



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

800-373-9697
Let's talk guarantees

Life Agent Use Only
Quick Discussion Guide

January 09, 2019
Update

Fixed Interest Rate HotList - NY News!

This month the Hotlist includes New York approved MYGA's with very nice guaranteed rates.

The rates are banded. For premium of \$100,000 or more the average rates at the end of term are:
5 year 3.65% | 6 Year 3.85% | 7 Year 3.94% - Gives us a call or click below for more details.



Fixed Annuity Hot List
www.FSDfinancial.com | www.SPIAquote.com
January 07, 2019 800-373-9697 AGENT USE ONLY

113 Year Old (A) Rated Carrier With A 20% Surplus



5 Years	6 Years	7 Years
3.65*	3.85%*	3.94%*
4.45% Year 1 3.45% Years 2-5	3.85% For all 6 Years	4.80% Year 1 3.80% Years 2-7

*Rates based on \$100,000 premium | Rates under \$100,000 are 0.10% less.
Not Available in UT | Full Death Benefit | Up To 10% Free Withdrawals
30 Day Window | Commission is 2.50% (ages 0-79) | 0.50% (ages 80-90)

(B++) Rated Carrier | Reduce Rate For Needed Options!

4.00% For 5 Years

3.90% In CA and FL

CA & FL 0.10% Less as full death benefit is included.
A 0.35% value for only 0.10% - Great Deal For CA & FL!

RMD Withdrawal Subtract 0.16%

10% Withdrawal Subtract 0.08%

Terminal Ill, Nursing Subtract 0.15%

72t Withdrawal Subtract 0.05%

Full Death Benefit Subtract 0.35%

Interest Withdraw Subtract 0.08%

3.25%

For 3 Years

Liberty Bankers Life Walk Away Enhanced MYGA		
Premium	\$500,000 @ 3.25%	2.00% Commission (0-90)
End Of Year 1	\$516,250.00	Not In Avail. DE, MN, NH & NY CA & FL max issue age 75
End Of Year 2	\$533,028.13	
End Of Year 3	\$550,351.54	

Look at this 6 Year Guarantee MYGA Rate

4.10% Interest Rate

6 Year Non-Repeating Surrender
Withdrawal of accumulated interest
27.26% Yield In 6 Years If Left To Accumulate

New York Approved 5 Year MYGA Rate

Interest Rate **Premium \$100,000+**
4.45% Year 1
3.45% Years 2 - 5
(Yield 3.65% Over 5 Years)

Rates are 0.10% Less under \$100,000

4.35% Year 1
3.35% Years 2 - 5
(Yield 3.55% Over 5 Years)

Guaranteed Period: Guaranteed For 5 Years

Surrender Charges: 5 Year Initial Period - Maximum 10 years:
8% Year 1
8% Year 2
8% Year 3
7% Year 4
6% Year 5
30 Day Free exit window
5% Year 6
4% Year 7
3% Year 8
2% Year 9
1% Year 10
0% Years 11+

Minimum Deposit: \$5,000 for Low Band | \$100,000 for High Band

Issue Age: 0-85

NOT approved in: UT

Free Withdrawal: Annual 10% Penalty Free Withdrawals after the first year.
Interest available after 30 days.

Death Benefits: Full Death Benefit - Waiver

Commission: 2.50% (0-79)
0.50% (80-85)

Company Ratings: A by A.M. Best

Request Illustration: [Get A Quote](#)

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE

Immediate Annuities - SPIA Quotes - Commissions

The Insurance Product Built To Guarantee Income For Life

Need guaranteed income case design assistance? Let us see if we get your client what they need for less premium and with insurance guarantees!

Liquidity and Enhancements In This Immediate Annuity



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



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

Longevity Protection - Guaranteed Income

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- Establish Large Lifetime Income High Net Worth Clients
- Terminal Funding Pensions
- Issue Ages To 100 On Period Certain
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- See what is needed for an immediate annuity illustration
- Get A Quote & Compare Lifetime Income NOW!

SPWL With Two Ratings Classes & 14% Base Commission

SINGLE PREMIUM WHOLE LIFE (SPWL)

Tax-Efficient Wealth Transfer - Create a LEGACY - See sample illustrations below.

The revised Liberty Legacy will replace the current version. Below is an Agent Guide, specimen marketing materials and specimen policy demonstrations.

When visiting with clients, discuss these important Liberty Legacy concepts and features:

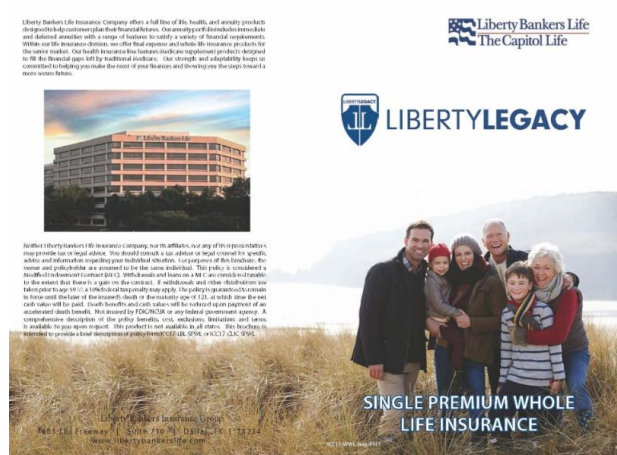
- Leverage the single premium to a much **Greater Guaranteed Death Benefit**
- Transfer the benefit **Income Tax Free** to the beneficiary
- Provide a guaranteed insurance benefit to cover potential **Chronic or Terminal Illness** needs
- Protect assets from **Market and/or Interest Rate** risks

Liberty Legacy is available to applicants age 50-80 who qualify with super-simplified application and telephone interview process. Underwriting decisions are typically made at the point of sale. Consider presenting Liberty Legacy to your clients as a powerful tool to guarantee and strengthen their financial portfolio.

Preferred and Standard Ratings Available

- Super simplified point-of-sale approval. Telephone
- NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 14.00% commission to age 80
- Full incentive trip credit
- Not Available In: CA, DE, DC, MN, NH, NY, ND, SD
- [Request a quote](#)
- [Agent Guide](#)
- [Agent ONLY Flier](#)
- [Pricing Guide](#)
- [Sample Quotes](#)

Client Brochure



LBL for Traditional MYGA's, SPIA's and FPDA's

Liberty Bankers Life MYGA's

Get these great rates before they are gone!

Liberty Bankers Life
The Capitol Life

Bankers Elite 5
3.80%
Issued to Age 90
(75 in CA & FL).

Bankers Elite 3
3.25%
Issued to Age 90
(75 in CA & FL).

INDUSTRY BEST INTERNAL EXCHANGE PROGRAM
FULL COMMISSION AND TRIP CREDIT
NO WINDOWS

For Agent Use Only | Not For Use With the Public

Multi-Year Guarantee Annuity (MYGA)

All LBL Fixed Annuities are true "walk away" at the end of the term. No recurring surrender charges or 30 day windows to worry about. Should your clients want to internally rollover to a better rate after a term, this carrier pays a full new commission!

Guaranteed Rate	Surrender Term	Commission 0-80 - CA & FL reduce sooner
3.85%	9 Years	2.75%
3.80%	7 Years	2.50%
3.80%	5 Years	2.25%
3.25%	3 Years	2.00%
1.25%	LIQUID None	0.50% annually (as 1/12 monthly trail)

Immediate Annuity NEWS! (SPIA)

LBL's period certain SPIA now issues to age 100.
Income Per \$100,000 premium on a 5 Year Period Certain is \$1,735 per month for all 60 months with a 2.00% commission.

Get a SPIA Quote [Here](#)

Top Quality MYGA

Carrier Rates

Fixed Annuity Carriers - Agents Use ONLY

- Liberty Bankers | [Agent Appointment](#)
- Guggenheim | [Agent Appointment](#)
- Royal Neighbors | [Agent Contracting](#)
- Sentinel Security | [Agent Appointment](#)
- American General | NY |
- American National | NY | [Agent Appointment](#)
- Guarantee Income Life | [Agent Appointment](#)
- The Standard | [Agent Appointment](#)
- Lafayette | [Agent Appointment](#)
- Great American | [Agent Appointment](#)
- Oxford Life | Call for appointment
- Equitrust | [Agent Appointment](#)
- Lincoln National | [Agent Appointment](#)

Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!
- 4.20% For 10 Years - [Details](#)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.94% For 7 Years - [Details](#) (A Rated)
- 3.70% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.25% For 7 Years - [Details](#) (4.00% Commission)
- 3.85% For 6 Years - [Details](#) (A Rated)
- **4.10% For 6 Years - [Details](#)** (CA Approved)
- 3.50% For 5 Years - [Details](#) (A+ Rated - Client Friendly)
- 3.55% For 5 Years - [Details](#) (A Rated)
- 3.70% For 5 Years - [Details](#) (A Rated)
- 3.75% For 5 Years - [Details](#) (A- Rated)
- **3.80% For 5 Years - [Details](#)** (CA Approved)
- **4.00% For 5 Years - [Details](#)** (3.90% In CA!)
- **3.25% For 4 Years - [Details](#)** (NICE!)
- 3.20% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- 3.00% For 3 Years - [Details](#) (2.00% Commission)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- **3.25% For 3 Years - [Details](#)** (2.00% Commission 0-90)
- 3.00% For 3 Years - [Details](#) (A Rated)
- 2.85% For 3 Years - [Details](#) (A- Rated)
- 1.25% **No Surrender Liquid - [Details](#)** - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more! Not Available in all states!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

News and Reviews

WHAT'S HAPPENING NOW

2019 Important Topics

- [2018 Tax Reference Guide Lafayette Life](#)
- **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.

[Get a QLAC quote here](#)

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [American National Cabo 2019](#)
- [Portugal Douro River Cruise - Sentinel Security](#)
- [Equitrust - Napa Valley](#)

Keep Aware

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

Offer Fixed Annuity With FSD's Assistance

Life Agents Can Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!
Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

For more than just our weekly updates, follow on LinkedIn for a traditional approach to current fixed financial insurance products available now.

Follow Here

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



SPIAQUOTE.COM



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**

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[View as Webpage Click Here](#)



FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

January 22, 2019
Update



Now More Mobile Friendly

We redesigned our email to be more cell phone friendly. Over 40% of our emails are opened on Mobile devices so, we hope this helps you all get the information in a much cleaner format. The email now only needs to scroll up and down, eliminating the side to side to read all the information.

[Check Here If Not Already In Mobile View](#)

Immediate Annuities & SPIA Quotes

Clients need income NOW?

Where else can your clients immediately pull this much income from their nest egg with a 100% premium guarantee and the knowing it can never run out?

Does It Pay To Delay?

Recently we quoted a case with the client a couple months from his 67th B-Day. The payment at his current age is \$926.80. If he waits for his 67th B-Day the payment will be \$929.21.

The client would need to skip at least 1 payment of \$926.80
\$926.80 divided by \$2.41 = 384 months to break even for that 1 missed payment. In 32 years this client would be 98!

Some carriers use age nearest, some actual age, some use last

Lifetime Income With Installment Refund

Assumes \$500,000 Premium—Income Starts 1 Month After Received

Gender / Age	Monthly Income	Lifetime Annual P&I %
Male Age 62	\$2,532.48	6.08%
Male Age 65	\$2,672.99	6.42%
Male Age 67	\$2,776.97	6.66%
Male Age 71	\$3,035.84	7.29%
Male Age 75	\$3,379.93	8.11%
Male Age 80	\$3,927.46	9.43%
Female Age 62	\$2,462.12	5.91%
Female Age 65	\$2,589.62	6.22%
Female Age 67	\$2,683.06	6.44%
Female Age 71	\$2,914.40	6.99%
Female Age 75	\$3,219.48	7.73%
Female Age 80	\$3,696.50	8.87%

Rates as of 01/18/2019 and are subject to change. Other restrictions may apply. Call 800-373-9697 for details.

birthday. We know and can offer suggestions and help design the income plan.

We make SPIA's easy.

Quote from and "A" Rated company with a 3.00% Commission.

Call or [click](#) for quotes.

SPIA

The Insurance Product
Built To Guarantee The
HIGHEST Income Flow NOW!

Your Clients Can
Use More Of That
Nest Egg Right Now!

Longevity Protected Income

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

SPIA's Uses & Features:

- Underwritten Impaired Risk
- Liquidity and Commutable
- Nursing Home Enhanced Rider
- Income For High Net Worth Clients
- Terminal Funding Pensions
- Issue Ages To 100 On Period Certain
- Income Laddering
- Survivor Joint Life Income
- Gap Income
- Settlements and Buyouts
- Pay Recurring Expenses
- Supplement Retirement Income
- Send Remaining Income To Beneficiaries
- [What is needed for immediate annuity illustrations](#)
- [Get A Quote & Compare Lifetime Income NOW !](#)

Single Premium Whole Life (SPWL)

Liberty Bankers Life Insurance Company offers a full line of life, health, and annuity products designed to help you protect your financial future. Our award-winning products are designed to help you protect your financial future. Our award-winning products are designed to help you protect your financial future.

Liberty Bankers Life
The Capitol Life



LIBERTYLEGACY

Benefit illustration is for illustrative purposes only. The actual benefit is set forth in the policy contract. The actual benefit is set forth in the policy contract. The actual benefit is set forth in the policy contract.



**SINGLE PREMIUM WHOLE
LIFE INSURANCE**

Liberty Bankers Life Insurance Company
885 111 (New York) | 800 476 761 (California) | 1 822 24
www.libertybankerslife.com

Tax-Efficient Wealth Transfer

Create a LEGACY

See sample illustrations below.

The revised Liberty Legacy will replace the current version. Below is an Agent Guide, specimen marketing materials and specimen policy demonstrations.

When visiting with clients, discuss these important Liberty Legacy concepts and features:

- Leverage the single premium to a much Greater Guaranteed Death Benefit
- Transfer the benefit Income Tax Free to the beneficiary
- Provide a guaranteed insurance benefit to cover potential Chronic or Terminal Illness needs
- Protect assets from Market and/or Interest Rate risks

Liberty Legacy is available to applicants age 50-80 who qualify with super-simplified application and telephone interview process .

Underwriting decisions are typically made at the point of sale. Consider presenting Liberty Legacy to your clients as a powerful tool to guarantee and strengthen their financial portfolio.

SPWL—14% Commission

Preferred and Standard Ratings Available

Features:

- Super simplified point-of-sale approval telephone
- NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 14.00% commission to age 80
- Full incentive trip credit
- Not Available In: CA, DE, DC, MN, NH, NY, ND, SD
- **Request a quote**
- **Agent Guide**
- **Agent ONLY Flier**
- **Pricing Guide**
- **Sample Quotes**

MYGA's Coast To Coast

New York and California have some good options available this month. Rates in NY have improved to a competitive level. CA has shorter terms and high guaranteed rates.



Using a tax deferred fixed annuity, clients can guarantee an increase to their accumulation value. Assuming no withdrawals the premiums @ the stated interest rate will = the total interest at the end of the term.

Yield End Of Term =
5 Year @ 3.65% = 19.63%
6 Year @ 3.85% = 25.44%
7 Year @ 3.94% = 31.06%



California (CA) approved fixed annuities that guarantee a fixed rate each year. The below CA Multi-Year Guarantee Annuities rates do not renew surrender charges after the rate guarantee period is over:

Yield End Of Term =
3 Year @ 3.25% = 10.09%
5 Year @ 3.80% = 25.44%
6 Year @ 4.10% = 31.06%

Call for full details on these current products. Rates are subject to change. Limitations may apply.

Spotlight 5 Year Fixed Rate

This is a true 5 year guaranteed interest rate annuity.

Interest Rate	Premium \$100,000+ 4.45% Year 1 3.45% Years 2 - 5 (Average Yield 3.65% Over 5 Years) Rates are 0.10% Less under \$100,000 4.35% Year 1 3.35% Years 2 - 5 (Average Yield 3.55% Over 5 Years)
Guaranteed Period:	Guaranteed For 5 Years
Surrender Charges:	5 Year Initial Period - Maximum 10 years: 8% Year 1 8% Year 2 8% Year 3 7% Year 4 6% Year 5 30 Day Free exit window 5% Year 6 4% Year 7 3% Year 8 2% Year 9 1% Year 10 0% Years 11+
Minimum Deposit:	\$5,000 for Low Band \$100,000 for High Band
Issue Age:	0-85
States NOT approved in:	UT
Free Withdrawal:	Annual 10% Penalty Free Withdrawals after the first year. Interest available after 30 days.
Death Benefits:	Full Death Benefit - Waiver
Commission:	2.50% (0-79) 0.50% (80-85)
Company Ratings:	A by A.M. Best
Request An Illustration:	Get A Quote

Fixed Rate Annuity Breakdown



FSD Top Pick MYGA Rates:

- 4.30% After 10 Years - [Details](#)
- 4.20% For 10 Years - [Details](#)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.94% For 7 Years - [Details](#) (A Rated)
- 3.70% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.25% For 7 Years - [Details](#) (4.00% Commission)
- 3.85% For 6 Years - [Details](#) (A Rated)
- 4.10% For 6 Years - [Details](#) (CA Approved)
- 3.50% For 5 Years - [Details](#) (A+ Rated)
- 3.55% For 5 Years - [Details](#) (A Rated)
- 3.65% For 5 Years - [Details](#) (A Rated)



**Fixed Annuity Carriers Rates
For Agent Use ONLY**

- [Liberty Bankers](#) | [Appointment](#)
- [American National](#) | [NY](#) | [Appointment](#)
- [Sagcor Life](#) | [Appointment](#)
- [Royal Neighbors](#) | [Appointment](#)
- [American General](#) | [NY](#) |
- [The Standard](#) | [Appointment](#)

- 3.70% For 5 Years - [Details](#) (A- Rated)
- 3.75% For 5 Years - [Details](#) (A- Rated)
- 3.80% For 5 Years - [Details](#) (CA Approved)
- 4.00% For 5 Years - [Details](#) (3.90% In CA!)
- 3.25% For 4 Years - [Details](#) (NICE!)
- 3.20% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- 3.00% For 3 Years - [Details](#) (2.00% Commission)
- 3.00% For 3 Years - [Details](#) (A Rated)
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- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- **3.25% For 3 Years - [Details](#) (2.00% Commission)**
- 2.85% For 3 Years - [Details](#) (A- Rated)
- 1.25% No Surrender Liquid - [Details](#) - Fully Liquid

- [Lafayette](#) | [Appointment](#)
- [Guggenheim](#) | [Appointment](#)
- [Lincoln National](#) | [Appointment](#)
- [Guarantee Income Life](#) | [Appointment](#)
- [Great American](#) | [Appointment](#)
- [Sentinel Security](#) | [Appointment](#)
- [Oxford Life](#) | Call for appointment
- [Equitrust](#) | [Appointment](#)

See more rates and [request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more! Not Available in all states!

News and Incentives

WHAT'S HAPPENING NOW

- [2018 Tax Reference Guide Lafayette Life](#)
- QLAC NEWS: [Get a QLAC quote](#)
- Fee Advisor QLAC now available

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [American National Cabo 2019](#)
- [Portugal Douro River Cruise - Sentinel Security](#)
- [Equitrust - Napa Valley](#)

Keep Aware

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

Offer Fixed Annuities With FSD's Assistance

Life Licensed Agent? Add Fixed Annuities Today!

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!

Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

For more than just our weekly updates, follow us on LinkedIn.

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

FSD offers a traditional approach to current fixed insurance products.



Quality | Integrity | Expertise

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

Fixed Rate, Fixed Indexed and Immediate Annuities | Life Insurance

800-373-9697

www.FSDfinancial.com | www.SPIAquote.com

Enclosed information subject to change and human error.

CA Insurance License 0B67385

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

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Confirm that you like this.

Click the "Like" button.