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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!

July 01, 2013



### 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.

### Genworth Financial Index With Bail-Out Cap

Rates have gone up and Genworth responded by raising caps. Even better they offer a bail-out cap that is higher than most first year rates!

### Secure Living Index 10 Plus ([view as web page](#))

**10 Year Surrender - 6.00% Commission Plus Bonus of 0.25%**

	25K-99K	100-249K	250K+
Premium Bonus:	4.00%	4.00%	4.00%
Ann Cap Max:	4.00%	4.50%	4.70%
Cap Max Multiplier:	3.0	3.0	3.0
Monthly Cap:	1.95%	2.15%	2.25%
Annual Pt 2 Pt Cap: 100% Participation	4.00%	4.50%	4.70%
Annual Cap Bail Out	3.50%	4.00%	4.20%

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1 Year Trigger:	3.30%	3.80%	4.00%
7-Year Fixed:	1.65%	1.90%	2.00%

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### Secure Living Index 7 ([view as web page](#))

**7 Year Surrender - 4.50% Commission Plus 0.25% Bonus**

	<b>25K-99K</b>	<b>100-249K</b>	<b>250K+</b>
Ann Cap Max:	5.25%	5.75%	5.95%
Cap Max Multiplier:	3.0	3.0	3.0
Monthly Cap:	2.05%	2.25%	2.35%
Annual Pt 2 Pt Cap: 100% Participation	<b>5.25%</b>	<b>5.75%</b>	<b>5.95%</b>
Annual Cap Bail Out	<b>4.75%</b>	<b>5.25%</b>	<b>5.45%</b>
1 Year Trigger:	4.25%	4.75%	4.95%
7-Year Fixed:	2.10%	2.35%	2.45%

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**Rate Sheets- Also available in a 10 year with a 4% bonus!**

- [7 Year Index](#) - ([AK MN MO OR PA WA](#))
- [10 Year Index](#) - ([AK MN MO OR PA WA](#))

## FIXED RATE ANNUITIES

**MYGA - 7/01/2013**

- [2.50% For 5 Years - 3.25% Commission](#)
- [3 Year - 2.00% - 2.00% Commission](#)
- [5 Year - 3.00% - 2.25% Commission](#)
- [7 Year - 3.25% - 2.50% Commission](#)
- [9 Year - 3.40% - 2.75% Commission](#)
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- [American General](#) (NY)
- [Athene Annuity](#)

- [ING Annuities](#)
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- [American National \(NY\)](#)
- [The Standard](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth SPDA \(EIA\) \(NY\)](#)
- [North American](#)

## Immediate Annuities - Guaranteed Income For Life

**A++ Rated Carrier**

**Male 67 - \$528.06 (6.34% Annual)      Female 67 - \$504.97 (6.06% Annual)**

**Male 72 - \$577.20 (6.93% Annual)      Female 72 - \$549.20 (6.59% Annual)**

**Male 77 - \$638.31 (7.66% Annual)      Female 77 - \$604.09 (7.25% Annual)**

**\$100,000 Premium Monthly Income For Life With A Cash Refund  
3.00% Commission / Non Premium Tax States / Income starts in 1 month**

### Did You Know SPIAs offer:

Impaired Risk	Life Only
COLA - Cost of Living Adjustments	Life With Period Certain
Deferred Starts Income	Cash Refund
CPI - Increases	Installment Refund
Rated Medically Underwritten	Joint & Survivor
Institutional Pricing	Period Certain
Zero Commission	Temporary Life

Call Jeff @ 800-373-9697 for a specific quote or go to [www.SPIAquote.com](http://www.SPIAquote.com) and request a quote.

## Now Offering

## F&G Life Insurance Product

- **3 IUL Products**
- **Gold as an index option**
- **Incentive trip and deferred compensation**
- [Agent Appointment](#)

**Full Life Insurance Section - [Click here](#)**

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July 15, 2013



### 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.

### Immediate Annuities - Guaranteed Income For Life

**A Rated Carrier**

**Male 67 - \$541.31 (6.50% Annual) Female 67 - \$525.20 (6.30% Annual)**

**Male 72 - \$596.81 (7.16% Annual) Female 72 - \$576.50 (6.92% Annual)**

**Male 77 - \$652.36 (7.83% Annual) Female 77 - \$624.51 (7.49% Annual)**

**\$100,000 Premium Monthly Income For **Life With A Cash Refund**  
3.00% Commission / Non Premium Tax States / Income starts in 1 month**

### Did You Know SPIAs offer:

Impaired Risk	Life Only
COLA - Cost of Living Adjustments	Life With Period Certain
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Institutional Pricing	Period Certain
Zero Commission	Temporary Life

Call Jeff @ 800-373-9697 for a specific quote or go to [www.SPIAquote.com](http://www.SPIAquote.com) and request a quote.

### ATHENE Benefit 10 & Enhanced Benefits Rider 8.00% GMWB

Athenes hottest FIA is your ticket to summertime fun! Sell a minimum of \$100,000 in ATHENE Benefit 10 premium between

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July 15 and August 30, and you'll take home an additional 1% in first year commission - up to \$2,000 - when all qualifying business has been issued. Submitted business must be received in good order between 7/15/13 and 8/30/13 to qualify.

[PDF Flyer](#)

## Roll-up 8.00% / 6.00% Bonus

ATHENE Benefit 10 is a refreshingly new fixed index annuity. Expertly designed to be all-inclusive, this 10-year single premium annuity and enhanced benefit rider offers an expansive line-up of benefits.

Your pre-retiree and retiree clients can now get the peace-of-mind benefits they need to take many of their "what ifs" off the table-all with one comprehensive solution.

Crediting Methods	Rate / Fee / Cap
Annual point-to-point cap:	3.65% (S&P)
1 Year monthly pt-to-pt cap:	2.05% (S&P)
5 Year Fixed:	1.70%
Enhanced Benefit: Bonus:	6.00%
Roll-up Percentage:	7.50%
Rider Cost:	1.40%

- Three interest crediting options
- **Confinement, terminal illness and death benefits in one rider**
- Guaranteed income and growth potential
- Competitive rates for your clients; competitive compensation for you
- New Product not approved in: CA, CT, HI, IL, NY WA
- Commission is 6.00% (0-75)

### **FSD FINANCIAL COMMISSION SPECIAL\*\* =**

6.50% (0-75) includes a 0.50% Bonus premiums of \$20K - \$50K

**7.00%** (0-75) includes a 1.00% Bonus premiums of \$50,000 Plus

(\*certain rules and restrictions apply, valid through 09/01/2013)

Include ATHENE Benefit 10 in your client conversations.

[Benefit 10 Brochure](#) / [Benefit 10 Fact Sheet](#) / [Agent Appointment](#)  
[Sample Illustration With Income Starting in 1Year](#) / [in 5Years](#) / [in 10Years](#)

## Genworth Financial Index With Bail-Out Cap

Rates have gone up and Genworth responded by raising caps. Even better they offer a bail-out cap that is higher than most first year rates!



### Secure Living Index 10 Plus ([view as web page](#))

10 Year Surrender - 6.00% Commission Plus Bonus of 0.25%

	25K-99K	100-249K	250K+
Premium Bonus:	4.00%	4.00%	4.00%
Ann Cap Max:	4.00%	4.50%	4.70%
Cap Max Multiplier:	3.0	3.0	3.0
Monthly Cap:	1.95%	2.15%	2.25%
Annual Pt 2 Pt Cap: 100% Participation	4.00%	4.50%	4.70%
Annual Cap Bail Out	3.50%	4.00%	4.20%
1 Year Trigger:	3.30%	3.80%	4.00%
7-Year Fixed:	1.65%	1.90%	2.00%

### Secure Living Index 7 ([view as web page](#))

7 Year Surrender - 4.50% Commission Plus 0.25% Bonus

	25K-99K	100-249K	250K+
Ann Cap Max:	5.25%	5.75%	5.95%
Cap Max Multiplier:	3.0	3.0	3.0
Monthly Cap:	2.05%	2.25%	2.35%
Annual Pt 2 Pt Cap: 100% Participation	5.25%	5.75%	5.95%
Annual Cap Bail Out	4.75%	5.25%	5.45%
1 Year Trigger:	4.25%	4.75%	4.95%

7-Year Fixed:                    2.10%            2.35%            2.45%

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**Rate Sheets- Also available in a 10 year with a 4% bonus!**

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- [10 Year Index](#) - [\(AK MN MO OR PA WA\)](#)

## **FIXED RATE ANNUITIES**

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- [Genworth SPDA](#) (EIA) (NY)
- [North American](#)

## **Now Offering**

### **F&G Life Insurance Product**

- **3 IUL Products**
- **Gold as an index option**
- **Incentive trip and deferred compensation**
- [Agent Appointment](#)



## Full Life Insurance Section - [Click here](#)

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July 31, 2013



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### Royal Neighbors / A- Rated Limited Time Offer

#### Choice 5 SPDA

5 Year Surrender - 8.5%, 7.5%, 7%, 6%, 4%, 0% - Non-MVA

**3.00% For 5 Years**

Withdrawals up to the amount of accumulated interest.

Monthly Interest Available

[Click here for detailed Web Page](#)

#### Other Fixed Rates

[More fixed rates click here](#)

Athene [Rates](#) Increase - 6.25% Cap

ING [Rates](#) Increase - 10.00% Cap on Interest Benchmark

The Standard [Rates](#) - 5.00% Cap

American National [Rates](#) Increase - 50% 5 Year Pt 2 Pt Cap

[Deferred Annuity Guide](#) / [Indexed Annuity Guide](#)

### Genworth Financial Index With Bail-Out Cap

Rates have gone up and Genworth responded by raising caps. Even better they offer a bail-out cap that is higher than most first year rates!

### Secure Living Index 10 Plus [view as web page](#)

**10 Year Surrender - 6.00% Commission Plus Bonus**

	25K-99K	100-249K	250K+
Premium Bonus:	4.00%	4.00%	4.00%
Monthly Cap:	1.95%	2.15%	2.25%
Annual Pt 2 Pt Cap: 100% Participation	4.00%	4.50%	4.70%

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Annual Cap Bail Out	<b>3.50%</b>	<b>4.00%</b>	<b>4.20%</b>
1 Year Trigger:	3.30%	3.80%	4.00%
7-Year Fixed:	1.65%	1.90%	2.00%

### Secure Living Index 7 [\(view as web page\)](#)

#### 7 Year Surrender - 4.50% Commission Plus Bonus

	25K-99K	100-249K	250K+
Monthly Cap:	2.05%	2.25%	2.35%
Annual Pt 2 Pt Cap: 100% Participation	<b>5.25%</b>	<b>5.75%</b>	<b>5.95%</b>
Annual Cap Bail Out	<b>4.75%</b>	<b>5.25%</b>	<b>5.45%</b>
1 Year Trigger:	4.25%	4.75%	4.95%

### Secure Living Index 5 [\(view as web page\)](#)

#### 5 Year Surrender - 3.00% Commission

	25K - 50K	25K-50K	50-100K	250K+
Monthly Cap:	1.40%	1.80%	2.00%	2.10%
Annual Pt 2 Pt Cap: 100% Participation	3.25%	<b>4.00%</b>	<b>4.50%</b>	<b>4.70%</b>
Annual Cap Bail Out	<b>2.75%</b>	<b>3.50%</b>	<b>4.00%</b>	<b>4.20%</b>
1 Year Trigger:	2.75%	3.40%	3.80%	4.00%

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- [5 Year Index - \(AK MN MO OR PA WA\)](#)
- [7 Year Index - \(AK MN MO OR PA WA\)](#)
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