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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

Call 800-373-9697
Only!

For Agent Use

July 06, 2010



Annuity & Life Wholesale

Dear FSD,

Below is a quick review of some hot products and topics from the last couple months. Income riders are still selling strong and we have a new carrier with very nice options for income including an 8% roll-up.

Deferred Annuities

Multi-Year Guarantee Rates

1 Year Annuity - 1.00%
3 Year Annuity - 2.25%
5 Year Annuity - 3.60%
6 Year Annuity - 3.40%
Surrender

Bonus Deferred Annuity Rate

8.25% Year 1
3.00% Base Rate
3.00% Minimum Guarantee Floor
6.25% Commission / 9 Yr

Elite Agents: Agents appointed with our core carriers get exclusive access to:

1. Our regularly updated Deferred and Indexed Annuity Guides.
2. Access to client conference calling to assist in detailed client concepts and product explanations.
3. Marketing Allowance bonus Annuities
4. Marketing Allowance bonus on Life Insurance

New Carrier

In This Issue

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Elite Agents](#)

[New Carrier](#)

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[Simplified Issue Term](#)



Phoenix Life

We would like to introduce one of our newest carriers
Phoenix. Phoenix offers:

- Multi-Year Guarantee Deferred Annuity
- Fixed Indexed Annuities and
- Life Insurance

Income riders with several options:

Income 25 - 25% Bonus Plus Product Bonus = **31.25%**



Income PLUS - 8.00% Roll-up Plus Product Bonus

Income Max - Highest available annual benefit amount 6.00% @ age 60!!

Get appointed

Phoenix Indexed Annuities: Guaranteed Living Benefit Riders

Whether your clients want a guaranteed income payment right away, within the next few years or further on down the road, Phoenix has a solution that will optimize their benefit.

Key:  growth phase;  withdrawal phase

INCOME 25

What Is It?

- Upfront bonus of 25% of the initial benefit base
- Augments benefit base used for retirement income
- Increases annual income payment even for a near-term first withdrawal
- Provides guaranteed lifetime income

Who should get It?

This rider is for clients who are within 0 to 3 years of taking a withdrawal. The extra 25% credited at issue offers an opportunity for the benefit base to earn more in the shorter time frame than the initial premium alone would yield. Because the guaranteed benefit will be figured on the augmented benefit base, this could result in a higher income payment for your client's lifetime.

INCOME PLUS

What Is It?

- Provides 8% compound roll-ups for the first 10 rider years if no withdrawals are taken
- Will more than double the amount of benefit base in ten years*
- Provides future income predictability
- Provides guaranteed lifetime income

Who should get It?

Clients who intend to delay withdrawals for at least 3 or more years will gain the most from Income Plus. Since it's the rider option with the greatest long-term growth potential, the longer clients can wait to take their initial withdrawal, the higher their guaranteed lifetime benefit payment is likely to be.

*provided there are no withdrawals during this period

INCOME MAX

What Is It?

- Offers the highest benefit withdrawal rate available
- Optimizes payout if initial benefit is taken right away
- Provides guaranteed lifetime income

Who should get It?

This rider is indicated for clients who may have already retired and want to take withdrawals immediately. For these clients Income Max provides the most advantageous rate to determine the guaranteed income payment they will receive during their lifetimes.

Initial benefit base is equal to single premium, plus any applicable premium bonus. The benefit base is used solely to calculate the benefits payable under the terms of the riders and is not a guarantee of contract value or amount available for withdrawal. The fee for all riders is 0.50% of the benefit base deducted from the contract value.

If withdrawals taken in accordance with the terms of the rider reduce the contract value to zero, any remaining guaranteed withdrawal benefits will be based on the claims-paying ability of the issuing company.

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Age Of The SPIA
CALIFORNIA BROKER article April 2010

I wrote two previous articles for California Broker on SPIAs. The first, in 2001, was to correct agent's perceptions about the SPIA product. The second, in 2003, discussed methods using fixed annuities to provide income. The myths I tried to dispel nine years ago still exist in the agent community. I attribute this to lack of training in the SPIA area, but things are changing. [Click here to see the full article.](#)



Mr.
SPIA

Simplified issue term life insurance

Maximum speed and minimum hassle

Up to \$250,000* in term life insurance in only 15 minutes!



- Online application and policy delivery
- No medical exam - just a few health questions
- 10, 15, 20 and 30-year term options
- Accidental Death and Child riders available
- Through age 65
- 100% Commission + Sign up bonus through 7/1/2010

Call 800-373-9697 for appointment and details.

Sincerely,

Jeff Affronti
jeff@fsdfinancial.com

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NEBRASKA, NEVADA, NEW JERSEY, NEW MEXICO, NEW YORK, NORTH CAROLINA,
NORTH DAKOTA, OHIO, OREGON, PENNSYLVANIA, RHODE ISLAND, SOUTH
CAROLINA, TENNESSEE, TEXAS, UTAH, VIRGINIA, WASHINGTON
WISCONSIN, WEST VIRGINIA

Commission

Join us by 7/30/2010 and get appointed with Phoenix Life and receive a 1.00% Bonus on their Indexed Annuities permanently*. See our Indexed

Bonus 1.00%

Annuity Guide for details on Phoenix indexed annuities.

1 Time Offer Expires: 07/30/2010 * Subject to changes made in commission schedules by the carrier.

FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 333 - Tarzana, CA 91356

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Over 37 Years

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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

800-373-9697

Dear Agents

Just a quick note for anyone looking for a very simple issue term life policy. We now have a quick on-line process for those clients that do not want a medical exam or to go through a full application process. A rated carrier, and a good commission.

Simplified issue term life insurance

Maximum speed and minimum hassle

Up to \$250,000* in term life insurance in only 15 minutes!

- 9 Question online application and policy delivery
- No medical exam - just a few health questions
- 10, 15, 20 and 30-year term options
- Accidental Death and Child riders available
- Ages 18 - 65
- 100% Commission + Sign up by 8/1/2010 and get a 10% bonus on all sales!
- Available in all states except New York

Call 800-373-9697 for details.

[Get Appointed](#) and get on-line access!

- 40 Year Old Male - \$250,000 = \$129.52 monthly - 30 Year Term
- 60 Year Old Male - \$250,000 = \$390.13 monthly - 15 Year Term

We are always looking for the best products to assist in your insurance needs. Feel free to call with any specific questions on the above.

Sincerely,

Jeff Affronti
FSD Financial Services
Quality, Integrity and Expertise

Agents must be appointed with the carrier to access the online application and quotes.

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RIA Income Annuity

If you've ever wished you could access no load Immediate Annuities from multiple carriers, with liquidity provisions, then you should take a look at what we're building.

It's time, we need feedback from advisors as we design our new website:
www.AnnuityForFee.com.

Please let us know if you'd be willing to speak with us by phone for about 20 minutes in the next week or so.

[Click here to schedule your call!](#)

Thank you for your time,

Jeff Affronti
Co-founder & Chief Operating Officer

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5530 Corbin Avenue, Suite 333, Tarzana, CA 91356
(877) 602-4FEE

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