

Fixed Indexed Annuities

Diverse selection products and carriers to best fit clients needs.

Products Offering:

- * 5 year surrender with high caps & no income rider required
- * Bonus products work well with flexible premiums
- * Uncapped strategies with volatility control

A Fixed Option For 2017 IRA

Flexible premiums products for starting IRA and Non-qualified savings.

Products Offer:

- * Fully Liquid FPDA for combining qualified funds
- * Low premiums with strong minimum guarantees to up to 2.50%
- * Rate guarantees up to 3.25% for 6 years on \$2,000 qualified premium

(Note: \$500,000 Would Accumulate To \$605,773 Assuming No Withdrawals Are Made!)

Highest Percentage Of Lifetime Income Now

Clients can spend their nest egg now and have it last a lifetime.

- * Male 63 = \$2,456.49 (5.90% Annually)
- * Female 63 = \$2,374.41 (5.70% Annually)
- * Male 67 = \$2,669.56 (6.41% Annually)
- * Female 67 = \$2,566.67 (6.16% Annually)
- * Male 72 = \$2,981.68 (7.16% Annually)
- * Female 72 = \$2,852.08 (6.84% Annually)

\$500,000 Non Qualified Premium - Life with Installment Refund - Monthly Income Starting In 1 Month
Assuming 100% Cost Basis Exclusion Ratio from 70% - 78% | Call for details! SPIAQUOTE.COM



- 3 Year Rate - 2.00% With Full Death Benefit & Withdrawals
- 5 Year Rate - 3.40% For all 5 Years - Enhanced Rate
- 6 Year Rate - 3.25% With Full Death Benefit & Withdrawals

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.



FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

For Agent Use Only

January 03, 2018

The Always Increasing Value MYGA

For clients that want regular and guaranteed gains year after year!

MYGA Rates Are UP!

- 1 Year Rate Guarantee **1.00%** - Left to accumulate will yield 1.00% ([details](#))
- 3 Year Rate Guarantee **2.15%** - Left to accumulate will yield 6.59% ([details](#))
- 4 Year Rate Guarantee **2.50%** - Left to accumulate will yield 10.38% ([details](#))
- 5 Year Rate Guarantee **3.40%** - Left to accumulate will yield 18.19% ([details](#))
- 6 Year Rate Guarantee **3.50%** - Left to accumulate will yield 22.88%
- 7 Year Rate Guarantee **3.60%** - Left to accumulate will yield 28.11%
- 10 Year Rate Guarantee **3.70%** - Left to accumulate will yield 43.80%

[Request a quote for your client here](#)

LTC Annuity - [6 Year option](#)

A+ Rated - 96 Comdex MYGA

- 5 Year Rate Guarantee **3.10%** Year 1 then **2.10%** Years 2-5
- 10 Year Rate Guarantee **3.80%** Year 1 then **2.80%** Years 2-10 ([details](#))

Immediate Annuities - SPIA

Guaranteed Longevity Protection

Highest Percentage Of Lifetime Income Now

Clients can spend their nest egg now and have it last a lifetime.

Below are some full commission examples of SPIA Income.

Where else can a 72 year old use 7.16% of his nest egg annually without the fear of it running out?

Gender/Age	Monthly Income	Annual Payout	Gender/Age	Monthly Income	Annual Payout
Male 63	\$2,456.49	5.90%	Female 63	\$2,374.41	5.70%
Male 67	\$2,669.56	6.41%	Female 67	\$2,566.67	6.16%
Male 72	\$2,981.68	7.16%	Female 72	\$2,852.08	6.84%

\$500,000 Non Qualified Premium | Life with Installment Refund | Monthly Income Starting In 1 Month
Assuming 100% Cost Basis Exclusion Ratio from 70% - 78% | Commission 3.00% | Call for details!

Specializing in Large Premium Cases | [Liquidity](#) | [Nursing Home Enhancements](#) | [Medically Underwritten](#) | QLAC | DIA
Cash and Installment Refunds | Inflation Protection COLAs | Terminal Funding | Income Laddering | Joint Life Options

[Compare against income riders for income NOW!](#)

LIFE INSURANCE CORNER - SPWL

Single Premium Whole Life

- Quick issue point-of-sale underwriting. NO medicals. NO APS's, phone interview!
- Issue ages 50 - 80.
- 13.00% commission = 12.00% + 1st case bonus of 1.00% from FSD (Call for recruiting agency levels)
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD.
- [CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)
- [Request SPWL Illustration Here](#)

Life Insurance Commission - [Bonus for your expertise.](#)

Life Insurance Taxation - [Life Insurance Update From Liberty Bankers Life](#)

Using deferred fixed annuities guarantees the accumulation value will grow each year.

2017 IRA IDEAS

2017 IRA Contribution Limits
Under age 50 - \$5500
Ages 50+ = \$6500

- 5, 7 or 10 Year Starting With \$250 of Premium - [Details](#) + Long appointment process get started now!
- FPDA With First year enhanced rates 5 or 7 Year Min. \$5,000 of Premium - [Details](#) [7 Year](#) | [5 Year](#)
- Liquid No Surrender Starting With \$10,000 of Premium and a 1.00% asset based commission - [Details](#)

Happy New Year 2018:

Your Fully Independent Fixed Only General Agency.

Hotlist January 02, 2018
[See it here](#)

6 Year MYGA With a 3.25% Rate
\$500,000 can earn \$105,774!
[Want a client illustration?](#)

2018 Tax Reference
Guide From Lafayette Life
[PDF](#)



Fixed Indexed Annuities

Diverse selection products and carriers to best fit clients needs.

Products Offering:

- * 5 year surrender with high caps & no income rider required
- * Bonus products work well with flexible premiums
- * Uncapped strategies with volatility control

A Fixed Option For 2017 IRA

Flexible premiums products for starting IRA and Non-qualified savings.

Products Offer:

- * Fully Liquid FPDA for combining qualified funds
- * Low premiums with strong minimum guarantees to up to 2.50%
- * Rate guarantees up to 3.25% for 6 years on \$2,000 qualified premium (Note: \$500,000 Would Accumulate To \$605,773 Assuming No Withdrawals Are Made!)

Highest Percentage Of Lifetime Income Now

Clients can spend their nest egg now and have it last a lifetime.

- * Male 63 = \$2,456.49 (5.90% Annually) * Female 63 = \$2,374.41 (5.70% Annually)
- * Male 67 = \$2,669.56 (6.41% Annually) * Female 67 = \$2,566.67 (6.16% Annually)
- * Male 72 = \$2,981.68 (7.16% Annually) * Female 72 = \$2,852.08 (6.84% Annually)

\$500,000 Non Qualified Premium - Life with Installment Refund - Monthly Income Starting In 1 Month Assuming 100% Cost Basis Exclusion Ratio from 70% - 78% | Call for details! © SPWALIFE.COM



3 Year Rate - 2.00% With Full Death Benefit & Withdrawals
5 Year Rate - 3.40% For all 5 Years - Enhanced Rate
6 Year Rate - 3.25% With Full Death Benefit & Withdrawals

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.

FSD Financial Services (FSD) Chartered Broker-Dealer (C.B.D.) Member of FINRA, SIPC. Broker-Dealers In: Colorado, Florida, Kansas, Missouri, New York, North Carolina, South Carolina, Virginia, West Virginia, Wisconsin, Wyoming.

21.15%
In 6 Years!

End Of Year	Guaranteed Accumulation Value
1	\$516,250
2	\$533,028
3	\$550,352
4	\$568,706
5	\$586,706
6	\$605,774

CLICK FOR MORE INFO

'18T ax REFERENCE SHEET		
CHARACTERIZATION	DEFINITION	APPLICABLE TAX RATES
Ordinary Income	Income earned on investments that are not tax-deferred.	15% (10% for 2018)
Capital Gains	Income earned on investments that are tax-deferred.	15% (20% for 2018)
Dividends	Income earned on investments that are tax-deferred.	15% (20% for 2018)
Interest	Income earned on investments that are tax-deferred.	15% (20% for 2018)
Rental Income	Income earned on investments that are tax-deferred.	15% (20% for 2018)
Retirement Income	Income earned on investments that are tax-deferred.	15% (20% for 2018)
Other Income	Income earned on investments that are tax-deferred.	15% (20% for 2018)

Fixed Annuity Quotes & Case Design

If you do not use fixed annuities as your primary insurance line of products, CALL ME! For over 20 years I have been working side by side with agents who primarily sell Life or Health Ins. We sift through the junk to find top quality fixed products for you and your clients. I will show you how to non-invasively market Fixed Annuities to your current client base.

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#)

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [2017 Retirement Planning Guide](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Fake Insurance Tax Form Scam](#)
- [2018 Cost of Living Adjustments Announced](#)
- [QLAC NEWS:](#) Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

DOL Updates

- [Lafayette Life Insurance Company](#)
- [Athene Guide](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National](#)

Annuity Webinars

- [VOYA](#)
- [Voya Blitz](#)
- [American General | AIG Wednesday](#)
- [Lafayette - What will my retirement income look like](#)

Articles

- [See all articles here](#)

STAY CONNECTED - WE OFFER REGULAR AND ORIGINAL CONTENT



SPIAQUOTE.COM



FINANCIAL
SERVICES

Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

FOR AGENT USE ONLY

Information subject to change and human error.

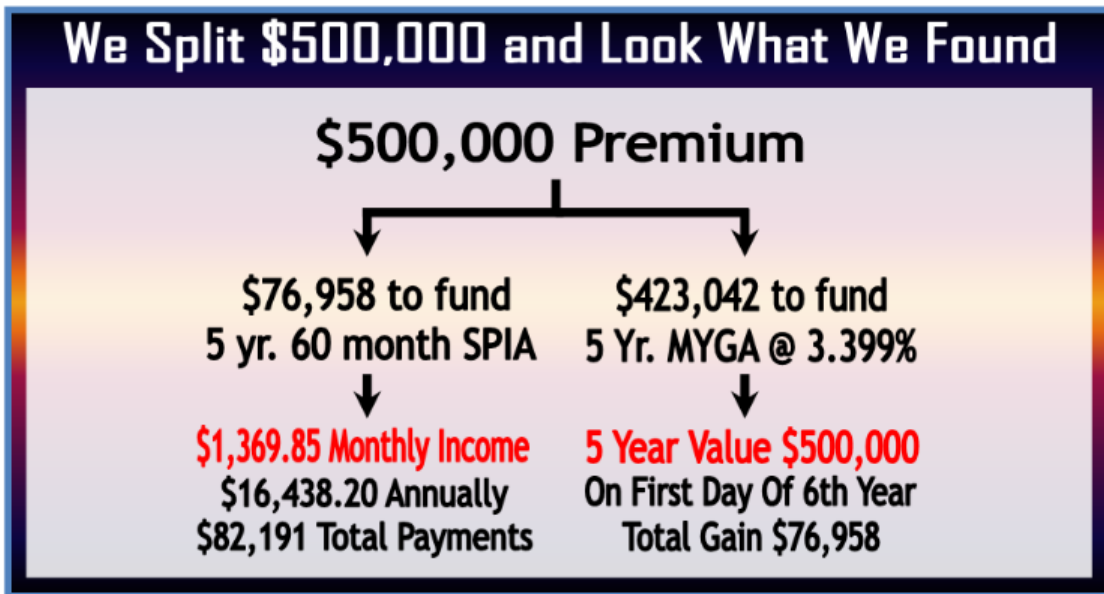
Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI



The Split Annuity Concept - Five Years Guaranteed Income And Premium Protection

Split annuities are great for bridging shorter term income gaps of 5 - 10 years. Here is an example of how a split annuity maximized income and over all yield for one client.
[See more here](#) | [PDF](#) | [Request A Split Annuity Quote](#)



Fixed Rates 2018:

For clients who want regular and guaranteed gains year after year!

<p>3 Year MYGA @ 2.15% Rate \$500,000 can earn \$32,948!</p>	<p>5 Year MYGA @ 3.35% Rate \$500,000 can earn \$89,552!</p>	<p>6 Year MYGA @ 3.25% Rate \$500,000 can earn \$105,774!</p>

6.59% In 3 Years!

End Of Year	Guaranteed Accumulation Value
1	\$510,705
2	\$521,731
3	\$532,948

[CLICK FOR MORE INFO](#)

17.90% In 5 Years!

End Of Year	Guaranteed Accumulation Value
1	\$516,750
2	\$534,061
3	\$551,952
4	\$570,443
5	\$589,552

[CLICK FOR MORE INFO](#)

21.15% In 6 Years!

End Of Year	Guaranteed Accumulation Value
1	\$516,250
2	\$533,028
3	\$550,352
4	\$568,706
5	\$586,706
6	\$605,774

[CLICK FOR MORE INFO](#)

Hotlist January 2018 - [See it here](#)

3 Year Rate Guarantee 2.15% - Left to accumulate will yield 6.59% ([details](#))

5 Year Rate Guarantee 3.40% - Left to accumulate will yield 18.19% ([details](#))

[Want a client illustration?](#) | [See Additional Rates Here](#)

Immediate Annuities

SPIA's much more to offer than meets the eye!

We specializing in multi million dollar premium cases & work with the most competitive highest quality carriers.

Medically Underwritten Impaired Risk



Clients in poor health
could see an increase in
lifetime income payouts!

Optional Nursing Home Enhancement Rider



Increases income payments
50% for up to five years if
confined to a nursing home

Commutable Liquid SPIA With Access To Premium



Refund of up to 100%
of premium less any
previous income payments*

ONLY THE SPIA

What other insurance product will allow a 72 year old male to use 7.16% of his nest egg annually without the fear of it running out?

LIFE INSURANCE CORNER - SPWL

Single Premium Whole Life

- **Quick issue point-of-sale underwriting. NO medicals. NO APS's, phone interview!**
- Issue ages 50 - 80.
- 13.00% commission = 12.00% + 1st case bonus of 1.00% from FSD (Call for recruiting agency levels)
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD.
- [CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)
- [Request SPWL Illustration Here](#)

Life Insurance Commission - [Bonus for your expertise.](#)

Life Insurance Taxation - [Life Insurance Update From Liberty Bankers Life](#)

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- **QLAC NEWS:** Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

DOL Updates

- [Lafayette Life Insurance Company](#)
- [Athene Guide](#)
- [84 -24 Form Need For Qualified Funds](#)

Articles

- [See all articles here](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National](#)

Annuity Webinars

- [VOYA](#)
- [Voya Blitz](#)
- [American General | AIG Wednesday](#)
- [Equitrust 7 Year FIA 1-11-2018](#)
- [Lafayette - What will my retirement income look like](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

Fixed Annuity Quotes & Case Design

If you do not use fixed annuities as your primary insurance line of products, CALL ME! For over 20 years I have been working side by side with agents who primarily sell Life or Health Ins. We sift through the junk to find top quality fixed products for you and your clients. I will show you how to non-invasively market Fixed Annuities to your current client base.

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#)



SPIAQUOTE.COM



FINANCIAL
SERVICES

Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

Jeff Affronti | Darren Mitchell

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

FOR AGENT USE ONLY

Information subject to change and human error.

Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI



FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

For Agent Use Only

January 17, 2018

Fixed Annuity Quotes & Case Design

If you do not use fixed annuities as your primary insurance line of products, CALL ME! For over 20 years I have been working side by side with agents who primarily sell Life or Health Ins.

No Fear! - We walk you through the entire process:

- Company selection and Contracting
- Product selection and how to present to the client
- Paperwork and suitability assistance
- Transfer and 1035 follow-up

We sift through the marketplaces offerings to find top quality fixed products for you and your clients. I will show you how to market Fixed Annuities to your current client base.

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#)

MYGA Rates Are Ticking Upward:

For clients who want regular and guaranteed gains year after year!
Not all MYGA's are equal, call for us for the contract details.

<p>5 Year MYGA @ 3.25% Rate \$500,000 can earn \$86,705!</p>	<p>6 Year MYGA @ 3.25% Rate \$500,000 can earn \$105,774!</p>	<p>7 Year MYGA @ 3.50% Rate \$500,000 can earn \$136,139!</p>
<p style="text-align: center;">3.25% For All 5 Years And Includes</p> <p>Interest Withdrawals In 30 Days + 10% after 1 year. Full Accumulation Value As Death Benefit. Non-Recurring 0% Surrender After Term Annuitize After 12 Months For Five Years No MVA + Nursing Care</p> <p style="text-align: center;">CLICK FOR MORE INFO</p>	<p style="text-align: center;">3.25% For All 6 Years And Includes</p> <p>Withdrawals up to 100% of accumulated interest. Full Accumulation Value As Death Benefit. Non-Recurring 0% Surrender Charge After Term Annuitize Anytime For Five Years Or More</p> <p style="text-align: center;">CLICK FOR MORE INFO</p>	<p style="text-align: center;">3.50% For All 7 Years And Includes</p> <p>Interest Withdrawals In 30 Days + 10% after 1 year. Full Accumulation Value As Death Benefit. Non-Recurring 0% Surrender After Term Annuitize After 12 Months For Five Years No MVA + Nursing Care</p> <p style="text-align: center;">CLICK FOR MORE INFO</p>
<p>5 Year MYGA With 3.40% Yield \$500,000 can earn \$90,957!</p>	<p>5 Year MYGA With 3.35% Yield \$500,000 can earn \$89,552!</p>	<p>5 Year MYGA With 3.09% Yield \$500,000 can earn \$82,089!</p>

4.20% Year 1

3.20% Years 2-5

3.999% 5 Year Yield

Adding These Features Lowers Annual Rate:

Full Death Benefit Subtract 0.25%
10% Withdrawal Subtract 0.15%
Interest Withdrawal Subtract 0.05%

CLICK FOR MORE INFO

3.35%

For All 5 Years

Rate is 3.25% in CA & FL and Includes the Full Death Benefit

Adding These Features Lowers Annual Rate:

RM Distribution Subtract 0.16%
10% Withdrawals Subtract 0.08%
Terminal Ill, Nursing Subtract 0.15%
Full Death Benefit Subtract 0.35%
Interest Withdraw Subtract 0.08%

CLICK FOR MORE INFO

4.15% Rate For 5 Years

3.09% 5 Year Average

Up Front Sales Charge: 5.00% Of Initial Premium

Full Death Benefit Included
Recurring 1% Surrender Charge No MVA
No Free Withdrawals

CLICK FOR MORE INFO

Other MYGA's For January 2018

- **3 Year Rate Guarantee 2.15%** - Left to accumulate will yield 6.59% ([details](#))
- **No Surrender 100% Liquid Annuity** - [Details](#)
- [Want a client illustration?](#)
- [See Additional Rates Here](#)

Annually Crediting Fixed Indexed Annuities

Annual Point To Point Methods

5 Year FIA	7 Year FIA	Illustration / Hypothetical
<p>5 Year Surrender Fixed Indexed Annuity</p> <p>5.25% - 5.50% Annual Cap S&P 500 Pt-to-Pt Option</p> <p>No Cap 60% - 70% Participation U.S. Retiree Spending Bucket</p> <p>2.25% - 2.40% Declared Fixed Rate</p> <p>CLICK FOR MORE INFO</p>	<p>7 Year Surrender Fixed Indexed Annuity</p> <p>5.40% Annual Cap S&P 500 Pt-to-Pt Option</p> <p>6.00% Cap On GLD Annual Pt-to-Pt Option</p> <p>No Cap 70% Participation U.S. Retiree Spending</p> <p>2.40% Declared Fixed Rate</p> <p>CLICK FOR MORE INFO</p>	<p>Fixed Indexed Annuity Illustration Request Page</p> <p>Hypothetical By Crediting Method Premium Bonus Enhancements Income Riders Guarantee Income Agent Appointment & Commission</p> <p>CLICK FOR MORE INFO</p>

Supplement Retirement Income

We specializing in very large premium cases & work with the most competitive highest quality carriers. Below is a standard illustrations with an (A) rated carrier.

**Assumes \$500,000 - Starts 1 Month After Premium Received
100% ROP Lifetime Income With Installment Refund Guarantee**

(A) Rated Carrier | 3.00% Commission (0-84) 1.50% (85-90)

Gender / Age	Monthly Income	Lifetime Annual P&I %
Male Age 62	\$2,406.46	5.78%
Male Age 65	\$2,564.47	6.15%
Male Age 67	\$2,669.56	6.40%
Male Age 71	\$2,912.84	6.99%
Male Age 75	\$3,211.35	7.71%
Male Age 85	\$4,561.53	10.95%
Female Age 62	\$2,327.91	5.59%
Female Age 65	\$2,475.43	5.94%
Female Age 67	\$2,566.77	6.16%
Female Age 71	\$2,787.00	6.69%
Female Age 75	\$3,069.55	7.37%
Female Age 85	\$4,234.20	10.16%

[Get A Quote & Compare Lifetime Income NOW!](#)

LIFE INSURANCE CORNER - SPWL

Single Premium Whole Life

- **Quick issue point-of-sale underwriting. NO medicals. NO APS's, phone interview!**
- Issue ages 50 - 80.
- 13.00% commission = 12.00% + 1st case bonus of 1.00% from FSD (Call for recruiting agency levels)
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD.
- [CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)
- [Request SPWL Illustration Here](#)

Life Insurance Commission - [Bonus for your expertise.](#)

Life Insurance Taxation - [Life Insurance Update From Liberty Bankers Life](#)

WHAT'S HAPPENING NOW

2018 Important Topics

- 2018 Tax Reference Guide Lafayette Life
- 2017 Tax Reference Guide Integrity
- 2018 Cost of Living Adjustments Announced
- **QLAC NEWS:** Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

DOL Updates

- Lafayette Life Insurance Company
- Athene Guide
- 84 -24 Form Need For Qualified Funds

Articles

- [See all articles here](#)

Trips / Rewards

- Liberty Bankers 2018
- American National Cabo 2019
- American National Annuity Bonus Ends 4/30

Annuity Webinars

- [VOYA](#)
- [Voya Blitz](#)
- [American General | AIG Wednesday](#)
- [Equitrust 7 Year FIA 1-11-2018](#)
- [Lafayette - What will my retirement income look like](#)

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs
- [Partial 1035 Rule - IRS Page](#)

STAY CONNECTED - WE OFFER REGULAR AND ORIGINAL CONTENT



SPIAQUOTE.COM



FINANCIAL
SERVICES

Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

Jeff Affronti | Darren Mitchell

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

FOR AGENT USE ONLY

Information subject to change and human error.

Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI



FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

For Agent Use Only

January 24, 2018

For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.

Follow Jeff Here



STAY CONNECTED MORE OFTEN
WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE



MYGA - Will a 4.00% Rate Soon Arrive?

For clients who want regular and guaranteed gains year after year!
Not all MYGA's are equal, call for us for the contract details.

Rate	Term	Surrender %	Death Benefit	Withdrawals	Waivers	Commission
1.00% Details	Totally Liquid	0% None No MVA	Full Accumulation Value	Any amount anytime	None	0.50% Annually Paid As Earned Monthly
2.15% Details	3 Years	Non Recurring MVA 7.9, 7.0, 6.2, 0% Thereafter	Surrender Value	None	None	2.00% 0-90 (75 in CA & FL)
2.25% Details	3 Years	Recurring w/MVA 10,10,9% 30 Day Window Prior Term End	Full Accumulation Value	Cumulative Interest Anytime	Nursing Home	2.00% to 80 1.50% 81-90
3.25% Details	5 Years	Non Recurring No MVA 9,8,7,6,5,0% Thereafter	Full Accumulation Value Owners that are annuitant	Interest in 30 days and 10% after 1 year	Nursing Care	2.25% to 80 1.25% 81+ Carrier Based Bonus Available
3.35% Details	5 Years	Recurring w/MVA 9,8,7,6,5 30 Day Window Prior Term End	Surrender Value Adding full death benefit lowers rate by 0.35% (0.10% in CA & FL required)	None Included Adding withdrawals lowers rate by 0.08% to 0.16%	None Included Adding Wavers lowers rate by 0.15%	2.25% to 80 1.50% 81-90
3.25% Details	6 Years	Non Recurring W/MVA 8,7,7,6,5,4,0% Thereafter	Full Death Benefit	100% of accumulated interest	None	2.00% 0-79
3.50% Details	7 Years	Non Recurring 9,8,7,6,5,4,3,0% thereafter NO MVA	Full Accumulation Value Owners that are annuitant	Interest in 30 days and 10% after 1 year	Nursing Care	2.25% to 80 1.25% 81+ Carrier Based Bonus Available

4.00% Lifetime Income Cost Analysis Based On A \$500,000 Nest Egg

Supplement Retirement Income

A client who is managing a \$500,000 nest egg to produce a 4.00% income or \$1,666.67 per month (\$20,000 annually), could use a portion of that nest egg in an Single Premium Immediate Annuity (SPIA) and guarantee the income for life today!

Below are some SPIA breakdowns by age and gender with payments beginning 1 month after premium is received. The SPIA, a lifetime income with installment refund, guarantees payments will continue for as long as the client is alive and will never pay less than the initial premium.

So, how much premium is needed to fund the 4.00%, \$20,000 of income by age?

Male age 59 = \$367,175.84 - (67.00% Tax Exclusion Ratio)	Female age 59 = \$378,639.87 - (68.90% Tax Exclusion Ratio)
Male age 62 = \$346,610.55 - (68.70% Tax Exclusion Ratio)	Female age 62 = \$358,285.83 - (70.10% Tax Exclusion Ratio)
Male age 65 = \$325,299.54 - (70.90% Tax Exclusion Ratio)	Female age 65 = \$336,981.22 - (75.50% Tax Exclusion Ratio)
Male age 68 = \$306,135.98 - (74.20% Tax Exclusion Ratio)	Female age 68 = \$318,793.36 - (75.20% Tax Exclusion Ratio)
Male age 71 = \$286,465.95 - (77.10% Tax Exclusion Ratio)	Female age 71 = \$299,380.23 - (78.30% Tax Exclusion Ratio)
Male age 74 = \$266,517.29 - (79.30% Tax Exclusion Ratio)	Female age 74 = \$278,960.78 - (80.30% Tax Exclusion Ratio)
Male age 77 = \$247,863.23 - (82.80% Tax Exclusion Ratio)	Female age 77 = \$261,370.31 - (84.20% Tax Exclusion Ratio)
Male age 80 = \$234,096.84 - (82.50% Tax Exclusion Ratio)	Female age 80 = \$249,152.09 - (89.40% Tax Exclusion Ratio)

**See Full Article On [Linkedin](#) or [PDF](#)
Assumes \$500,000 - Starts 1 Month After Premium Received
100% ROP Lifetime Income With Installment Refund Guarantee
(A) Rated Carrier | 3.00% Commission**

We specializing in very large premium cases & work with the most competitive highest quality carriers.
Below is a standard illustrations with an (A) rated carrier.



[Get A Quote & Compare Lifetime Income NOW!](#)

Fixed Indexed Annuities

Annual Point To Point Methods

5 Year FIA	7 Year FIA	Illustration / Hypothetical
5 Year Surrender Fixed Indexed Annuity	7 Year Surrender Fixed Indexed Annuity	Fixed Indexed Annuity Illustration Request Page
5.50% S&P Annual Cap No Cap Options High 1 Year Fixed Option	5.65% S&P Annual Cap No Cap Options High 1 Year Fixed Option	Multi Carriers Income Riders Historical Calculations

[CLICK FOR MORE INFO](#)

[CLICK FOR MORE INFO](#)

[CLICK FOR MORE INFO](#)

Many Life Insurance Carriers Available

Single Premium Whole Life

Very efficient way to transfer wealth!

SPWL

- **Quick issue point-of-sale underwriting. NO medicals. NO APS's, phone interview!**
- Issue ages 50 - 80.
- 13.00% commission = 12.00% + 1st case bonus of 1.00% from FSD (Call for recruiting agency levels)
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD.
- [CASE STUDY - Female Age 50 Can Turn \\$100,000 Into As Much As \\$290,000 In 15 minutes!](#)
- [Request SPWL Illustration Here](#)

Life Insurance Commission - [Bonus for your expertise.](#)

Life Insurance Taxation - [Life Insurance Update From Liberty Bankers Life](#)

Life Agents - Add Fixed Annuities Today

If you do not use fixed annuities as your primary insurance line of products, CALL ME! For over 20 years I have been working side by side with agents who primarily sell Life or Health Ins.

No Fear! - We walk you through the entire process:

- Company selection and Contracting
- Product selection and how to present to the client
- Paperwork and suitability assistance
- Transfer and 1035 follow-up

We sift through the marketplaces offerings to find top quality fixed products for you and your clients. I will show you how to market Fixed Annuities to your current client base.

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#)

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- [QLAC NEWS:](#) Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

DOL Updates

- [Lafayette Life Insurance Company](#)
- [Athene Guide](#)
- [84 -24 Form Need For Qualified Funds](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National Cabo 2019](#)
- [American National Annuity Bonus Ends 4/30](#)

Annuity Webinars

- [Life Of The Southwest National Life Group](#)
- [American General | AIG Wednesday](#)
- [Lafayette - Inherited IRA & RMD](#)
- [Lafayette - What will my retirement income look like](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

Articles

- [See all articles here](#)

STAY CONNECTED - WE OFFER REGULAR AND ORIGINAL CONTENT



Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

FOR AGENT USE ONLY

Information subject to change and human error.

Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI