

Fixed Annuity Hot List



July 1, 2015

800-373-9697

AGENT USE ONLY

When Rates "GO"
 This is the product you'll want to know!

MYGA RATES ARE UP!

A Rated | **2.75%** For 5 Years (\$100K+)*

American National had a another nice increase on the Palladium MYGA

5 Years	6 Years	7 Years	8 Years
2.75%	2.80%	2.94%	2.95%
First Year 3.55% 2.55% Years 2-5	First Year 2.80% 2.80% Years 2-6	First Year 3.80% 2.80% Years 2-7	First Year 2.95% 2.95% Years 2-8

*Initial contributions under \$100,000 subtract 10 basis points for the life of the contract. Minus 0.10% under \$100,000

Liberty Bankers
 ENHANCED
 MYGA RATES

5 Years	7 Years	9 Years
3.00	3.20%	3.35%
15.96% After 5 Years	24.67% After 7 Years	34.52% After 9 Years

\$10,000 minimum | Allows NO withdrawals during surrender period | Bankers Elite

Guggenheim rates increase! - Preserve Multi-Year Guaranteed Annuity

Guarantee Period	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band \$10K-\$250K	1.75%	2.00%	2.50%	2.60%	2.80%	2.90%	3.00%	3.20%
High Band \$250K+	1.85%	2.10%	2.60%	2.70%	2.90%	3.00%	3.10%	3.30%

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.

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Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

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July 1, 2015



**Fixed Annuity & Life Wholesaler
Quality | Integrity | Expertise**

Upcoming Events

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Genworth Financial

Genworth Agent
Appointment

Marketing Help

Annuity Answer Book
From Standard

Something You
Would Sell Your
Mother From
Standard

Life Insurance
Check-Up From LSW



**Our Office Will Be Closed Friday July 3rd!
For assistance email: insurance@fsdfinancial.com**

Fixed Rates & Caps Increasing

Review Of Rates



The [Fixed Annuity Hot List](#) for July includes our Deferred and Indexed Annuity Guides.

MYGA rates are up!

FIA Cap have increased!

Company Rate Sheets

- [Voya Financial](#) - FIA's
- [Liberty Bankers](#) - MYGA Rates
- [AIG \(NY\)](#)
- [Guggenheim](#) - Great MYGA's
- [American National \(NY\)](#) - FIA MYGA
- [The Standard Fixed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\)\(SPDA\) \(NY\)](#)
- [Equitrust FIA](#)

Fixed Index Annuity - Summer Of Rewards & Great Products

FIA Rates Are Up!

Fixed Indexed Annuities can be a great alternative for risk averse clients who want a shot at higher than fixed MYGA rates. Recently some cap rates have increased.

Here are a couple hypothetical FIA illustrations:

- Lincoln National - 8 Year FIA With 2.70% monthly cap (2 year reset)
Favorable Period (69.88% After 8 Years)
Unfavorable Period (21.59% After 8 Years)
Minimum Guarantee (4.07% After 8 Years)
[See Illustration](#)
- Voya Financial - 8 Year FIA - 5.25% Annual Pt to Pt Cap (\$100K)
[See Illustration](#)



After Tax Earnings
From Integrity

SPIA Taxation
Refresher from LBL

Buyers Guide To
Annuities

Advertising Portfolio
from LBL

American Equity
Compliance Review

2015 News

MYGA Rate Page

NEW IRS RULE Limits
IRA Rollovers

2015 Tax Reference
Guide Integrity

2015 Tax Reference
Guide Voya

2015 Retirement
Planning Guide
Integrity

Longevity Annuity
Treasury Ruling QLAC
and DIAs





FIA REWARDS

FINANCIAL SERVICES

\$75k
\$150k
\$300k
\$500k
\$700k+

CALL 800-373-9697 FOR MORE DETAILS

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Rules & restriction apply. See sign-up sheet for details.

SPOTLIGHT - Voya Financial

Commission Increases & FIA

Up to 70 bps Commission Increase on Top Selling FIAs

In addition to competitive cap rates, there's 50 more selling points for using our fixed annuity products to help your clients grow, protect and enjoy their Orange Money™.

Voya Secure Index Opportunities Plus*	Up to 70 bps
Voya Secure Index Seven Annuity**	Up to 50 bps
Voya Wealth Builder Eight Annuity**	Up to 50 bps
Voya Wealth Builder Six Annuity*	Up to 50 bps

**Applications received on June 8, 2015 or later will receive the new commission rates.

*Applications received on June 24, 2015 or later will receive the new commission rates.

Earning an extra \$100 is as easy as ABC

Any agent submitting a new app for a Voya Fixed Index Annuity between May 1 and July 31, 2015 will receive \$100 bonus

App. Bonus. Comp. Incentive - Detailed Information

*Receive an additional \$100 bonus for each fixed index annuity application submitted between May 1, 2015 and July 31, 2015. There is no limit to the number of applications submitted within this promotion period and to be eligible, there can be no recent fixed index annuity business with Voya from July 31, 2014 to April 30, 2015. Contracts that are free-looked will result in the forfeiture of the bonus incentive. For more information please contact the Sale

[Agent Appointment](#) | [Rate Sheet](#)

SPOTLIGHT - Equitrust

Commission Increase on 10 Year FIA - Now a 7.50% Commission!

MarketValue Index Annuity

1% Commission Special! Open-ended; no deadline set!

Commission Special on first-year premium only; paid up front

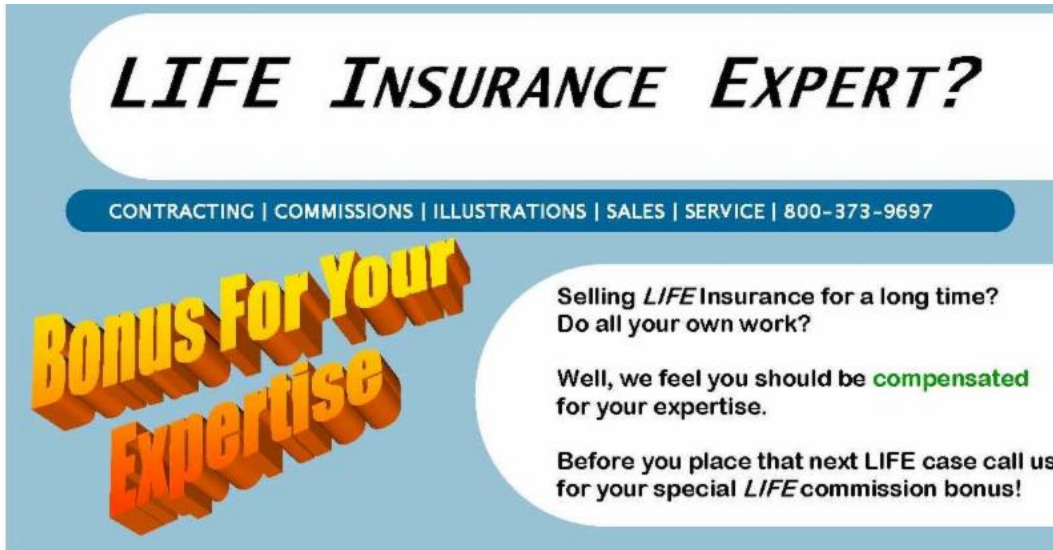
Highly Competitive Rates:

2-Year Average Cap:	No Cap
1-Year Point-to-Point:	5.00%
1-Year Average Cap:	6.00%
1-Year Average Participation:	75.00%
1-Year Monthly Cap:	2.10%
1-Year Interest:	2.50%

[Agent Appointment](#) | [Rate Sheet](#)

Life Insurance

[Click](#) to sign up!



LIFE INSURANCE EXPERT?

CONTRACTING | COMMISSIONS | ILLUSTRATIONS | SALES | SERVICE | 800-373-9697

Bonus For Your Expertise

Selling *LIFE* Insurance for a long time?
Do all your own work?

Well, we feel you should be **compensated** for your expertise.

Before you place that next *LIFE* case call us for your special *LIFE* commission bonus!

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Immediate Annuities

[Click](#) for an illustration!



Immediate Annuities
Illustrations | Contracting | Comparisons |

SPIA
Illustrations

800-373-9697 **www.SPIAquote.com**

The Insurance Product Built To Guarantee Income For Life

For Agent Use | California Insurance License Number 0B91910 | FSD Financial Services | By Jeff Affronti | 05/21/2015

What We Do

Fixed Annuity and Life Wholesaler

We make it simple, especially for agents who do not use fixed annuities often. If you specialize in P&C, Health or Disability Ins we want to show you how easy it is to add fixed annuities and life insurance to your client offerings. Really, we will keep it guaranteed and simple so you can keep focused on your primary business.

We work directly with you, the agent. We are here to assist in product selection, brainstorming, income comparisons, follow-up on new business submissions and paperwork assistance. We focus on the product features and rates that benefit your clients and quickly respond to requests.

Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and very happy agents!

Jeff Affronti



FSD FINANCIAL SERVICES
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Quality Integrity Expertise

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July 8, 2015



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SPOTLIGHT - SPIA

Immediate Annuities Are Versatile

Longevity Protection

SPIA's can offer peace of mind. Some clients have enough savings to guarantee the income they need/want using a SPIA today.

What else can the SPIA do?

1. Guarantee an income for life
2. Guarantee an income for joint lives (Spouses, Child)
3. Guarantee a return of premium (Cash or Installment Refund)
4. Guarantee a gain on premium (Extended Period Certain Options)
5. Guarantee an increasing payment (Cost of Living Adjustments/CPI)
6. Nursing home rider (50% income increase for certain period)
7. Impaired risk pricing (Medically Underwritten)
8. Specified payment periods (Period Certain From 5 - 50 Years)
9. Offer a tax exclusion ratio on part of non-qualified payments
10. Liquidity (Commutable and cash surrenders available)

Questions on how any of these 10 features work?

Call Jeff @ 800-373-9697 - Specializing in SPIA's for over 20 years!

The advantages in the SPIA approach include:

- Freeing up premium currently used in income protection. The client may be "over-funded", the SPIA's principal and interest payout may be much higher than the clients current yield. Less money for the same lifetime income protection.
- Designated beneficiaries and avoidance of probate.
- Easy direct deposit and annual 1099.
- Ability to use all of a retirement nest egg but NOT outlive it!
- Longevity protection locking in current life expectancy tables.

What you'll need to request a SPIA quote:

- Date Of Birth For Annuitant or Joint Annuitants
- Premium or Income desired

In This Issue

[The Immediate Annuity](#)

[Life Insurance](#)

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FIA Prizes

American National

Royal Neighbors

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- State of issue
- Income frequency monthly, quarterly, semi annual or annual
- Type of funds qualified or non qualified
- Cost basis (on 1035 exchanges)
- Income start date

Some of the carriers we illustrate:

- New York Life
- Principal Financial
- United Of Omaha
- AIG
- Voya Financial
- Liberty Bankers
- Penn Mutual

Request a SPIA Quote

Life Insurance Special

[Click](#) to sign up! Amazing commission we cannot show here!

Protect your clients family and earn a very nice commission for yours!

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Bonus For Your Expertise

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Do all your own work?

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annuities and life insurance to your client offerings. Really, we will keep it guaranteed and simple so you can keep focused on your primary business.

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Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and very happy agents!

Jeff Affronti



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HIGH Index UL Caps!

Check out these **HOT** Index UL cap rates:

14% annual cap - F&G Elite IUL *(Call for Special Bonus comp.)*

[Product Guide](#)

[Contracting](#)

12.5% annual cap - LSW FlexLife IUL *(Call for Special Bonus comp.)*

[Product Guide](#)

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14% annual cap - ANICO Signature IUL

[Product Guide](#)

[Contracting](#)

12% annual cap - Lincoln National Life Reserve IUL

[Product Guide](#)

[Contracting](#)

11% annual cap - AIG Elite Index II

[Product Guide](#)

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[Royal Neighbors](#)

[F&G Life](#)

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[AIG](#)

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Adjust your client's life insurance as their life changes

As your client's life changes, their life insurance should change with it.



They may need more coverage, less coverage, or a different type of plan.

Use this [Life Check Up Sheet](#) to make sure your client's have the right plan and the right amount of coverage.

Then contact Darren for quotes and applications.

800-373-9697

darren@fsdfinancial.com

We offer a full range of LIFE INSURANCE products:

- Term
- Guaranteed & Cash Value UL
- Index UL
- Whole Life
- Single Premium Whole Life
- Final Expense

Single Premium Whole Life



Royal Legacy SPWL

- Simplified UW
- Guaranteed Cash Value
- Guaranteed Death Benefit

- Accelerated Living Benefit for Terminally Ill
- Nursing Home Rider

60 year old male can turn \$50,000 into
\$92,421 tax free death benefit immediately!

13% commission plus an extra 1% from FSD (limited time only)

[SPWL Agent Guide](#) / [Agent Appointment](#)

Great Term Rates from AIG



New EVEN LOWER Rates with **AG Select-a-Term**®

NEW  **LOWER RATES**

- ✓ New, lower, market-leading prices
- ✓ 17 tactical term periods
- ✓ Lower rated-case pricing

Over **90%** of **AG Select-a-Term**
rates rank in the **TOP 3**
We're **#1** Nearly **65%** of the time

Help your clients choose their term life insurance wisely with **Optionality**®

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July 27, 2015



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MYGA - 7 Year Yield 20.91% Guaranteed

Compounding & Tax Deferred Interest

Attn: Agents

2.75% For 7 Years

Guaranteed

4.00% Commission To Age 80!



Rates as of 07/27/2015 and subject to change | California Insurance License # 0B91910
FSD Financial Services For Fixed Annuities and Life Insurance | Toll Free: 800-373-9697
Product allows withdrawal of all accumulated interest at any time. For Agent Use ONLY

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[2015 Tax Reference Guide Integrity](#)

[2015 Tax Reference Guide Voya](#)

[2015 Retirement Planning Guide](#)

Immediate Annuities Insurance To Guarantee Income

See the versatility of a SPIA!

Life Insurance

[Click](#) to get commission and product info!

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Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and very happy agents!

Jeff Affronti

Integrity

Longevity Annuity
Treasury Ruling QLAC
and DIAs





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July 30, 2015



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MYGA Rates](#)

[NO LOAD SPIA](#)

A No Load MYGA For RIA Fee Based Advisors

**Compounding & Tax Deferred Interest
A+ Rated 3.10% over 10 years! (35.70% After 10 Years)**

Social



Quality Carrier MYGA Rate

**Multi-Year Guarantee Annuity
Tax Deferred Fixed Interest Rate**

4.00% Year 1

3.00% Years 2 - 10

**For Fee Advisors
No Load - No Commission**

96 Comdex | A+ By A.M. Best | AA By S&P | B- By Weiss

10 Year MVA Surrender Charge Period - 8%, 8%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Free Withdrawal Of Up To 10% Of Accumulation Annually*

\$20,000 Minimum Premium | Rates as of 08/01/2015 and subject to change

AnnuityExperts.com is A Domain and DBA of FSD Financial Services

Available in most states! Issue ages 0-89!

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*Withdrawals prior to age 59 1/2 may be subject to 10% tax. Rates in NY 0.10% Lower. Twitter @MrFixedAnnuity



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Fixed Annuities and Life Insurance

[DETAILS and ILLUSTRATIONS](#)

Guaranteed Immediate Income

Immediate Annuities

Insurance To Guarantee Income

Need A NO LOAD SPIA

Added To Your Fiduciary Sound Product Offerings?

Check The Box On Application



Issue as no-commission version

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Jeff Affronti



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