

Oxford Life Multi-Select

5 Years	6 Years	7 Years	10 Years
2.50%	2.65%	3.00%	3.15%

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.

Guggenheim rates HOLD! - Preserve Multi-Year Guaranteed Annuity

Guarantee Period	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band \$10K-\$250K	2.10%	2.25%	2.50%	2.75%	2.80%	2.90%	3.00%	3.20%
High Band \$250K+	2.20%	2.35%	2.60%	2.85%	2.90%	3.00%	3.10%	3.30%

Standard Insurance | FIA

ISA 10-10 Year Surrender Charge

Annual Point to Point Cap **5.75%** (\$100K+)

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

Commission 5.00% and Bonus \$500 per \$100K (0-80)

Annual Cap up to 5.75%

The Standard Insurance FGA

5 Years	6 Years	7 Years	10 Years
2.60%	2.65%	2.75%	3.15%

Initial contributions of less than \$100,000 minus 10 basis points. 0.10% Less under \$100,000

Immediate Annuities

\$1,791.00 Per Month For 60 Months!
5 Year Period Certain Payout Based On \$100,000 Premium!
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January 07, 2016



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Happy New Year - January Hot List

Insurance
MYGA | SPIA | FIA

**Fixed Annuity
Hot List**

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CONTESTS

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- [Liberty Bankers](#)

Standard Insurance | FIA

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Vintage Fixed Annuities - Simple & Guaranteed

[American National](#)

Annuity Webinars

Genworth Financial

Marketing Help

Annuity Answer Book From Standard

Life Insurance Check-Up From LSW

After Tax Earnings

SPIA Taxation

Buyers Guide

Advertising Portfolio from LBL

2016 News

MYGA Rate Page

NEW IRS RULE Limits IRA Rollovers

2016 Tax Reference Guide Integrity

Longevity Annuity Treasury Ruling QLAC and DIAs





Risk Averse Savers Our Type Of Client Too! Simple And Guaranteed Approach To Savings!

There is a segment of the population that is extremely risk averse, not at all greed driven when it comes to their financial savings. These people are most interested in security over return, guarantees over assumptions. These are the type of clients I have seen migrate from large institutional banks, savings accounts and CDs, to large insurance carriers fixed annuities.

[Read more](#) | [View PDF](#) | [See on Linked In](#)

Past Articles

Guaranteed Accumulation



With
Upside
Potential

It's Just
Insurance

To Increase
Or
Not To Increase?

COLA or Level Payments?



Current Fixed Rates & Caps

Review Of Rates

Rates are holding with a few carriers having increases.

Fixed Annuity Rate Sheets For Agents

- **Voya Financial**- FIA's - High Caps
- **Liberty Bankers**- Enhanced MYGA Rates
- **The Standard** - FIA & MYGA Rates
- **Royal Neighbors** - 3.00% For 5 Years
- **AIG**
- **Guggenheim** - Great MYGA's ([Sales Center](#))
- **American National**- FIA | MYGA | SPIA
- **Lincoln Financial**
- **Genworth (FIA)(SPDA)**
- **Equitrust FIA**- New DynaMARC FIA & Larger Bonuses
- **Oxford Life**- MYGA & SPIA
- **Athene NY** - MYGA Rates For New York
- **FIXED ANNUITY HOT LIST**

New York Rates

- **Athene NY**
- **American National NY**
- **Lincoln National NY**

- [AIG NY](#)
- [Genworth NY](#)

Life Insurance Rates

- [Fidelity & Guaranty Life Rates](#)
- [Royal Neighbors SPWL](#)
- [AIG](#)
- [Lincoln National](#)
- [LSW - Life Of The Southwest](#)

New Life Product From American National
Signature Plus Indexed Universal Life Insurance

Illustrations

- [Immediate Annuity SPIA Quotes](#)
- [Deferred Annuity Illustrations](#)

Immediate Annuity Illustrations - A+ and A++ Rated



- Single Or Joint Lifetime Income
- Long term beneficiary guarantees available
- 5 - 50 year period certain options
- Annual Increases - COLA or CPI
- QLAC Options
- The insurance product built for immediate income

REQUEST A SPIA ILLUSTRATION HERE

SPOTLIGHT ROYAL NEIGHBORS LIFE INSURANCE

Royal Neighbors

Women have come a long way since Royal Neighbors of America became a life insurer on March 21, 1895. Back then they couldn't own property, couldn't vote, and couldn't be insured.

The women of Royal Neighbors helped change all that. [Read More](#)



- [CRITICAL, CHRONIC & TERMINAL ILLNESS \(MUST LOOK\)](#)
- [FEMALE AGENTS WANTED](#)
- [ACCELERATED DEATH BENEFIT](#)
- [ESSENTIAL WHOLE LIFE HIGHLIGHTS & PRICE COMPARISON](#)
- [SPWL RE-PRICED](#) Lower rates and increased death benefits
- [LIFE PRODUCT PORTFOLIO](#)
- [UNIVERSAL LIFE PRODUCT INFO AND PRICE COMPARISON](#)
- [QUICK QUOTE MOBILE APP](#)
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Commission SPECIAL Call 800-373-9697

PREMIUM FINANCING OF LIFE INSURANCE



**IN NEED OF A LARGE AMOUNT OF
LIFE INSURANCE**

FUNDING IT HOWEVER IS A PROBLEM

THE SOLUTION—PREMIUM FINANCING

**THE NEW PREMIUM FINANCING
MAKING LIFE INSURANCE INTERESTING**

Your clients can obtain larger amounts of life insurance while having a major bank fund a large part of the insurance premiums. A line of credit to fund Life!

Clients who may not have foreseen needing a large amount of life insurance can benefit from Premium Financing. These clients may not be willing or able to make changes to their current financial plan. Current investments may be time sensitive or non-liquid.

A Premium Financing program will allow the bank to pay a large portion of the ongoing insurance premiums for the lifetime of the policy. After the payment term for example, the cash value of the insurance policy combined with growth should pay off the loan and keep the policy in force.

This financing is approved by the lender and insurance carrier and they do share information.

[Read more...](#) OR Get Started NOW! - [Fill out the trial application here](#)

F&G Life Insurance



F&G Life's Elite IUL Even Better!

- Non-medical underwriting is extended for issue ages 0-45 with face amounts from \$50,000 through \$149,999
- The minimum face amount is reduced to \$50,000
- Preferred rate class not available on non-medical case
- 80% (1st year target) ages 0-17 / 105% (1st year target) ages 18-75

- Marketing Bonus \$100.00 Per \$1,000 of Target Premium
- [Index UL Highlights](#) / [Agent Appointment](#)

California Compliance Update -

All life insurance applications taken or dated after **October 15, 2015** must be accompanied by a hard copy of the full illustration signed by both the insurance producer and applicant...

[read more](#)

What We Do

Fixed Annuity and Life Wholesaler

We make it simple, especially for agents who do not use fixed annuities often. If you specialize in P&C, Health or Disability Ins we want to show you how easy it is to add fixed annuities and life insurance to your client offerings. Really, we will keep it guaranteed and simple so you can keep focused on your primary business.

We work directly with you, the agent. We are here to assist in product selection, brainstorming, income comparisons, follow-up on new business submissions and paperwork assistance. We focus on the product features and rates that benefit your clients and quickly respond to requests.

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

Jeff Affronti



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5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

www.fsdfinancial.com

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**Agency:
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January 28, 2016



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THIS MONTHS TOP PICK- Fixed Index Annuity

Our FIA Top Pick! A Simple Winner For Clients!

Voya has easy to understand FIA's and an awesome Renewal Flex feature that protects clients from lower rates!

20 years dealing with index annuities has helped me recognize when a simple quality products arrives. Here it is! The Wealth Builder 8. Top caps, simple crediting methods, NO FEES and no nonsense. Just a great fixed annuity with outstanding potential to make a client happy!

Call 800-373-9697 and I will explain how to present this terrific FIA today!

Voya Wealth Builder Eight Annuity (Flexible Premium)				
		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	5.00%	5.75%	6.00%
Performance Trigger Index Strategy:	trigger	3.60%	4.10%	4.25%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	3.55	4.05	4.30
Fixed Rate Strategy:	rate	2.55%	2.55%	2.55%

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 - [American National](#)

Annuity Webinars

Voya Wealth Builder Six Annuity (Flexible Premium)				
		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	4.25%	5.00%	5.25%
Performance Trigger Index Strategy:	trigger	3.10%	3.50%	3.70%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	3.05	3.60	3.75
Fixed Rate Strategy:	rate	2.15%	2.15%	2.15%

[Agent Appointment](#) | [Rate Sheet](#)

Immediate Annuity Illustrations - A+ and A++ Rated

The insurance product built for immediate income!

Genworth Financial

Marketing Help

Annuity Answer Book
From Standard

Life Insurance
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IRA Rollovers

2016 Tax Reference
Guide Integrity

Longevity Annuity
Treasury Ruling
QLAC and DIAs



Immediate Lifetime Income!

Highly Regarded
Insurance Product
Maximum Income
ROP Guarantees



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Money
Finance
Economy
Loan

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FUNDING IT HOWEVER IS A PROBLEM

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Guarantee Gains

**Tax Deferred
Fixed Annuities**

MYGA | SPIA | FIA



**Do You Have
In Force Fixed
Annuity Business?**

**Change Direction
& Maximize Yield
For Your Clients!**

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