



## FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

Agent Use Only

January 03, 2017



**Fixed Annuity & Life Wholesaler  
Quality | Integrity | Expertise**

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### 2017 | New Year | Same Old-Fashioned Service

**We are here to assist with your traditional fixed annuity case designs, lifetime income comparisons for maximization and life insurance illustrations and commissions.**

**You will be glad you found us.**

**Client first approach on MYGA, SPIA, and FIA products!  
800-373-9697**

### Old But Not Obsolete - Vintage Fixed Annuities

#### Two Products To Watch In 2017 MYGA & SPIA

##### Tax-Deferred Fixed Rate Annuities - MYGAs

Agents who have sold MYGA's may remember the days when it was difficult to convince a client to lock-in a seven year guaranteed interest rate of 5.00%. Many years have passed since then, deferred rate annuities are now often viewed as low yielding with too small of a commission to present as an option to clients. Many older deferred annuity contracts are just sitting with no surrender charges, earning the minimum guaranteed rate. The reason being, MYGA products from past had high minimum guarantees compared to new money MYGA rates of today. Forever minimum guarantees of 3.00% and higher were very common. FSD always marketed the minimum guarantees as the strongest guarantees in a fixed annuity contract, and still believe that today.

Looking forward to 2017 and the expected upward momentum of interest rates, makes this a perfect time to get reacquainted with fixed rate MYG annuities. An increase of just 25% on the top fixed rates currently available could rejuvenate the MYGA marketplace big time. Imagine the ability to offer a client the guarantee rate of 4.00% for five years! A five year yield of 21.67% is more than double what most carriers 2016 rates paid!

##### As rates rise additional ways to help clients maximize yield could include:

- Reviewing existing clients current fixed rates, caps and spreads.
- Using the free withdrawal provisions to transfer to a higher guaranteed rate.
- Shorter term MYGA's such as 1 and 2 year may become available again.
- Top quality A+ rated carriers have rates of 3.00% again!

##### How MYGA's keep it simple and guaranteed for risk averse clients:

- A competitive guaranteed fixed interest rate that matches the surrender period.
- Clients know exactly how much their premium will grow.
- No surprises or misunderstood assumptions just the guarantees as offered at issue!

##### In This Issue

[Happy New Year](#)

[Two To Watch](#)

[2016 Articles](#)

[Life Insurance  
Premium Financing](#)

[Life Insurance  
Commission Specials](#)

##### 2017 News

[MYGA Rate Page](#)

[2017 Tax Reference  
Guide Integrity](#)

[IRS RULE  
Limits IRA Rollovers](#)

[Longevity Annuity  
Treasury Ruling  
QLAC and DIAs](#)

##### Trips / Rewards

[Liberty Bankers](#)

##### Annuity Webinars

[VOYA](#)

[Voya Blitz](#)

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- Waiver and free withdrawals for unforeseen needs.
- Tax deferred growth allows compounding of all interest earned.

[MYGA Rates range from 3-20 year guarantee periods](#) | [Request a MYGA quote](#)

### Immediate Annuities - SPIA - Get More Income NOW!

Clients in need of immediate and guaranteed income can use insurance. The Immediate Annuity payment is a return of principal and interest, this maximizes the payout percentage. Combined with its lower commission and loads, the SPIA cannot be beat by any other insurance product for immediate guaranteed income!

### SPIA Features

- Highest Lifetime Income NOW!
- Allows Use Of Larger Annual Percentage Of Nest Egg Without Ever Running Out!
- Nursing Home Income Enhancements
- Deferred Starts Longevity (DIA) (QLAC)
- Up to 5.00% Commission on A+ Rated Carrier
- Commutable Options or Locked In Non Assignable
- [NEED A SPIA Quote?](#)

## 2016 Articles - Full Year End List

### 2016 Articles By Jeff Affronti



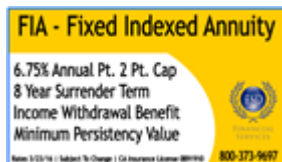
[Using The "Pre-Paid" Features Of Fixed](#)



[Simple And Guaranteed Approach To Savings](#)



[Immediate & Guaranteed Lifetime Income Insurance](#)



[Annual Point To Point Crediting With a Higher A Cap](#)



[How long a nest egg last withdrawing 4.00% income?](#)

[YES! Immediate Annuities Can Have Liquidity!](#)

**Liquidity In Immediate Annuities Does Exist!**



**Income Or Accumulation**  
**No Assumptions | No Fees**  
**No Indexing | Just Guarantees**  
**Fixed Rate & Immediate Annuities**

**For those clients that simply want it GUARANTEED!**  
PF2 Financial Services For Fixed Annuities and Life Insurance  
California Insurance LAF 0819190 | 800-375-9407 | www.pf2financial.com

For Clients Who Simply Want It Guaranteed

**ANALYSIS**



**Future Income Payout Percentages**  
**MYGA/SP4 vs IRA vs GWRB Comparison**

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Future Income Payout Percentages Comparison

**Increase Yields For Clients Who Like CD's**  
**But Are Willing To Step Away From**  
**FDIC Guarantees Into Insurance Guarantees!**



**Suggest A**  
**MYGA**  
**Fixed Rate**  
**Annuity**  
**Maximize Yield Tax Deferred**  
PF2 Financial Services | www.pf2financial.com | CA Insurance LAF 0819190 | 800-375-9407

Safely Maximize Yield For Clients Retirement Savings

[Log in to see the full list of 2016 marketing and articles!](#)

## Life Insurance Funding By Finance

# Funding For Life Insurance Policies



**Meet The Needs**  
**Of High Net Worth**  
**Individuals**

**Avoid the "Oh I didn't know" surprises!**  
**Work with an experienced program!**

[www.pfproposal.com](http://www.pfproposal.com)

### 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!

[Trial Application for a sample quote!](#)

## Life Insurance Commissions

# Commission Experienced Life Agents Can Earn More

**Special Commission on National Life Group (LSW)  
Call 800-373-9697**

**Looking for a new Life Insurance Carrier?  
[List Of Life Carriers For Appointment](#)**



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**5530 Corbin Ave. Suite 101 - Tarzana, CA 91356**

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January 10, 2017



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## Top Pick Fixed Indexed Annuities For January

The **Fixed Indexed Annuity** was created as a way for the risk averse retirement saver to possibly make more interest than a fixed rate annuity. Simple concepts for the clients who did not trust the securities markets. The original FIA crediting methods were design by insurance people and insurance carriers as and alternative fixed rate product, not a profit center.

If you are an agent who works with FIA's, check out the below top picks.

### S&P 500 Indexed Only - Traditional Easily Understood FIA's

#### A Rated Carrier

7 Year Surrender

1 Year Annual Point to Point Cap Of **5.25%** (4.75% Under \$100K)

1 Year Fixed Rate Of 2.00%

Minimum Guarantee 107% of Premium After 7 Years

Gender Based Lifetime Income Annuitization Available

NO FEES | NO Averaging | NO Spreads | No Surprises

Commission 4.00% (0-80) 2.00% (81-85) 1.45% (86-90)

#### A+ Rated Carrier

8 Year Surrender

2 Year Point to Point Cap of **11.60%** (10.00% under \$100K)

1 Year **Simple Cap 4.40%** (4.00% under \$100K) (if S&P not down, cap credited)

**8 Year Fixed Rate 2.60%**

Minimum Guarantee 104% After 8 Years

Gender Based Lifetime Income Annuitization Available

NO FEES | NO Averaging | NO Spreads | No Surprises

Commission 4.50% (0-75) 3.50% (76-80) 2.25% (81-85)

**AGENTS - If you are NOT required to run your fixed business through a BD or other entity and are interested in competitive, old school, FIA crediting methods and client oriented products, call me for details!**

I have been working with indexed annuities since 1995 with the goal of providing the top cap rates available for your risk averse clients. **Call and get a real education on how certain FIA's still look and feel like insurance, not a fee driven securities product! Toll Free 800-373-9697**

#### In This Issue

[Fixed Index Annuity](#)

[Guaranteed Gains Every Year](#)

[Life Insurance Commission](#)

#### 2017 News

[MYGA Rate Page](#)

[2017 Tax Reference Guide Integrity](#)

[IRS RULE Limits IRA Rollovers](#)

[2017 Retirement Planning Guide](#)

[Longevity Annuity Treasury Ruling QLAC and DIAs](#)

#### Trips / Rewards

[Liberty Bankers](#)

#### Annuity Webinars

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[Voya Blitz](#)

[American General](#)



[Get an FIA Illustration](#) | [Get Appointed With A Carrier](#)

## The Fixed Rate Annuity - Always On The Rise

### GUARANTEED COMPOUNDED GAINS EVERY YEAR

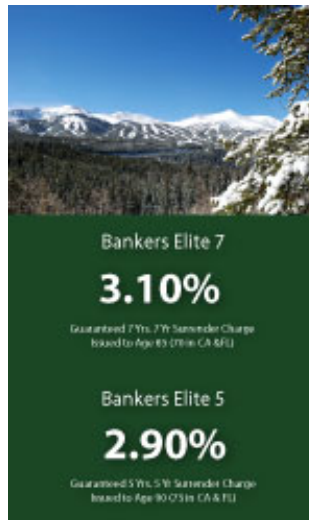
#### Multi-Year Guarantee Annuity

Some clients want to know exactly what to expect. The MYGA is perfect for them.

A guaranteed set rate, for a set period of time, all timed to match the withdrawal charge period. No guess work here, just an exact accumulation guarantee!

#### Current Yields When Held To Term:

- 3 Year - 6.28%
- 4 Year - 10.17%
- 5 Year - 15.37%
- 6 Year - 18.37%
- 7 Year - 22.99%
- 8 Year - 27.66%
- 9 Year - 32.78%
- 10 Year - 38.36%



[Request a MYGA quote](#) | [Get Appointed With A Carrier](#)

## Life Insurance

### 2017 Special On All National Life (LSW) Life Products

**Sign Up Now For 2017 Program**

**Bonus For Your Expertise**

[View our life carriers and products!](#)

**800-373-9697**

YES! I NEED LIFE INSURANCE

**Oh!**  
I don't want to use my money!

HAVE YOU HEARD OF PREMIUM FINANCING

This program really works for clients that can qualify.

**800-373-9697**  
**PFProposal.com**

[ P F P ] PREMIUM FINANCE PROPOSAL

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# FSD Financial Services News & Reviews

## Traditional Fixed Annuities and Life Insurance for Agents

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**January 26, 2017**



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## GENDER BASED INCOME RIDER

### No Cap Fixed Indexed Annuity

#### NEW FIXED INDEXED ANNUITY FOR MEN!

#### **GENDER BASED INCOME RIDER PRICING**

Here is a new FIA with simple crediting methods, which we like, and an optional income rider with gender based pricing so males, who historically have a lower life expectancy, get a higher starting payout than females! See the details below and give me a call or email if you are interested.

#### S&P 500 Index Crediting Methods:

1 Year Point to Point	5.00% CAP	100% Participation
1 Year Point to Point	NO CAP	45% Participation
Fixed	1.75%	N/A
Surrender	10 Years	10,9,8,7,6,5,4,3,2,1,0% (9% Year 1 In AK, CA, FL, MN, MO, NJ, OH, OK, OR, PA, SC, TX, UT, WA)
Commission: Trail	7.00% 0-75	In CA and FL 1.00%
Options Available	5.00% 76+	Lower Commission
Product Bonus:	4.00% Accumulation	10% Rider Benefit Base*

**\*Optional Income Rider Available, not required!**

#### Gender Based Lifetime Income Payout Percentages:

	Age 60	Age 70	Age 76	Age 80
Male	4.20%	5.30%	6.00%	6.70%
Female	4.00%	5.10%	5.80%	6.50%
Joint	3.60%	4.20%	4.60%	5.10%
Cost	0.90% Annually			
Benefit Base	4.00% of AV			
Increases				

Add 0.10% Per Year for ages 61-69 (so at 69 payout is 5.10% male and 4.90% Female)

Add 0.10% Per Year for ages 71-75

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#### In This Issue

[NEW Gender Based Income Rider](#)

[Two Insurance Products For 2017](#)

[Life Insurance Commission](#)

#### 2017 News

[MYGA Rate Page](#)

[2017 Tax Reference Guide Integrity](#)

[IRS RULE Limits IRA Rollovers](#)

[2017 Retirement Planning Guide](#)

[Longevity Annuity Treasury Ruling QLAC and DIAs](#)

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[Liberty Bankers](#)

[American National](#)

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Add 0.20% Per Year for ages 76-79  
Add 0.10% Per Year for ages 81-100

**AGENTS - If you are NOT required to run your fixed indexed business through a BD or other entity and are interested in competitive, old school, FIA crediting methods and client oriented products, call me and we will help find the best FIA for your client! - Toll Free 800-373-9697**

[Get an FIA Illustration](#) | [Get Appointed With A Carrier](#)

## Traditional Fixed Annuities

**It's Like Having A Crystal Ball  
Full Of Guarantees**



**Two Fixed Annuity  
Insurance Products  
To Watch Throughout 2017**

**Have clients who demand to know exactly  
what to expect from their fixed annuity?**

**Guaranteed Income or Accumulation  
the SPIA or MYGA may be the perfect solution.  
[Read More Here](#)**

[Request a MYGA quote](#) | [Get Appointed With A Carrier](#)

## Life Insurance

**2017 Special On Life Products  
[Sign Up Now For 2017 Program](#)**

# LIFE INSURANCE EXPERT?

CONTRACTING | COMMISSIONS | ILLUSTRATIONS | SALES | SERVICE | 800-373-9697

**Bonus For Your  
Expertise**

Selling *LIFE* Insurance for a long time?  
Do all your own work?

Well, we feel you should be **compensated**  
for your expertise.

Before you place that next *LIFE* case call us  
for your special *LIFE* commission bonus!

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**Bonus For Your Expertise**  
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[Life Of Southwest \(LSW\)](#)  
[National Life Agent Appointment](#)

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## Immediate Annuities

SPIA Quotes

The Insurance Product Built For Guaranteeing Lifetime Income

# FOR INCOME

## Take A Look

### At Immediate Annuities

- Guarantees income for life!
- A nest egg can provide competitive income without it ever running out!
- Insurance and longevity protection!
- Provide a steady income that will never reduce!

<b>INSURANCE</b>	<b>RETIREMENT</b>
<b>SAFETY</b>	<b>GUARANTEES</b>
<b>800-373-9697</b>	
<b>www.SPIAquote.com</b>	

Here to help with client income needs!

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**Large Case SPIA Bonus**  
**0.25% Bonus On Life SPIA**  
**Over \$300,000\***

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