



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

Agent Use Only

July 08, 2016



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

RATES ARE DROPPING

10 Year Treasury has dropped 38.84% in 2016
From 2.24% to 1.37%



Attn: Agents

2.75% For 7 Years

Guaranteed

4.00% Commission To Age 80!

Rates as of 07/08/2016 and subject to change | California Insurance License # 0B91910
FSD Financial Services For Fixed Annuities and Life Insurance | Toll Free: 800-373-9697

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LIFE INSURANCE FUNDING

THE NEW PREMIUM FINANCING MAKING LIFE INSURANCE INTERESTING

Your clients can obtain larger amounts of life insurance while having a major bank fund a large part of the insurance premiums. A line of credit to fund Life!

Clients who may not have foreseen needing a large amount of life insurance can benefit from Premium Financing. These clients may not be willing or able to make changes to their current financial plan. Current investments may be time sensitive or non-liquid.

[Get a started here!](#)

Funding For Life Insurance Policies



Meet The Needs
Of High Net Worth
Individuals

Premium Finance Proposals

www.pfproposal.com

800-373-9697

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[Annuity Webinars](#)

VOYA

American General





SPIAQUOTE.COM

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

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**Agency: FSD Financial Services
National Marketing Organization**

CA Insurance License 0B91910 and 0B67385

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July 25, 2016



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Top Fixed Annuity Rates

Enhanced MYGA Rates



We here at FSD are extremely happy with the results of our marketing Capital Life and Liberty Bankers Life. In 2007 we started with their SPIA product and quickly realized they had extremely strong MYGA rates.

Bankers Elite 7
LBL CLIC
3.20% 3.20%
Guaranteed 7 Yrs. 7 Yr Surrender Charge
Issued to Age 85 (70 in CA & FL)

Bankers Elite 5
LBL CLIC
2.90% 3.00%
Guaranteed 5 Yrs. 5 Yr Surrender Charge
Issued to Age 90 (75 in CA & FL)

Liberty was a B- rated carrier, so it was rare that an IMO like FSD would market them. After getting to know the carrier, the people and the business model they planned to follow, we became comfortable with Liberty Bankers and began talking about their products. We saw them as an up and coming company in the traditional sense of fixed annuities. Simple and client oriented products with more "steak" (guarantees) and less "sizzle" (assumptions).

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MYGA **Free Withdrawals | Full Death Benefit**
3.05% For 7 Years
Guaranteed
2.15% Commission To Age 80!

Rates as of 07/25/2016 and subject to change | California Insurance License # 0B91910
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**Fast forward to today. Liberty Bankers has just been upgraded to B+ !
 Here is just one reason why....**

Full Commission On Internal Transfers

One of the easiest sales to make is an internal rollover. Liberty Bankers policies do not automatically renew surrender charges. What we have seen happen after the surrender period is the contracts renew at about 1.50% fully liquid. This is the time to go back to the client and let them know if they re-up for a new term they get the higher new money rates. The client has been with the company and has received exactly what they expected and will likely find the suggestion to renew a good idea. The client gets a higher rate, the agent gets a new full commission and the carrier has the premium under surrender again. A true **Win Win Win!**

[Request A MYGA Quote](#) | [Liberty / Capital Rates](#) | [2016 Trip](#)
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