



# Fixed Annuity Hot List



www.FSDfinancial.com | www.SPIAquote.com

July 03, 2018

800-373-9697

AGENT USE ONLY

**4.10%**  
**Guaranteed!**

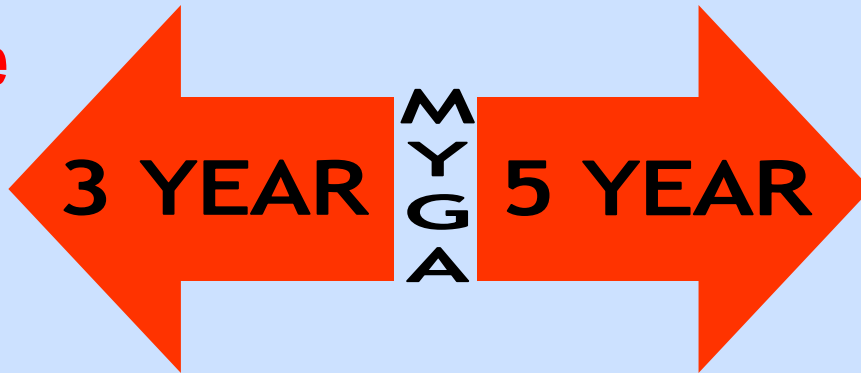
## 7 Year Fixed MYGA Annuity Rate

7 Year Non-Repeating Surrender NO MVA  
10% Free withdrawal of after the first year  
32.48% Yield In 7 Years If Left To Accumulate

Fixed Interest Rate

**3.10%**

For All 3 Years



Fixed Interest Rate

**3.80%**

For All 5 Years

## 5 Year Fixed Indexed Annuity

Premium	Declared Rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission:
\$100,000+	3.00%	70%	6.30%	7.25%	75%	18 - 75 - 3.75% 76 - 80 - 2.75% 86 - 89 - 1.75%
\$10K - \$99.9K	2.85%	65%	6.05%	7.00%	70%	

5 Year Surrender 9% 8% 7% 6% 5% 0% MVA - NO MVA in AK, CA, PA, UT and VA | Rates lower AK,CA,PA,UT,VA

## 7 Year Fixed Indexed Annuity

Premium	Declared Rate	S&P 500 Risk Control 10% Annual Point-to-Point (Participation)	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual pt-to-pt with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission
\$100K+	3.00%	70%	<b>6.40%</b>	2.50%	8.25%	7.25%	75%	18 - 75 4.75% 76 - 85 2.75% 86 - 89 2.75%
\$10K - \$99K	2.90%	65%	<b>6.15%</b>	2.30%	7.75%	7.00%	70%	

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

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



**FSD Financial Services Insurance News & Reviews**  
 Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents  
 Quality | Integrity | Expertise | [www.fsdfinancial.com](http://www.fsdfinancial.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

800-373-9697

For Agent Use Only

July 03, 2018

# Happy 4th Of July

## Happy Independence Day From FSD

FSD will be closed Wednesday July 4th. Have a wonderful and safe holiday.



Traditional & Independent Fixed Annuities And Life MGA Since 1995

# July Hotlist & Top Products

### Fixed Annuity Hotlist

**Fixed Annuity Hot List**  
 www.FSDfinancial.com | www.SPIAquote.com  
 July 03, 2018 800-373-9697 AGENT USE ONLY

**4.10% Guaranteed!** **7 Year Fixed MYGA Annuity Rate**  
 7 Year Non-Repeating Surrender NO MVA  
 10% Free withdrawal of after the first year  
 32.48% Yield In 7 Years If Left To Accumulate

Fixed Interest Rate **3.10%** **3 YEAR** **MYGA** **5 YEAR** **3.80%** Fixed Interest Rate  
 For All 3 Years For All 5 Years

**5 Year Fixed Indexed Annuity**

Premium	Declared Rate	S&P 500 Index Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	Shares @ U.S. Real Estate annual point-to-point with cap	S&P U.S. Rate-see Spending annual point-to-point with par. rate	Commission
\$100,000+	3.00%	70%	6.30%	7.25%	75%	88-75: 3.75% 76-88: 2.75% 66-88: 2.75%
\$10K - \$99.9K	2.85%	65%	6.05%	7.00%	70%	

5 Year Surrender 9% 8% 7% 6% 5% 0% MVA - NO MVA in AK, CA, PA, UT and VA | Rates lower AK, CA, PA, UT, VA

**7 Year Fixed Indexed Annuity**

Premium	Declared Rate	S&P 500 Index Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	Shares @ U.S. Real Estate annual point-to-point with cap	GLD annual point-to-point with cap	S&P U.S. Rate-see Spending annual point-to-point with par. rate	Commission	
\$100,000+	3.00%	70%	6.40%	2.50%	8.25%	7.25%	75%	88-75: 4.75% 76-88: 2.75% 66-88: 2.75%
\$10K - \$99.9K	2.90%	65%	6.15%	2.30%	7.75%	7.00%	70%	

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.  
 FSD Financial Services: 5530 Citrus Ave #108 | CA Broker/Agent License: 00673881 | Rates Subject To Change | FSD 1738; Agent Use

### Special 5 Year MYGA Carrier With 15% Surplus

**3.80%**

**For 5 Years**

**5 Year Surrender | Non MVA**

- 9% Year 1
- 8% Year 2
- 7% Year 3
- 6% Year 4
- 5% Year 5
- 0% Thereafter / NO MVA

Up to 0.75%  
monthly commission bonus

**Get Contracted Now**

Base Commission:  
2.25% 0-80 | 1.25% 81-85

[Details](#)

### SPIA's Offer Your Clients The Highest Income NOW

**Increases income payments 50% for up to five years if confined to a nursing home**

# Deferred Annuities - SPDA - FPDA - MYGA

**TRUE WALK AWAY MYGA'S Sample Accumulations Values**  
 Assuming \$500,000 Premium

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### 3.10% For 3 Years

Guaranteed Values

Account Value	Surrender Value	Death Benefit
\$515,500	\$469,105	\$515,500
\$531,480	\$488,962	\$531,480
\$547,956	\$509,599	\$547,956
\$553,436	\$553,436	\$553,436
\$558,970	\$558,970	\$558,970
\$564,560	\$564,560	\$564,560
\$570,206	\$570,206	\$570,206
\$575,908	\$575,908	\$575,908
\$581,667	\$581,667	\$581,667
\$587,483	\$587,483	\$587,483
\$593,358	\$593,358	\$593,358
\$599,292	\$599,292	\$599,292
\$605,285	\$605,285	\$605,285
\$611,338	\$611,338	\$611,338
\$617,451	\$617,451	\$617,451

### 3.80% For 5 Years

Guaranteed Values

Account Value	Surrender Value	Death Benefit
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\$538,722	\$495,624	\$538,722
\$559,193	\$520,050	\$559,193
\$580,443	\$545,616	\$580,443
\$602,500	\$572,375	\$602,500
\$608,525	\$608,525	\$608,525
\$614,610	\$614,610	\$614,610
\$620,756	\$620,756	\$620,756
\$626,964	\$626,964	\$626,964
\$633,233	\$633,233	\$633,233
\$639,566	\$639,566	\$639,566
\$645,961	\$645,961	\$645,961
\$652,421	\$652,421	\$652,421
\$658,945	\$658,945	\$658,945
\$665,534	\$665,534	\$665,534

### 4.10% For 7 Years

Guaranteed Values

Account Value	Surrender Value	Death Benefit
\$520,500	\$473,655	\$520,500
\$541,841	\$498,493	\$541,841
\$564,056	\$524,572	\$564,056
\$587,182	\$551,951	\$587,182
\$611,257	\$580,694	\$611,257
\$636,318	\$610,866	\$636,318
\$662,407	\$642,535	\$662,407
\$669,031	\$669,031	\$669,031
\$675,722	\$675,722	\$675,722
\$682,479	\$682,479	\$682,479
\$689,304	\$689,304	\$689,304
\$696,197	\$696,197	\$696,197
\$703,159	\$703,159	\$703,159
\$710,190	\$710,190	\$710,190
\$717,292	\$717,292	\$717,292

## Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

### Fixed Annuity Carrier Rates - AGENTS ONLY

- [Sagicor Life](#) | [Agent Contracting](#)
- [Liberty Bankers](#) | [Agent Appointment](#)
- [American National](#) | [NY](#) | [Agent Appointment](#)
- [Bankers Life](#) | [Agent Appointment](#)
- [Guarantee Income Life](#) | [Agent Appointment](#)
- [The Standard](#) | [Agent Appointment](#)
- [Guggenheim](#) | [Agent Appointment](#)
- [Lafayette](#) | [Agent Appointment](#)
- [Great American](#) | [Agent Appointment](#)
- [Sentinel Security](#) | [Agent Appointment](#)
- [Oxford Life](#) | [Call for appointment](#)

### Top MYGA Rates As Of July 1, 2018:

- 4.00% After 10 Years - [Details](#)
- 3.90% For 10 Years - [Details](#)
- 3.50% For 9 Years - [Details](#) (A+ Rated)
- **4.10% For 7 Years - [Details](#) (32.48% Yield)**
- 3.80% For 7 Years - [Details](#) (3.70% in CA!)
- 3.55% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- **3.10% For 7 Years - [Details](#) - (4.00% Commission)**
- 3.65% For 6 Years - [Details](#) (A- Rated)
- 3.80% For 5 Years - [Details](#)
- **3.60% For 5 Years - [Details](#) (A- Rated) Bonus**
- 3.50% For 5 Years - [Details](#) (CA Approved)
- 3.65% For 5 Years - [Details](#) (3.55% In CA!)
- **3.50% For 5 Years - [Details](#) (A- Rated)**
- 3.30% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- **3.25% For 4 Years - [Details](#) (NICE!)**
- 3.10% For 3 Years - [Details](#) (NEW)
- **3.00% For 3 Years - [Details](#) - (A- Rated) - NEW**
- 2.75% For 3 Years - [Details](#) 2.00% Commission
- 2.80% For 3 Years - [Details](#) (A Rated)
- 2.75% For 3 Years - [Details](#) (A- Rated)
- 1.00% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity.

## LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about Annuicare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

# Immediate Annuities - SPIA Quotes

## Immediate Guaranteed Lifetime Income Longevity Protection!

We specialize in large premium cases & work with the most competitive highest quality carriers.

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! Compare our SPIA's against any other insurance option.

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!

# SPIA

The Insurance Product  
Built To Guarantee The  
HIGHEST Income Flow NOW!

Your Clients Can  
Use More Of That  
Nest Egg Right Now!

### Longevity Protection

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- See what is needed for an immediate annuity illustration
- Get A Quote & Compare Lifetime Income NOW!

## Life Insurance Corner

### Webinar - Life Insurance On Protective Life

If you would like to learn more about this really complete carrier with great term pricing, competitive GUL and the simplest guaranteed IUL on the market today, Sign up for a webinar [here!](#)

### SPWL offer a Preferred and Standard Rating

You may want to add this single premium life product to your life insurance product list!

[Get appointed](#) and add this single premium life product to your life insurance product list!

- Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Income tax free death benefit
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 12.00% commission + FSD bonus of 1.00% = 13.00% (bonus will ends so lock in with [appointment](#) now)
- Full incentive trip credit
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD

[Get Details and an illustrations Here](#) | [See New Agent Flier Here](#)

# Get Appointed With One Of Our Life Carriers!

Liberty Bankers - [Rate Sheet](#) - [Agent Appointment](#) - [Pricing Guide](#) - [Case Sample](#)  
Sagikor - [Agent Appointment](#)  
Life Of The Southwest - [Rate Sheet](#) - [Agent Appointment](#)  
American National - [Rate Sheet](#) - [Agent Appointment](#)  
Lafayette - [Rate Sheets](#) - [Agent Appointment](#) - [Sample Quote](#) - Product Brochure  
American General - [Rate Sheet](#)  
[Request others here](#)

## Life Insurance illustrations

Term | Whole Life | UL and IUL | Guaranteed Issue | Return Of Premium Term | Single Premium SPWL  
[Request A Life Insurance Quote](#)

## Fixed Indexed Annuities

### No Fee, Accumulation Based, Walk Away FIA - Clean & Simple

If your clients are looking to lock in gains or just have a shot at better than current fixed rates, check out these FIA's.



### Historical Illustrations

#### Sample Of Two Crediting Methods

#### 7 Year FIA - A Rated Carrier

**\$500,000 illustrates growth to \$681,833 in 7 years @ 6.40% CAP**

**\$500,000 illustrates growth to \$696,932 in 7 years @ 8.25% CAP**

**When it comes to Pt 2 Pt caps in a crediting index, the higher the cap the better!**

Call for a client illustration 800-373-9697 or [Click Here](#)

### Other competitive FIA rates!

Give us a call and we can walk you through the strength of the carrier products and rates! Shorter term 5 - 7 years available from varies carrier! As rate increase we will see more competition on shorter term fixed indexed annuities!

[American National](#) | [Sagikor](#) | [Lafayette](#) | [Lincoln National](#) | [Standard](#) | [Guggenheim](#) | [LSW](#) | [Great American](#)

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697

## News and Reviews

### WHAT'S HAPPENING NOW

#### 2018 Important Topics

- 2018 Retirement Planning Guide W&S
- 2018 Tax Reference Guide Lafayette Life
- 2017 Tax Reference Guide Integrity
- 2018 Cost of Living Adjustments Announced

#### • QLAC NEWS:

Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

#### DOL Updates

#### Trips / Rewards

- Liberty Bankers 2018
- American National Cabo 2019
- Portugal Douro River Cruise - Sentinel Security

#### Annuity Webinars

- Life Of The Southwest National Life Group
- Lafayette Life - What will retirement income look like
- Lafayette - 10 Pay (recording)
- Lafayette - Executive Bonus Arrangements Using Life Insurance (Recording)

#### Keep Aware

- DOL Vacated

## Articles

- SPIA costs for 4% Annual Life Income
- Split Annuity Advantages
- See all articles here

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs
- Partial 1035 Rule - IRS Page

# Offer Fixed Annuity With FSD's Assistance

## Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!  
Jeff Affronti & FSD Financial

**When that need arises for a great guaranteed fixed annuity product - 800-373-9697!**

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#).

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

**For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.**

*Follow Here*



**STAY CONNECTED MORE OFTEN  
WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE**



**SPIAQUOTE.COM**



FINANCIAL  
SERVICES

Quality | Integrity | Expertise

***A Fixed Products Only IMO | We are here to help!***

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**800-373-9697**

Jeff Affronti | Darren Mitchell

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

**CA Insurance License 0B67385**

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Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA, WI



## FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | [www.fsdfinancial.com](http://www.fsdfinancial.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

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For Agent Use Only

July 11, 2018

# July Hotlist & Top Products

Limited Features Enhanced  
5 Years MYGA Rate

**4.00%**

For 5 Years

5 Yr MVA Surrender/Recurring

9% Year 1  
8% Year 2  
7% Year 3  
6% Year 4  
5% Year 5

30 Day Exit Window **PRIOR** To  
End Of Guarantee Period

21.67% Yield In 5 Years!

Get Contracted Now  
Base Commission:  
2.25% 0-80 | 1.50% 81-90

[Details](#)

Special 5 Year WALK AWAY!  
A Most Client Friendly MYGA

**3.80%**

For 5 Years

5 Year Surrender | Non MVA

9% Year 1  
8% Year 2  
7% Year 3  
6% Year 4  
5% Year 5

0% Thereafter / NO MVA

Up to 0.75%  
monthly commission bonus

Get Contracted Now  
Base Commission:  
2.25% 0-80 | 1.25% 81-85

[Details](#)

Advanced Rate Limited  
5 Years MYGA Rate

**4.80% Year 1**  
**3.80% Years 2-5**

5 Yr MVA Surrender / Recurring

9% Year 1  
8% Year 2  
7% Year 3  
6% Year 4  
5% Year 5

30 Day Exit Window

Carrier Based  
Commission Bonus Available

Get Contracted Now  
Base Commission:  
2.00% 0-80 | 1.00% 81-90

[Details](#)

## Spotlight On Deferred Annuities

### Rates are Great, but a MYGA can offer so much more!

Compare the below INCLUDED features these MYGA offers to the competition and you will find the true value!

- **Non-Recurring Surrender Charge!** Avoid potential suitability issues and lower than new money renewal rate. Eliminate the hurried 30 day windows to find a suitable replacement product or find your client a more friendly fully liquid or ROP product.
- **Monthly Interest Option** - Available after 30 days this option allow the client to take the interest as an income while not invading premium. Without a withdrawal charge or charge back. Income can be started and stopped anytime.
- **Withdrawal Privileges** - 10% FREE withdrawals. Owners may withdraw up to 10% of the accumulated contract value each year after the first year, without a withdrawal charge.
- **Low Minimum Premium** - \$10,000 initial premium is all it takes to capture these rates. No multi-tiered rates here, just a straightforward guaranteed rate.
- **Nursing Care Waiver** - If a covered condition occurs to the annuitant, the owner may withdraw up to 50% of accumulated contract value without a withdrawal charge. (See contract or fact sheet for more details)
- **Annuitization** - Available after 12 months for five years or longer. NO FEES for guaranteed income options making this MYGA more flexible and client friendly for needs that may arise in the future.
- **RMD Friendly** - After year 1, if a owner is required to take a Required Minimum Distribution (RMD) on a tax-qualified annuity, withdrawal charges are waived on any RMD amount that exceeds the 10% free withdrawal provision (RMD distributions are included in the 10% free withdrawal amount).
- **Commission Bonus** - Up to 0.75% bonus available. (See commission schedule for details)

Sample Illustration Values - Assuming \$500,000 Premium and No Withdrawal



### 3.10% For 3 Years

Guaranteed Values

Account Value	Surrender Value	Death Benefit
\$515,500	\$469,105	\$515,500
\$531,480	\$488,962	\$531,480
\$547,956	\$509,599	\$547,956
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### 4.10% For 7 Years

Guaranteed Values

Account Value	Surrender Value	Death Benefit
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\$689,304	\$689,304	\$689,304
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\$703,159	\$703,159	\$703,159
\$710,190	\$710,190	\$710,190
\$717,292	\$717,292	\$717,292

#### Sample Illustration Values - Assuming \$500,000 Premium and Approximate Interest Only Withdrawals

### 3.80% For 5 Years

Guaranteed Values

Annual Withdrawal	Account Value	Surrender Value	Death Benefit
\$18,677	\$500,000	\$455,000	\$500,000
\$18,677	\$500,000	\$460,000	\$500,000
\$18,677	\$500,000	\$465,000	\$500,000
\$18,677	\$500,000	\$470,000	\$500,000
\$18,677	\$500,000	\$475,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000

Over \$93,000 In Withdrawals

### 4.10% For 7 Years

Guaranteed Values

Annual Withdrawal	Account Value	Surrender Value	Death Benefit
\$20,125	\$500,000	\$455,000	\$500,000
\$20,125	\$500,000	\$460,000	\$500,000
\$20,125	\$500,000	\$465,000	\$500,000
\$20,125	\$500,000	\$470,000	\$500,000
\$20,125	\$500,000	\$475,000	\$500,000
\$20,125	\$500,000	\$480,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000
\$4,977	\$500,000	\$500,000	\$500,000

Over \$140,000 In Withdrawals

## Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

#### Fixed Annuity Carrier Rates - AGENTS ONLY

- Bankers Life | [Agent Appointment](#)
- Guggenheim | [Agent Appointment](#)
- Sagicor Life | [Agent Contracting](#)
- Sentinel Security | [Agent Appointment](#)
- Liberty Bankers | [Agent Appointment](#)
- American National | NY | [Agent Appointment](#)
- Guarantee Income Life | [Agent Appointment](#)
- The Standard | [Agent Appointment](#)

#### Top MYGA Rates As Of July 11, 2018:

- 4.30% After 10 Years - [Details](#)
- 4.20% For 10 Years - [Details](#)
- 3.50% For 9 Years - [Details](#) (A+ Rated)
- **4.10% For 7 Years** - [Details](#) (32.48% Yield)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.55% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.10% For 7 Years - [Details](#) (4.00% Commission)
- 3.75% For 6 Years - [Details](#) (A- Rated)
- 3.80% For 5 Years - [Details](#)
- 3.60% For 5 Years - [Details](#) (A- Rated) Bonus
- 3.50% For 5 Years - [Details](#) (CA Approved)
- **4.00% For 5 Years** - [Details](#) (3.90% In CA!)
- 3.50% For 5 Years - [Details](#) (A- Rated)
- 3.30% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- 3.25% For 4 Years - [Details](#) (NICE!)

- Lafayette | Agent Appointment
- Great American | Agent Appointment
- Oxford Life | Call for appointment

- 3.10% For 3 Years - [Details](#) (NEW)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- 2.75% For 3 Years - [Details](#) 2.00% Commission
- 2.80% For 3 Years - [Details](#) (A Rated)
- 2.75% For 3 Years - [Details](#) (A- Rated)
- 1.00% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity.

## LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about Annuicare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

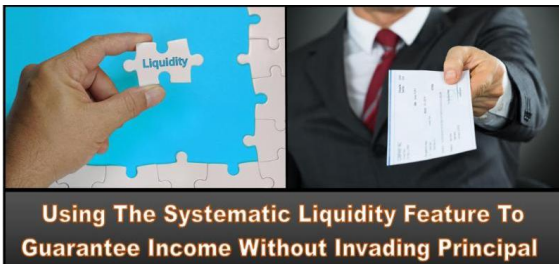
## 4.02% Monthly Interest Withdrawal Is Here

### Monthly Systematic Withdrawals Of Over 4.00% Annually Without Invading Principal It's Just Insurance!

Rates are great, and the higher the rate the more attention it will receive, however, there is much more to MYGA's than just a pretty rate! Currently, a client can receive a guaranteed monthly income with a 4.02% annual payout for 7 years.

Read more on [LinkedIn](#) or [Get PDF](#).

Below is a chart with sample pricing based on \$100,000 premium and month equivalent payout factors based on interest rates from 2.00% to 6.50% in 0.05% increments.



Credited Rate	Monthly Interest	(12 x mthly)	Credited Rate	Monthly Interest	(12 x mthly)
2.00%	165.16	1981.90	4.25%	347.45	4169.39
2.05%	169.25	2030.99	4.30%	351.46	4217.51
2.10%	173.34	2080.05	4.35%	355.47	4265.61
2.15%	177.43	2129.10	4.40%	359.47	4313.68
2.20%	181.51	2178.12	4.45%	363.48	4361.74
2.25%	185.59	2227.13	4.50%	367.48	4409.77
2.30%	189.68	2276.10	4.55%	371.48	4457.78
2.35%	193.76	2325.06	4.60%	375.48	4505.77
2.40%	197.83	2374.00	4.65%	379.48	4553.74
2.45%	201.91	2422.91	4.70%	383.47	4601.69
2.50%	205.98	2471.80	4.75%	387.47	4649.62
2.55%	210.06	2520.67	4.80%	391.46	4697.53
2.60%	214.13	2569.52	4.85%	395.45	4745.42
2.65%	218.20	2618.35	4.90%	399.44	4793.28
2.70%	222.26	2667.15	4.95%	403.43	4841.13
2.75%	226.33	2715.94	5.00%	407.41	4888.95
2.80%	230.39	2764.70	5.05%	411.40	4936.75
2.85%	234.45	2813.44	5.10%	415.38	4984.53
2.90%	238.51	2862.15	5.15%	419.36	5032.29
2.95%	242.57	2910.85	5.20%	423.34	5080.03
3.00%	246.63	2959.52	5.25%	427.31	5127.75
3.05%	250.68	3008.18	5.30%	431.29	5175.45
3.10%	254.73	3056.81	5.35%	435.26	5223.13
3.15%	258.78	3105.42	5.40%	439.23	5270.79
3.20%	262.83	3154.00	5.45%	443.20	5318.42
3.25%	266.88	3202.57	5.50%	447.17	5366.04
3.30%	270.93	3251.12	5.55%	451.14	5413.63
3.35%	274.97	3299.64	5.60%	455.10	5461.21
3.40%	279.01	3348.14	5.65%	459.06	5508.76
3.45%	283.05	3396.62	5.70%	463.02	5556.29
3.50%	287.09	3445.08	5.75%	466.98	5603.81
3.55%	291.13	3493.52	5.80%	470.94	5651.30
3.60%	295.16	3541.93	5.85%	474.90	5698.77
3.65%	299.19	3590.33	5.90%	478.85	5746.22
3.70%	303.22	3638.70	5.95%	482.80	5793.65
3.75%	307.25	3687.05	6.00%	486.76	5841.06
3.80%	311.28	3735.38	6.05%	490.70	5888.45
3.85%	315.31	3783.69	6.10%	494.65	5935.82
3.90%	319.33	3831.98	6.15%	498.60	5983.17
3.95%	323.35	3880.24	6.20%	502.54	6030.49
4.00%	327.37	3928.49	6.25%	506.48	6077.80
4.05%	331.39	3976.71	6.30%	510.42	6125.09
4.10%	335.41	4024.91	6.35%	514.36	6172.36
4.15%	339.42	4073.10	6.40%	518.30	6219.60
4.20%	343.44	4121.26	6.45%	522.24	6266.83
			6.50%	526.17	6314.03

# Immediate Annuities - SPIA Quotes

## Immediate Guaranteed Lifetime Income Longevity Protection!

We specialize in large premium cases & work with the most competitive highest quality carriers.

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! Compare our SPIA's against any other insurance option.

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!

# SPIA

The Insurance Product  
Built To Guarantee The  
HIGHEST Income Flow NOW!

Your Clients Can  
Use More Of That  
Nest Egg Right Now!

### Longevity Protection

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- See what is needed for an immediate annuity illustration
- Get A Quote & Compare Lifetime Income NOW!

## Life Insurance Corner

### SPWL offer a Preferred and Standard Rating

You may want to add this single premium life product to your life insurance product list!

[Get appointed](#) and add this single premium life product to your life insurance product list!

- Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Income tax free death benefit
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 12.00% commission + FSD bonus of 1.00% = 13.00% (bonus will end so lock in with [appointment](#) now)
- Full incentive trip credit
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD

[Get Details and an illustrations Here](#) | See New Agent Flier [Here](#)

## Get Appointed With One Of Our Life Carriers!

Liberty Bankers - [Rate Sheet](#) - [Agent Appointment](#) - [Pricing Guide](#) - [Case Sample](#)

Sagicor - [Agent Appointment](#)

Life Of The Southwest - [Rate Sheet](#) - [Agent Appointment](#)

American National - [Rate Sheet](#) - [Agent Appointment](#)

Lafayette - [Rate Sheets](#) - [Agent Appointment](#) - [Sample Quote](#) - Product Brochure

## Life Insurance illustrations

Term | Whole Life | UL and IUL | Guaranteed Issue | Return Of Premium Term | Single Premium SPWL  
[Request A Life Insurance Quote](#)

## Fixed Indexed Annuities

### No Fee, Accumulation Based, Walk Away FIA - Clean & Simple



### Historical Illustrations Available Sample Of Two Crediting Methods

#### 7 Year FIA - A Rated Carrier - Example

\$500,000 illustrates growth to \$681,833 in 7 years @ 6.40% CAP

\$500,000 illustrates growth to \$696,932 in 7 years @ 8.25% CAP

When it comes to Pt 2 Pt caps in a crediting index, the higher the cap the better! Call for a client illustration 800-373-9697 or [Click Here](#)

### Other competitive FIA rates!

Give us a call and we can walk you through the strength of the carrier products and rates!  
Shorter term 5 - 7 years available from varies carrier! As rate increase we will see more competition on shorter term fixed indexed annuities!

[American National](#) | [Sagicor](#) | [Lafayette](#) | [Lincoln National](#) | [Standard](#) | [Guggenheim](#) | [LSW](#) | [Great American](#)

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697

## News and Reviews

### WHAT'S HAPPENING NOW

#### 2018 Important Topics

- 2018 Retirement Planning Guide W&S
- 2018 Tax Reference Guide Lafayette Life
- 2017 Tax Reference Guide Integrity
- 2018 Cost of Living Adjustments Announced

#### • QLAC NEWS:

Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

#### DOL Updates

- DOL Vacated

#### Articles

- SPIA costs for 4% Annual Life Income
- Split Annuity Advantages
- See all articles here

#### Trips / Rewards

- Liberty Bankers 2018
- American National Cabo 2019
- Portugal Douro River Cruise - Sentinel Security

#### Annuity Webinars

- Life Of The Southwest National Life Group
- Lafayette Life - What will retirement income look like
- Lafayette - 10 Pay (recording)
- Lafayette - Executive Bonus Arrangements Using Life Insurance (Recording)

#### Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs
- Partial 1035 Rule - IRS Page

# Offer Fixed Annuity With FSD's Assistance

## Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!  
Jeff Affronti & FSD Financial

**When that need arises for a great guaranteed fixed annuity product - 800-373-9697!**

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

**For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.**

*Follow Here*



**STAY CONNECTED MORE OFTEN  
WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE**



**SPIAQUOTE.COM**



FINANCIAL  
SERVICES

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***A Fixed Products Only IMO | We are here to help!***

[www.FSDfinancial.com](http://www.FSDfinancial.com) | [www.SPIAquote.com](http://www.SPIAquote.com) | [www.AnnuityExperts.com](http://www.AnnuityExperts.com)

**800-373-9697**

Jeff Affronti | Darren Mitchell  
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

**CA Insurance License 0B67385**

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## FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | [www.fsdfinancial.com](http://www.fsdfinancial.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

800-373-9697

For Agent Use Only

July 18, 2018

# Spotlight On Liberty Bankers Life

## Liberty Bankers Life - An Insurance Carrier With Very Respectable Gains!

Liberty rates are up and they have some unique product combinations:

- Fully liquid fixed annuity now at 1.25% with issue ages to 100
- 3.15% for 5 years with a 3.25% commission to age 80
- 3.20% for 7 year with a 4.00% commission to age 80
- 1st year enhanced rate of 4.25% Year 1 then 3.25% years 2 - 5
- 3.70% For 5 Years - Accumulation MYGA - Less Features - Higher Rate!
- SPWL with a Preferred as well as Standard ratings!
- NEW - 2019 Trip Scotland Info - (Requirements: \$1.8 million production credit)

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 as well.

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 the products. I saw them as an up and coming company and following a traditional sense of fixed annuities. Simple and client oriented products with more "steak" (guarantees) and less "sizzle" (assumptions).

Fast forward to today. Liberty Bankers is B++ rated with a 13% surplus! That is 3 upgrades!

Here is just one reason why LBL keeps going strong....

### Full Commission On Internal Transfers - Clients remaining clients!

**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!**

Check out more from LBL:

- [Liberty Life and Capital Life Rates](#)
- [Check out the LBL Annuity Advisor on SPDA Product Designs](#)
- [Advertising Portfolio Print](#)
- [Advertising Portfolio Electronic](#)

## Excellent Multi Year Guaranteed Annuity

MYGA's in general are simple and clean products.

Here is a MYGA that has the best features and least risk to agents and clients.

- **Non-Recurring Surrender Charge!** - Avoid potential suitability issues and lower than new money renewal rate. Eliminate the hurried 30 day windows to find a suitable replacement product or find your client a more friendly fully liquid or ROP product.
- **Monthly Interest Option** - Available after 30 days this option allow the client to take the interest as an income while not invading premium. Without a withdrawal charge or charge back. Income can be started and stopped anytime.
- **Withdrawal Privileges** - 10% FREE withdrawals. Owners may withdraw up to 10% of the accumulated contract value each year after the first year, without a withdrawal charge.
- **Low Minimum Premium** - \$10,000 initial premium is all it takes to capture these rates. No multi-tiered rates here, just a straightforward guaranteed rate.
- **Nursing Care Waiver** - If a covered condition occurs to the annuitant, the owner may withdraw up to 50% of accumulated contract value without a withdrawal charge. (See contract or fact sheet for more details)

<b>Interest Rate:</b>	<b>3.80% For 5 Years</b>													
<b>Guaranteed Period:</b>	<b>Guaranteed For 5 Years</b>													
<b>Surrender Charges:</b>	<b>5 Years Non MVA:</b> 9% Year 1 8% Year 2 7% Year 3 6% Year 4 5% Year 5 <b>0% Thereafter / NO MVA</b>													
<b>Minimum Deposit:</b>	<b>\$10,000</b>													
<b>Issue Age:</b>	0-85 (age of last birthday) May vary by state													
<b>States NOT approved in:</b>	CA, CT, IA, ME, MA, MT, NH, NJ, NY, OR, RI, VT, WI													
<b>Monthly Income Option:</b>	Available after 30 days													
<b>Free Withdrawal:</b>	10% FREE withdrawals. Policyowners may withdraw up to 10% of the accumulated contract value each year after the first year, without a withdrawal charge.													
<b>Death Benefits:</b>	Withdrawal charges are waived in the event of the annuitant's death <b>Withdrawal charges apply at the death of a non-annuitant owner</b> , if death occurs during the withdrawal charge period.													
<b>Agent Commission:</b>	Base Commission: 2.25% (ages 0-80)   1.25% ages (81-85)  Monthly Bonus Offered By Insurance Carrier To Agent Call For Details or see commission schedule:													
(Agency commission available must license accordingly call for details)	<table border="1"> <tr> <td>Premium</td> <td>\$250k</td> <td>\$500k</td> <td>\$750k</td> <td>Total</td> </tr> <tr> <td>Bonus Commission</td> <td>0.25%</td> <td>0.25%</td> <td>0.25%</td> <td>0.75%</td> </tr> </table>				Premium	\$250k	\$500k	\$750k	Total	Bonus Commission	0.25%	0.25%	0.25%	0.75%
Premium	\$250k	\$500k	\$750k	Total										
Bonus Commission	0.25%	0.25%	0.25%	0.75%										
<b>Waivers</b>	NURSING CARE WAIVER - Up to 50% of accumulated contract value without a withdrawal charge.													
<b>Request A Quote</b>	<a href="#">Click Here</a>   Brochure													
<b>Appointment:</b>	<b>Agent Appointment - Call 800-373-9697</b>													

## Fixed Rate Deferred Annuities

### Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

Fixed Annuity Carriers - Agents ONLY

Top MYGA Rates As Of July 18, 2018:

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  - 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials!

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If you would like to learn more about Annuicare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

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What Spits Out Money  
For Its Owner  
Every Month For Life?



#### Longevity Protection

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

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- [Liquidity and Nursing Home Enhanced Rider](#)
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life



# Top Quality SPIAS

- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

## Life Insurance Corner

Get Appointed With One Of Our Life Carriers!

### Commission

Experienced Life Agents  
Can Earn More

Liberty Bankers - [Rate Sheet](#) - [Agent Appointment](#) - [Pricing Guide](#) - [Case Sample](#)  
Sagicor - [Agent Appointment](#)  
Life Of The Southwest - [Rate Sheet](#) - [Agent Appointment](#)  
American National - [Rate Sheet](#) - [Agent Appointment](#)  
Lafayette - [Rate Sheets](#) - [Agent Appointment](#) - [Sample Quote](#) - Product Brochure  
American General - [Rate Sheet](#)  
[Request others here](#)

---

### Life Insurance illustrations



Term | Whole Life | UL and IUL | Guaranteed Issue | Return Of Premium Term | Single Premium SPWL  
[Request A Life Insurance Quote](#)

## Fixed Indexed Annuities

### 7 Year FIA

Great for clients looking to lock in gains with upside potential.

**Historical Illustrations Available**  
**Sample Multiple Crediting Methods**

7 Year FIA - A Rated Carrier  
Up to 6.40% Annual Point to Point Cap



When it comes to Pt 2 Pt caps in a crediting index, the higher the cap the better! Call for a client illustration 800-373-9697 or [Click Here](#)

	Declared rate	S&P 500 Risk Control 10% Annual Point-to-Point (Participation)	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual point-to-point with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission
Over \$100K	3.00%	70%	<b>6.40%</b>	2.50%	8.25%	7.25%	75%	18 - 75 - 4.75%
Under \$100K	2.90%	65%	<b>6.15%</b>	2.30%	7.75%	7.00%	70%	76 - 85 - 2.75% 86 - 89 - 2.75%

Rates in AK, CA, UT and VA are lower.

Issue Ages:	Qualified: 0 -85   Non-qualified: 0-85 Inherited IRA: 0-75   Inherited non-qualified: 0-75
Tax qualifications:	Non-qualified & qualified: 403(b) (traditional and Roth), IRA (traditional, Roth, SEP, SIMPLE and Inherited), 457(b) and inherited non-qualified
Purchase payments:	•• Minimum: \$10,000   Subsequent: \$2,000 Maximum: \$1 million for ages 0-75, \$750,000 for ages 76-80, \$500,000 for ages 81+
Riders & waivers:	Included •• Extended Care Waiver- 100% account value when criteria met •• Terminal Illness Waiver - 100% account value when criteria met
GMSV: Guaranteed Minimum Surrender Value:	87.5% of purchase payments, rate of 1%, less withdrawals (other than rider charges)
State Not Approved:	IA, NY, PA, WA rates in AK, CA, UT and VA lower
Early withdrawal charges Seven-year declining:	9% 8% 7% 6% 5% 4% 3% 0% - With MVA No MVA in AK, CA, UT and VA
Penalty-free withdrawals:	•• During first contract year, 10% of purchase payments •• After first contract anniversary, 10% of the sum of the account value as of the most recent contract anniversary and any purchase payments received since
Death benefit:	Full Death Benefit - Greater of the account value or GMSV

## Other competitive FIA rates!

Give us a call and we can walk you through the strength of the carrier products and rates! Shorter term 5 - 7 years available from varies carrier! As rate increase we will see more competition on shorter term fixed indexed annuities!

[American National](#) | [Sagikor](#) | [Lafayette](#) | [Lincoln National](#) | [Standard](#) | [Guggenheim](#) | [LSW](#) | [Great American](#)

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697

## News and Reviews

### WHAT'S HAPPENING NOW

#### 2018 Important Topics

- 2018 Retirement Planning Guide W&S

#### Trips / Rewards

- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)

- **QLAC NEWS:**

Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

### DOL Updates

- [DOL Vacated](#)

### Articles

- [SPIA costs for 4% Annual Life Income](#)
- [Split Annuity Advantages](#)
- [See all articles here](#)

- [Liberty Bankers 2019 Scotland](#)
- [American National Cabo 2019](#)
- [Portugal Douro River Cruise - Sentinel Security](#)

### Annuity Webinars

- [Life Of The Southwest National Life Group](#)
- [Lafayette Life - What will retirement income look like](#)
- [Lafayette - 10 Pay \(recording\)](#)
- [Lafayette - Executive Bonus Arrangements Using Life Insurance \(Recording\)](#)

### Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

## Offer Fixed Annuity With FSD's Assistance

### Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!  
Jeff Affronti & FSD Financial

**When that need arises for a great guaranteed fixed annuity product - 800-373-9697!**

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

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**800-373-9697**

Jeff Affronti | Darren Mitchell  
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

**CA Insurance License 0B67385**

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800-373-9697

For Agent Use Only

July 25, 2018

## Immediate Income With Liquidity Access

The most liquid SPIA with immediate lifetime income, ROP death benefit, high commission and even some add on riders if desired. Compare to other insurance options offering immediate lifetime income. Here are some sample pay out rates.

Based on \$100,000  
 Begins in 1 Month  
 100% cost basis

**Male 60**  
 5.28% Annually  
 \$440.29 Per Month  
 70% Exclusion Ratio

**Male 65**  
 5.86% Annually  
 \$488.00 Per Month  
 73% Exclusion Ratio

**Male 70**  
 6.62% Annually  
 \$552.07 Per Month  
 77% Exclusion Ratio

**Male 75**  
 7.66% Annually  
 \$638.84 Per Month  
 80% Exclusion Ratio

**Male 80**  
 9.06% Annually  
 \$755.23 Per Month  
 82% Exclusion Ratio

**Female 60**  
 5.02% Annually  
 \$418.46 Per Month  
 73% Exclusion Ratio

**Female 65**  
 5.52% Annually  
 \$460.20 Per Month  
 77% Exclusion Ratio

**Female 70**  
 6.18% Annually  
 \$515.22 Per Month  
 81% Tax Exclusion

**Female 75**  
 7.07% Annually  
 \$589.25 Per Month  
 84% Tax Exclusion

**Female 80**  
 8.24% Annually  
 \$687.01 Per Month  
 86% Tax Exclusion

<b>Guaranteed Lifetime Income:</b>	Will pay a <b>lifetime income with cash refund</b> for as long as the annuitant lives. Payments can be received monthly, quarterly, semi-annually or annually						
<b>Minimum Deposit:</b>	\$10,000 or \$100 per month \$1,000,000 Maximum						
<b>Company Ratings:</b>	A+ by A.M. Best						
<b>Issue Age:</b>	0-85						
<b>Return of Premium on Cancellation of Contract:</b>	If you cancel your policy, you may be entitled to a refund of up to 100 percent of any remaining premium less any previous income payments. The following chart indicates the percent that will be returned each policy year.						
	Policy Year	1	2	3	4	5	6
	% Returned	95	96	97	98	99	100
<b>States approved in:</b>	ALL STATES except Washington						
<b>Return of Premium at Death:</b>	The policy will pay any remaining premium not already received through income payments to beneficiaries at the annuitant's death.						
<b>Accidental Death Benefit:</b>	The policy will pay the beneficiaries an amount double the Death Benefit if the annuitant dies in an airplane, train, taxi or other common carrier accident.						
<b>Return of Premium for Terminal Illness:</b>	The policy will pay the amount that would have been payable under the death benefit if the annuitant is diagnosed with a terminal illness that is expected to result in death within 12 months (24 months or less in MA). A written statement from a doctor is required.						
<b>Commission:</b>	5.00% 0-85						
<b>Additional Rider Info and illustrations:</b>	<a href="#">Click Here</a>						

# Excellent Multi Year Guaranteed Annuity

## ANNUITIES CAN BE BEAUTIFULLY SIMPLE .

Here are three MYGA's that may interest you.

- **Walk Away Non-Recurring Surrender Charge!** - Avoid potential suitability issues and lower than new money renewal rate. Eliminate the hurried 30 day windows to find a suitable replacement product.
- **Monthly Interest Option** - Available after 30 days this option allow the client to take the interest as an income while not invading premium. Without a withdrawal charge or charge back. Income can be started and stopped anytime.
- **Low Minimum Premium** - \$10,000 initial premium is all it takes to capture these rates. No multi-tiered rates here, just a straightforward guaranteed rate.
- **Full Death Benefit** - 100% of the accumulation value available the the beneficiaries.
- **Nursing Care and Disability Waivers** - (See contract or fact sheet for more details)

**3.20% For 7 Years**

**4.00% Commission**

Includes These Features:

Full Death Benefit  
Accumulated Interest Withdrawals  
7 Year Non Recurring Surrender

**CLICK FOR MORE INFO**

**4.25% Year 1**

**3.25% Years 2-5**

Includes These Features:

Full Death Benefit  
Accumulated Interest Withdrawals  
5 Year Non Recurring Surrender

**CLICK FOR MORE INFO**

**3.15% For 5 Years**

**3.25% Commission**

Includes These Features:

Full Death Benefit  
Accumulated Interest Withdrawals  
5 Year Non Recurring Surrender

**CLICK FOR MORE INFO**

These are compounding tax deferred products. Example assuming no withdrawals a \$500,000 premium at 3.20% for 7 years grows to \$623,344 that is a 24.67% yield after 7 years, guaranteed.

Simple safe insurance guarantees!

## Immediate Annuities - SPIA Quotes

### Immediate Guaranteed Lifetime Income longevity Protection!

We specialize in large premium cases & work with the most competitive highest quality carriers.

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!



#### Longevity Protection

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- **Get A Quote & Compare Lifetime Income NOW!**

# Fixed Rate Deferred Annuities

## Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

### Fixed Annuity Carriers - Agents ONLY

- Liberty Bankers | [Agent Appointment](#)
- Bankers Life | [Agent Appointment](#)
- Guggenheim | [Agent Appointment](#)
- Sagicor Life | [Agent Contracting](#)
- Sentinel Security | [Agent Appointment](#)
- American National | NY | [Agent Appointment](#)
- Guarantee Income Life | [Agent Appointment](#)
- The Standard | [Agent Appointment](#)
- Lafayette | [Agent Appointment](#)
- Great American | [Agent Appointment](#)
- Oxford Life | [Call for appointment](#)

### Top MYGA Rates As Of July 18, 2018:

- 4.30% After 10 Years - [Details](#)
- 4.20% For 10 Years - [Details](#)
- **4.10% For 7 Years** - [Details](#) (32.48% Yield)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.55% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.20% For 7 Years - [Details](#) (4.00% Commission)
- 3.75% For 6 Years - [Details](#) (A- Rated)
- 3.80% For 5 Years - [Details](#)
- 3.60% For 5 Years - [Details](#) (A- Rated) Bonus
- 3.70% For 5 Years - [Details](#) (CA Approved)
- **4.00% For 5 Years** - [Details](#) (3.90% In CA!)
- 3.50% For 5 Years - [Details](#) (A- Rated)
- 3.30% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- 3.25% For 4 Years - [Details](#) (NICE!)
- 3.10% For 3 Years - [Details](#) (NEW)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- 2.75% For 3 Years - [Details](#) 2.00% Commission
- 2.80% For 3 Years - [Details](#) (A Rated)
- 2.75% For 3 Years - [Details](#) (A- Rated)
- 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

## LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about Annuicare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

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- Lafayette - Executive Bonus Arrangements Using Life Insurance (Recording)

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**800-373-9697**

**Jeff Affronti | Darren Mitchell**  
**Fixed Rate, Indexed and Immediate Annuities | Life Insurance**

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