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## FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance  
www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!



### Annuity & Life Wholesale

**Below is a quick review of some interesting fixed annuity and life insurance products and topics. SPIA's may offer the best return right now for clients seeking guaranteed income.**

## NO Market Value Adjustment - Bonus Fixed Rate

**NO MVA**

Here is a fixed rate annuity with a great first year rate and a history of good renewal rates.

- 7.15%** Guaranteed Year 1
- 2.15% Base Rate
- 6.55% Commission (0-70)
- 10 Year Surrender

[Click here](#) for more details and renewal history.

## Weekly News from North American Company

**Are you ready for some surprising, but true, information?**

LIMRA's has found that 30 percent of U.S. households (35 million) have no life insurance protection at all.

[See the full email update click here!](#)

FSD is welcoming a new carrier,

Royal Neighbors of America (RNA)

[Get appointed](#) with us to sell this new MYGA

July 26, 2011

### In This Issue

[NO MVA and a bonus fixed rate](#)

[HUGE Opportunity for Life Insurance Agents](#)

[NEW 3% minimum guarantee FPDA With 5% Commission](#)

### Deferred Annuity Rates

[Life Insurance Commission Specials](#)

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[No Commission Annuities for Fee Advisors](#)

[Carrier rate sheets and appointment specials](#)



### 2011 News

North Americans NEW Death Benefit Rider

North American Income Pay 8.00% roll-up

SPIA Taxation Refresher from LBL

2011 Tax Reference Guide

After Tax Earnings

Buyers Guide To  
Annuities

1. SPDA - 6 Years Guaranteed at 3.00%  
2.75% Commission (0-75) ([details](#))
2. FPDA - 3.00% minimum guarantee rate!  
5.00% Commission (16-75) ([details](#))

A- Rated With a 30% Total Surplus

## Deferred Annuities as of 07/26/2011

### Multi-Year Guarantee Rates

1 Year Annuity - 1.20%  
 3 Year Annuity - 2.25%  
 5 Year Annuity - 3.30%  
 6 Year Annuity - 3.00%  
 7 Year Annuity - 3.55%  
 8 Year Annuity - 3.55%  
 9 Year Annuity - 3.75%  
 10 Year Annuity - 3.90%

### High Minimum Guarantee SPDA

**8.25%** Year 1  
 3.00% Base Rate  
 3.00% Minimum Guarantee  
 6.25% Commission (0-70)  
 4.25% Commission (71-79)  
[Details](#)

## Life Insurance Today

### Simplified issue life for final expense.

#### Liberty Bankers

- FSD Bonus to 105% Commission - [Click For Details](#)

#### RNA Life

- FSD Bonus to 105% Commission - [Click For Details](#)

## Life Insurance New Stuff

### American National

**Commission Special - 4 Products with 100% commission**

UL and Whole Life Products

Take Advantage of their ANICO Underwriting Express

Program No Labs! No Parameds! No Blood Work!

[Click here for Express Underwriting Details](#)

ANICO three Accelerated Benefit Riders

Terminal Illness

Chronic Illness

Critical Illness

[Click here for PDF Details](#)

## **Life Insurance Commission BONUSSES**

**Before you sell your next life case be sure to call for commission specials!**

**Amazing bonuses available now - [Click here](#)**

Call 800-373-9697 for appointment and details.

## **Immediate Annuities**

### **Guaranteed Income For Life**

The below Immediate Annuity is a Lifetime With Cash Refund that:

- Allows access to cash value
- Lifetime Income With Cash Refund
- 5.00% Commission on all issue ages to 85
- A+ Rated Company
- Guaranteed Minimum Death Benefit Option
- 62 Male = \$508.20 Monthly (6.10% Annual)
- 65 male = \$540.10 Monthly (6.48% Annual)
- 70 Male = \$587.11 Monthly (7.04% Annual)
- 75 Male = \$644.93 Monthly (7.77% Annual)
- 80 Male = \$717.17 Monthly (8.61% Annual)
- 85 Male = \$803.38 Monthly (9.64% Annual)
- 65 Female = \$518.77 Monthly (6.23% Annual)
- 70 Female = \$561.56 Monthly (6.74% Annual)
- 75 Female = \$618.44 Monthly (7.42% Annual)
- 80 Female = \$695.29 Monthly (8.34% Annual)
- 85 Female = \$785.40 Monthly (9.42% Annual)

\$100,000 Premium - Payments start in 1 month.

**Where else can you get your client that much income that will never reduce and earn a 5.00% commission?**

Call Jeff @ 800-373-9697 for a specific quote or go to [www.SPIAquote.com](http://www.SPIAquote.com) and request a quote. Be sure to mention you would like to see the 5.00% commission quote.

## **No Commission Fixed Annuities For Fee Advisors**

### **Immediate and Deferred**

No commission fixed annuities allow fee based advisors to offer better returns. The commission is "stripped out" and then "built in" to the yield for

the client.

**Example - A+ Rated company**

Full commission rate on the 7 Year MYGA = 2.85%

No Commission rate on the 7 Year MYGA = 3.30%

- Same A+ rated company
- Same product features
- Same application, just check the No Commission Box
- More yield to the client!

For fee based advisors ONLY

Call Jeff @ 800-373-9697 for appointment paperwork.

**Rates sheets from carriers and appointment specials.**

We have all of our carriers rate sheets available in one place!

**Recent Rate Changes**

[Minnesota Life](#)

[Life Of The Southwest](#)

[American General \(NY\)](#)

[Forethought](#)

[Genworth \(NY\)](#)

[The Standard](#)

[Lincoln Benefit](#)

and many more....

**Join FSD, get appointed today.**

Special - New appointments for August:

- Get appointed with ING USA -  
Opportunities Plus, 5% bonus Index - 7.00% commission plus.  
Marketing Bonus of  
0.50% \$0-\$50,000  
0.75% \$50,00 - \$500,000  
1.00% Bonus \$500,000+  
[ING Agent Appointment](#)
- Get Appointed With Liberty Bankers  
Liberty USA 100 or 500  
8.25% Year 1 (\$100K+) 8.00% under \$100K  
3.00% minimum Guarantee  
6.25% Commission (0-70) Plus marketing bonus or 0.25%.  
[Liberty Bankers Agent appointment.](#)

New appointments ONLY, not available in all states. Call for details.

Sincerely,

Jeff Affronti  
jeff@fsdfinancial.com

Licensed in:  
All states except HI  
CA Lic # 0B91910  
Managing general agent Robert Affonti

**FSD FINANCIAL SERVICES**  
5530 Corbin Ave. Suite 333 - Tarzana, CA 91356  
Quality Integrity Expertise  
[www.fsdfinancial.com](http://www.fsdfinancial.com)  
**800-373-9697**  
Over 37 Years

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