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## FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

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**800-373-9697 / For Agent Use Only!**

**July 3, 2014**



**Fixed Annuity & Life Wholesaler**

### **FIXED RATES - GUARANTEED GROWTH - TAX DEFERRAL**



#### **FSD Holiday Office Hours**

**Thursday July 3rd - 8:30 - 12:00 PST**  
Email - [Jeff@fsdfinancial.com](mailto:Jeff@fsdfinancial.com) after 12:00

**Friday July 4th - Closed**

#### **In This Issue**

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[Standard Insurance](#)

[Genworth Bonus Commission](#)

[Highest Income Payments](#)

[Fixed and Indexed Rates](#)

[Life Insurance Commission Enhancement](#)

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[Guggenheim Hot Rates](#)

[Liberty Bankers Rates Drop](#)

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#### **5 Year Fixed Rate**

Royal Neighbors Of America - RNA

**3.05% Guaranteed For 5 Years**



#### **2014 News**

[MYGA Rate Page](#)

## LAST DAYS ENDS VERY SOON

- 5 Year Surrender 8.5%, 7.5%, 7%, 6%, 4%, 0%
- NO MVA
- Not Approved in AK, AL, HI, LA, MA, NH, NY, SC, VT

[CLICK HERE FOR FULL DETAILS](#)

### Standard Increases Caps



[2014 Tax Reference Guide](#)

[2014 Retirement Planning Guide](#)

[A close look at the definition of a policy maturity date](#)

[Losing Interest on Taxable Investments?](#)

[Liberty Bankers AM Best Upgrade](#)

[SPIA Taxation Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To Annuities](#)

Index Select Annuity 5	Index Select Annuity 7	Index Select Annuity 10
Surrender Period: 5 years 7, 6, 5, 4, 2%	Surrender Period: 7 years 7, 6, 5, 4, 3, 2, 1%	Surrender Period: 9 years 8, 7, 6, 5, 4, 3, 2, 1, 0.9%
<b>3.75%</b> <b>4.75%</b> (15-99K)      (100k+)	<b>4.15%</b> <b>5.00%</b> (15-99K)      (100k+)	<b>5.05%</b> <b>5.30%</b> (15-99K)      (100k+)
<b>Guaranteed Minimum Accumulation Value</b> <b>105%</b> Fixed Interest Account 1.00%	<b>Guaranteed Minimum Accumulation Value</b> <b>107%</b> Fixed Interest Account 1.00%	<b>Guaranteed Minimum Accumulation Value</b> <b>110%</b> Fixed Interest Account 1.00%
Commission <b>3.00%</b>	Commission <b>4.00%</b>	Commission <b>5.00%</b>

#### New Guaranteed Minimum Accumulation Benefit

(GMAB) is here, and this means your clients will enjoy the highest caps offered by The Standard

and one of the stronger guarantees on account value growth that we offer.

**HOW IT WORKS:** At the beginning of the index term that follows the end of the Market Value Adjustment (MVA) period, the annuity fund value is assured to reach the guaranteed minimum accumulation value, which is 105%, 107% and 110% of original premium (net of withdrawals and applicable surrender charges) for the ISA 5, ISA 7 and ISA 10, respectively.

The GMAB ensures that even in an extended down market, the annuity fund value will have earned a guaranteed minimum interest growth.

[Full Rate Sheet](#) / [Agent Appointment](#)

## Genworth - Multiply Returns and a New 6.00% Bonus

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

**NEW COMMISSION** - 7.00% Commission Plus **Insane Bonus Call Jeff** For Details

### **NEW! CAP MAX ARTICLE**

<b>Up to 6.00% Bonus</b>	<b>25K-99K</b>	<b>100-249K</b>	<b>250K+</b>
<b>Annual Cap:</b>	<b>3.00%</b>	<b>3.50%</b>	<b>3.70%</b>
<b>Annual Cap Bail Out:</b>	<b>2.30%</b>	<b>2.80%</b>	<b>3.00%</b>
Ann Cap Max:	<b>3.00%</b>	<b>3.50%</b>	<b>3.70%</b>
Cap Max Multi:	3.0	3.0	3.0
Monthly Cap:	1.35%	1.55%	1.65%
1 Year Trigger:	2.30%	2.80%	3.00%
10-Year Fixed:	1.10%	1.35%	1.45%

**Get Appointed and earn a commission bonus from FSD.  
Just fax back the agent appointment!**

**New Rates - 6/4/2014**

Do Your Clients Need A Higher Return For Income?

## Think about a SPIA!

Would you like to see an income quote for your client? Call 800-373-9697 or go to <http://www.fsdfinancial.com/Immediate-Annuity-Quote-Request.htm>

## Fixed Rate Annuities

### MYGA - July 2014

- [10 Year - 3.40% \(39.70% over the 10 years\)](#)
- [9 Year - 3.30% - \(33.94% over the 9 years\)](#)
- [8 Year - 3.25% - \(29.16% over the 8 years\)](#)
- [7 Year - 3.20% - \(24.67% over the 7 years\)](#)
- [6 Year - 3.10% - \(20.10% over the 6 years\)](#)
- [5 Year - 3.05% - \(16.21% over the 5 years\)](#)
- [5 Year - 2.50% - \(3.25% Commission To Age 80\)](#)
- [4 Year - 2.35% - \(9.74% over the 4 Years\)](#)
- [3 Year - 2.10% - \(6.43% over the 3 years\)](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Agent Guide](#)
- [Indexed Annuity Quick Reference Agent Guide](#)

### Company Rate Sheets

- [Liberty Bankers](#)
- [American General \(NY\)](#)
- [Guggenheim](#)
- [ING Annuities](#)
- [American National \(NY\)](#)
- [The Standard Fixed Indexed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\) \(SPDA\) \(NY\)](#)  
[AK MN MO OR PA WA](#)

## Life Insurance At FSD

### **F&G Life Insurance** - *Newly Enhanced Commission*

Call Darren at 800-373-9697 for the enhanced commission details.

**10% commission increase for Elite IUL sales!! Limited time ONLY**

[Call for details](#)

**Heritage Single Premium IUL**- Great wealth transfer product with high commission!!

[Click here for Agent Guide](#)

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## Royal Neighbors of America

**Go For the Gold Sales Contest!!** Earn extra credit towards Puerto Rico 2015

**Extra 2% commission for Royal Legacy SPWL sales through June 30th**

- Apps must be submitted by June 30th, 2014
- Cases must be issued by July 31, 2014

[Click here for Agent Guide](#)

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## Life of the Southwest

**Flex Life IUL offers 13.00% cap with Living Benefit Riders**

[Click here for Agent Guide](#)

[Click here for Living Benefits Rider brochure](#)

**More Life Insurance - [Click Here](#)**

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## American National

**NEW - Signature Indexed Universal Life Insurance**

THREE One-Year Interest Crediting Strategies  
Based on the Performance of an Index with  
100% Participation Rates.



1. **Point to Point with Cap**  
14% Cap with 0% Floor
2. **Point to Point with Cap and Higher Floor**  
10% Cap with 1.5% Floor
3. **Point to Point with Specified Rate**  
7.5% Specified Rate When Index Increases or Remains the Same



[Learn More...](#)

## [2015 Marketing Conference to The Cove Atlantis](#)

### American National ASIA PLUS with IMPROVED Lifetime Income

[Click Here To See How American National Riders Have Improved](#)

- 30% CAP on ASIA+ 5 Year Pt to Pt With 100% Participation
- No Cap On Value Lock and 2.00% Bonus

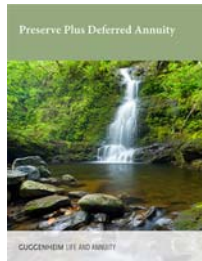
### [American National Fixed Indexed Rates For June](#)

## Guggenheim Life & Annuity

### Preserve Multi-Year Guarantee

7/1/2014	\$10,000 + \$249,999	\$250,000	Commission (0-80)
3 Year	2.00%	2.10%	1.00%
4 Year	2.25%	2.35%	1.75%
5 Year	2.80%	2.90%	2.50%

<b>6 Year</b>	<b>3.00%</b>	<b>3.10%</b>	<b>2.50%</b>
<b>7 Year</b>	<b>3.10%</b>	<b>3.20%</b>	<b>2.50%</b>
<b>8 Year</b>	<b>3.15%</b>	<b>3.25%</b>	<b>2.50%</b>
<b>9 Year</b>	<b>3.20%</b>	<b>3.30%</b>	<b>2.50%</b>
<b>10 Year</b>	<b>3.30%</b>	<b>3.40%</b>	<b>3.00%</b>
<a href="#"><u>Agent Appointment</u></a>	<a href="#"><u>Sales Presentation</u></a>	<a href="#"><u>Brochure</u></a>	<a href="#"><u>Ratings</u></a>



**Have you heard about our new product?**

Introducing the **Preserve Plus Single Premium Deferred Annuity** from Guggenheim Life.  
[CLICK HERE FOR MORE INFORMATION.](#)

## Liberty Bankers Life

### Guaranteed Fixed Rates For July

Bankers Elite 3	<b>1.90%</b>	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	<b>3.00%</b>	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	<b>2.50%</b>	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	<b>3.15%</b>	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	<b>2.65%</b>	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	<b>3.35%</b>	Guaranteed 9 Years - 2.75% (0-80)

[Full Rate Spreadsheet](#) / [Agent Appointment](#) / [Financial Update](#)

[View a brief video message for agents interested in learning more!](#)

A.M. Best recently reaffirmed the **B (stable)** financial strength rating of both LBL and CLIC. In their copyrighted news release, they commented on the company's strong capital position. Of particular note is that LBL's BCAR score was 181, an indication of significant strength. In spite of very good yields on real estate related investments, Best remains critical of this asset class.

## [Advertisement Portfolio](#)

## What We Do

### Fixed Annuity and Life Wholesaler

FSD Financial is a full service fixed annuity and life insurance wholesale agency. We work directly with you, the agent. We are here to assist in product selection, brainstorming, follow-up on new business submissions and paperwork assistance. We focus on more on the product features that benefit the client more than the commission offered to the agent. We do offer Bonuses as marketing support for you.

Jeff Affronti  
jeff@fsdfinancial.com



### **FSD FINANCIAL SERVICES**

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

[www.fsdfinancial.com](http://www.fsdfinancial.com)

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July 07, 2014



**Annuity & Life Wholesale**

***Your one-stop annuity shop!***

**Royal Neighbors / A- Rated / 26% Surplus  
ENDS July 18th**

Choice 5 SPDA

5 Year Surrender - 8.5%, 7.5%, 7%, 6%, 4%, 0% - NO MVA

**3.05%  
For 5 Years**

Withdrawals up to the amount of accumulated interest.

**Monthly Interest Available**

Applications must be dated no later than July 18<sup>th</sup>,  
and they must arrive in Rock Island Annuity Dept.  
no later than July 22<sup>nd</sup>.

1035 checks must arrive in Rock Island within 35 days  
of Friday, 7/18 which is Friday, 8/22

**[Click here for detailed Web Page](#)**

### In This Issue

[3.05% For 5 Years](#)

[6% Immediate Bonus](#)

[Review The Full July  
Life and Annuity  
Update](#)

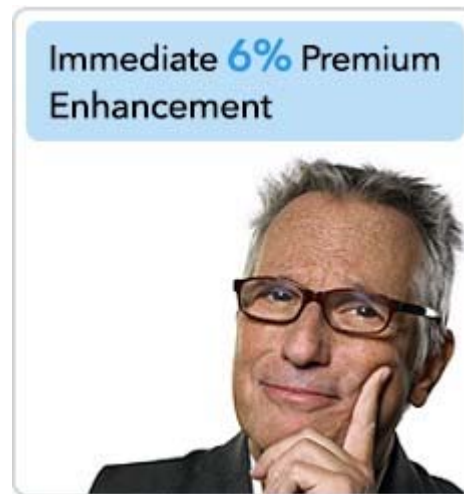


## Agent Appointment

### Genworth Increases Bonus to 6.00%



#### SecureLiving Index 10 Plus: FIA



[Click Here For Full Details](#)

	25K-99K	100-249K	250K+
<b>Annual Cap:</b>	<b>3.00%</b>	<b>3.50%</b>	<b>3.70%</b>
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10-Year Fixed:	1.10%	1.35%	1.45%

## FSD Financial Services July Update

JULY UPDATE SENT 07/03/2014

[Click to check out our full July Life Insurance and Fixed Annuity Update and Rates](#)

View our profile on 

Jeff Affronti  
jeff@fsdfinancial.com



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## FSD Financial Services News & Reviews

### Life Insurance News

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July 10, 2014



**Annuity & Life Wholesale**

## Exclusive Webinar

### Royal Legacy SPWL

### July 17th @ 10am PST

Our exclusive webinar will take a close look at the Royal Neighbors of America Royal Legacy SPWL.

The Royal Legacy SPWL is a great tool for transferring wealth.

- Simplified Underwriting
- Guaranteed cash value & death benefit
- 13% street commission + 2% limited time commission bonus

In order to earn the extra 2% commission bonus,  
apps must be submitted by July 31st and issued by August 29th.

**Join the experts at Royal Neighbors of America** for an in-depth look at this innovative product and how you can use them to create wealth for your clients.

[Click here to register](#)

Please register by Tuesday July 15th.

#### **In This Issue**

[Creating Wealth  
webinar](#)

[Life Commission  
Specials](#)

[Current Annuity Rates](#)

#### **2014 News**

[Current Fixed Annuity  
Rates](#)

[Buyers Guide To  
Annuities](#)



Take advantage of this opportunity  
to help grow your business!

## **Contact us before your next Life Insurance sale**

### **High Commission rates for Life Sales**

Bonus on life cases with annual premium of \$5,000  
or more. **CALL FOR DETAILS!**

Before you sell your next life case be sure to call for  
our commission rates!

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

**Call 800-373-9697 for appointment and details.**

## **Fixed Annuities**

**3.05% guaranteed for 5 years ends July 18th!**

[Click here for details](#)

[Current Fixed Annuity Rates](#)

[Immediate Annuity Quotes](#)

Sincerely,

Darren Mitchell  
[darren@fsdfinancial.com](mailto:darren@fsdfinancial.com)

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July 23, 2014



**Annuity & Life Wholesale**

***Your one-stop annuity shop!***

### Treasury Issues Final Rules Regarding Longevity Annuities

From the [US Department of Treasury Website](#)

Rules provide for greater security by giving American families more flexibility to plan for retirement and protect themselves from outliving their savings.

Main Bullet Points Below:

- Increasing the maximum permitted investment:
- Allowing "return of premium" death benefit:
- Protecting individuals against accidental payment of longevity annuity premiums exceeding the limits:
- Providing more flexibility in issuing longevity annuities:
- [See Full Article](#)
- Call us for a quote 800-373-9697

### **Genworth Increases Bonus to 6.00% For Most States**

#### **In This Issue**

[Treasury Issues Final Rules](#)

[6% Immediate Bonus](#)

[Win a Trip & 3.15% for 7 Years](#)

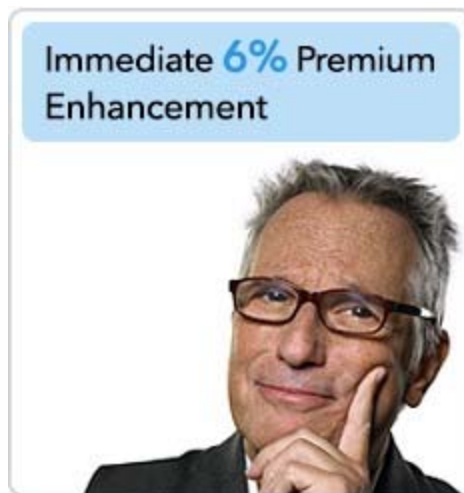


#### **Quick Links**





## SecureLiving Index 10 Plus:



[Click Here For Details / The Index Institute](#)  
[Fixed Annuity Basics Client Approved](#)

**Liberty Bankers**

**Win A Trip**

**Turks & Caicos Island 2015**



**AUGUST 4-9, 2015 | Regent Palms**  
**[\\$1.5 million production credit](#)**

**Bankers Elite 7**  
**3.15%**  
Guaranteed 7 Yrs. 7 Yr Surrender Charge  
Issued to Age 85 (75 in FL)

**Bankers Elite 5**  
**3.00%**  
Guaranteed 5 Yrs. 5 Yr Surrender Charge  
Issued to Age 90 (80 in FL)

[Current Rate Sheet](#) / [Appointment](#) / [Ratings](#)  
18% Surplus

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