own set of circumstances. This specific immediate annuity has a bunch of built-in features like a cash refund and commutation. Clients who have concerns regarding the future, their health or a changing economic environment may be drawn to these features. The client can add additional riders like nursing home confinement which offers a 50% increase in payments up to 5 years. Call me for a quote and information on how the product work. Keep in mind that due to the features on this SPIA the income is lower than basic SPIA products.

Here is a quick list of some the product features or riders:

- Return of premium on cancellation/commutation
- Return of premium for terminal illness/death
- 50% enhancement Nursing Facility Confinement (after year 2)
- Common carrier accidental death benefit
- 5.00% Commission To Age 85
- 5 year cancellation value % 95, 96, 97, 98, 99, 100 / no MVA
- A+ rated carrier / no fees
- Guaranteed minimum death benefit rider

Below quotes on this "fully loaded SPIA" include the nursing rider: \$100,000 of premium. Monthly starting in 1 month.

Gender /Age

Lifetime Income

If confined after 2 years

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for 90 days.

Male age 65	5.46%	8.19% Enhanced
Male age 67	5.63%	8.45% Enhanced
Female age 65	5.24%	7.86% Enhanced
Female age 67	5.37%	8.09% Enhanced
N/Q Tax Exclusion	78%-83%	

In all the above cases over 50% of the premium has been returned by the 10th year. If the owner was confined to a nursing home per the contract the enhanced payment would be made up to 5 years. ([Details](#))

The "Higher Payment" SPIA

A 67 year old with \$1,000,000 today can get over \$71,000 annually for life. In 10 years that is \$710,000 in 20 years \$1,420,000.

The highest payout is almost always from a Life Only SPIA. This SPIA ends at death with no refund of premium. This is the best payment, and is a true longevity play. Below are two sets of quotes, a life with cash refund option and a life only for maximum income.

Gender / Age	Life Only	Life + Cash Refund
Male age 65	6.69%	6.11%
Male age 67	7.06%	6.35%
Female age 65	6.15%	5.79%
Female age 67	6.46%	6.02%
N/Q Tax Exclusion	70% - 81%	70% - 85%

Looking at the male age 67, the cash refund payment is \$710 less per year per \$100,000 premium. In 14.5 years, the cash refund has paid back \$92,000 and is basically prepaid insurance that has no value. I call that the break point.

Will the client make it to age 82? Could they do something better with the \$710? Answering those questions will help show which option best fits the client.

Example above:

Life only on 67 year old male = 70% of his premium in 10 years!

(\$588.63 x 120 payments = **\$70,635.60 back in 10 years**)

In 14.5 years \$100,000 has paid out and is still paying \$7,060 per year!

The higher the age the higher the payment.

The "Top Rated" SPIA

This SPIA is offered from superior rated carriers; in this case an A++ rated carrier. Payments are usually a bit lower on top rated carriers but

not always. It is always a good idea to shop multiple carriers. Features vary as does pricing. I am very comfortable with all the SPIA carriers we quote, but for the client who wants that added sense of security look at the top rated carriers.

Gender / Age	Life Only	Life + Cash Refund
Male age 65	6.35%	5.81%
Male age 67	6.70%	6.03%
Female age 65	6.09%	5.70%
Female age 67	6.39%	5.93%

Still returning well over 60% in 10 years plus the financial security of the best rated carrier. Excellent for the discerning client and large premiums.

Quotes in premium tax states will be lower an most cases.

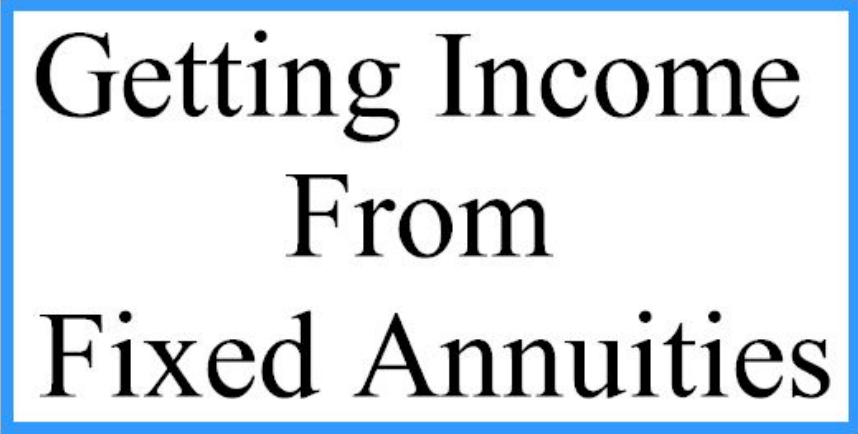
Think about a SPIA!

Get an immediate annuity quote for your client.

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Linked-In Post

Ways Of Getting Income From Fixed Annuities



Getting Income
From
Fixed Annuities

A big problem facing seniors today is the risk of outliving their money.

Several factors effect the situation for seniors including longer life spans, historically low interest rates and an unstable economy. Many seniors still possess enough assets to insure a guaranteed lifetime income at levels

which provide a decent standard of living - one which they can't outlive. One solution is of course, the guaranteed lifetime annuity and it has been around since 1720 when it was used by.....[read more](#)

Life Insurance

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Wide range of products

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Great commissions

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Exotic sales conference trips

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HURRY - FOR THIS ONE MAY END SOON!

For clients who do not need access in the next 5 years:

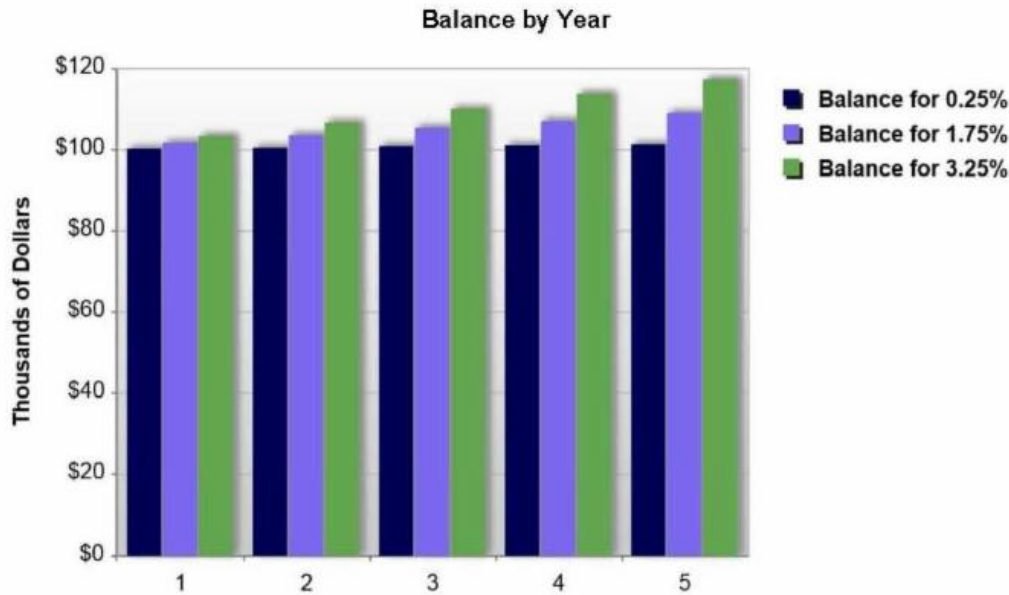
This accumulation driven product has no free withdrawal provision to impact pricing, resulting in the ability to offer higher rates.



17.34%
After 5 Years

A rate of 3.25% earns \$16,084.87 more over 5 years than 0.25%.

Your total savings balance would be \$117,341.13 if you save \$0 per month for 5 years, making deposits at the start of each period. This includes a starting balance of \$100,000 and a 3.25% annual rate of return.



Results Summary			
	Rate 1	Rate 2	Rate 3
Starting amount	\$100,000	\$100,000	\$100,000
Number of years to save	5 years	5 years	5 years
Additional contributions	\$0 per month, at the start of each period	\$0 per month, at the start of each period	\$0 per month, at the start of each period
Annual percentage yield (APY)	0.25%	1.75%	3.25%
Total amount you will have contributed	\$100,000.00	\$100,000.00	\$100,000.00
Total at end of investment	\$101,256.26	\$109,061.72	\$117,341.13

Great tools available from this carrier. 5 Year accumulation product.

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