

Insurance
MYGA | SPIA

Fixed Annuity Hot List



www.SPIAquote.com | www.fsdfinancial.com

July 03, 2017

800-373-9697

AGENT USE ONLY

Guaranteed Accumulation

MYGA

3 Year 2.00% Not Available In: NY

4 Year 2.60% Only in these states: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA
MI,MO,MS,MT,NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY

6 Year 3.25% Only in these states: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA
MI,MO,MS,MT,NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY

A VERY SIMPLE FIA—7 YEAR SURRENDER

5.25% Annual Point to Point Cap (\$100K+) 4.75% Cap (\$15K—\$99.9K)

Commission 4.00% (0-80) | 100% Participation Rate | 107% Of Premium Minimum Guarantee. | "A" Rated Carrier Est. 1906

3.00% For 5 Years (3.10% over \$250K)

ONLY Available in: AK,AL,AR,CO,GA,HI,IA,ID,IL,IN,KS,KY,LA,MA,MD,ME,MI,
MO,MS,MT,NC,NE,NH,NM,NV,OH,OK,PA,RI,SC,TN,TX,UT,VA,VT,WA,WI,WV,WY

\$500,000 grows to \$579,637 Walk Away Value in 5 Years @ 3.00%

Full Death Benefit | Beginning contract year 2, one withdrawal per year of interest

MVA Surrender Charge 9% ,8% , 7% , 6% ,5% ,0% thereafter | (B+ By A.M. Best Company) (B- By Weiss) | RMD OK

Allow your clients to use more of their nest egg
now and never fear running out later!

Immediate Annuities - Insurance For Income



 SPIAQUOTE.COM

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373 | AGENT USE



800-373-9697

Agent Use Only

July 05, 2017



Fixed Annuity & Life Wholesaler
Quality | Integrity | Expertise

FIXED ANNUITY HOT LIST!



We hope you all had a wonderful 4th!
Daisy Dog sure did!

Fixed Annuity HotList

FSD top picks in traditional fixed annuities!

CALIFORNIA AGENTS - Good News!

Available now a 4 year MYGA that will issue to age 100, full accumulation value death benefit and a [2.60% rate guaranteed for the full 4 year term.](#)

Available now fixed rate of 3.25% for a full 6 years. Matching 6 year surrender MYGA.

Period Certain SPIAs, great for laddering.
 - 60 months as high as \$1,780 per month (106.80% returned after 5 years)
 - 72 months as high as \$1,316 per month (110.54% returned after 7 Years)

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GREAT MYGA RATE!

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MYGA'S For July

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Tax Deferred Compounding

Rates as of 07/01/2017, subject to change. Not Available in all states. 800-373-9697

Conservative clients who want guaranteed gains may find this rate and time frame a good fit for them. Park \$500,000 premium for 6 years and earn \$105,773 guaranteed!

**\$500,000 Premium @ 3.25% Rate
Guaranteed For All 6 Years!**

**Walk Away Value
\$605,773
After 6th Year**

No Fees | No Charges | Just Yield

Fair one time commission of 3.00% ages 0-79

\$5,000 minimum - Great starter MYGA!

Only Available in: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA,MI,MO,MS,MT,
NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY **Call for details! 800-373-9697**

Immediate Annuities

Do Your Clients Want Immediate Lifetime Income?

Immediate Annuity Lifetime Income With Guaranteed Gains

Male Age 60 With \$500,000 Premium:
Monthly Income \$2,226.54
(5.34% of Premium Annually)

**Immediate Lifetime Income With 20 Year Certain
Guarantees \$534,369.60 in payments from DAY ONE!**

Income begins in 1 month | A+ Rated Carrier | 3.50% Commission



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For Agent Use Only | CA Insurance Lic# 0B91910 | 800-373-9697

Single Life | Joint Life | Period Certain Only | Liquidity | Top Rated Carrier
Top Income Lowest Commission For PTE 84-24 | DIA | QLAC

Let us find the most income for your client! [Get a quote here!](#)

**GET A
SPIA QUOTE
HERE**

Comparison Articles

Here are some past annuity articles for your review:

- [84-24 and FSD](#)
- [To Increase Or Not To Increase - COLA or Level SPIA Payments](#)
- [Floating Over the 4% Rule](#)
- [Future Income Payments - MYGA/SPIA vs FIA Rider vs DIA](#)
- [SPIA vs FIA Income Rider for Immediate Income Needs](#)

Don't know that much about Fixed Annuities?

No Problem!

We make it simple, especially for agents who do not use fixed annuities often. If you specialize in P&C, Life, Health or Disability Ins. we want to show you how easy it is to add traditional fixed rate and immediate annuities to your client offerings.

We will keep it simple and guaranteed 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 and with very good results and very happy agents!



SPIAQUOTE.COM

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

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800-373-9697

**Agency: FSD Financial Services
National Marketing Organization
Fixed Annuities & Life Insurance**

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July 26, 2017



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

New Carrier | A+ | 96 Comdex | WL | SPIA

**Whole Life Insurance that quickly
builds cash value, it helps pay for itself!!**

**A Great Whole Life product with strong, early cash value growth.
A+ rated company, 96 Comdex**



Guaranteed Cash Values*

- Up to 80% of premiums paid after yr 1
- Up to 88% of premiums paid after yr 5
- Up to 95% of premiums paid after yr 10
(after 10 yrs cash value \$238,342 w/ death benefit of \$963,158)
- (after 20 yrs cash value \$270,103 w/ death benefit of \$436,883)
- Priced With 10 Yr Term Life Rider For Increased Death Benefit
- Accelerated Benefit Rider included at no cost

[Click here for sample illustration](#)

99% Total Commission**

**** (18% year 1, 9% years 2-10)**

*Values based on male, age 50, Preferred non-tobacco, \$25,000 annual premium for 10 years only
(10 Year Certain Immediate Pay Annuity For \$25,000 Annually has a premium of \$218,709)

**Using the SPIA to fund this 10-Pay WL
Ask us how to make 2 sales and save the client premium!**

Call us for details 800-373-9697 | [Request a Quote](#)

GREAT MYGA RATE!

Retirement Savings Guaranteed Accumulation
Top pick traditional fixed rate annuities!

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Available For July 2017!

Multi Year Guarantee Annuities

MYGA

3 Year 2.15%

4 Year 2.60%

5 Year 3.00%

6 Year 3.25%

Surrender period matches rate guarantee period.
0.00% surrender after interest rate guarantee period.
Not Approved In All States - Call for details!

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Multiple carriers now offering the 3.00% for 5 years.

[GET QUOTES](#) AND [AGENT APPOINTMENT HERE](#)

Immediate Annuities

Top Quality SPIAS

MAXIMUM IMMEDIATE LIFETIME INCOME - NOW!

GET A
SPIA QUOTE
HERE

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Quality Integrity Expertise

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