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FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | For Agents

Quality | Integrity | Expertise

www.FixedAnnuitiesAandLife.com | www.SPIAquote.com

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

July 2, 2019
Update

Holiday Info



Happy Independence Day 2019

We hope you all have a fun and safe 4th of July holiday.

Office Hours:

We will be closing the office early on Wednesday and will officially re-open on Monday.

We will have access to email and voice mail so feel free to leave us a message or send an email request.

800-373-9697

www.fsdfinancial.com

Fully Liquid - 0.00% Surrender Charges

LIQUID ANNUITY

1.65% Interest Rate

Guaranteed For 1 Year



A trail commission is paid monthly for as long as policy is in force. 0.50% Annually

[More Details | Agent Kit](#)

No Surrender Charges

Commission Specials On These Two MYGA's



[Request An Agent Kit](#)

4 Year MYGA

3.15%

Interest Rate*

*3.05% Rate Premiums Under \$250,000

2.00% Commission SPECIAL:

- 1.75% Commission + 0.25% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)



[Request An Agent Kit](#)

5 Year MYGA

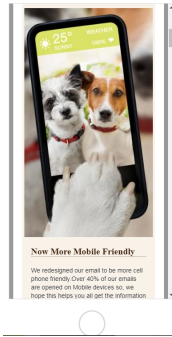
3.35%

Interest Rate*

*3.25% Rate Premiums Under \$250,000

3.00% Commission SPECIAL:

- 2.50% Commission + 0.50% Bonus from FSD (Ages 0-80)
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Fixed Annuity Pages

MYGA Top Rates 3-10 Years

Fixed Indexed Annuities Hot Products

Life Ins. SPWL - 15% Commission Special

Single Premium Whole Life

Very efficient way to transfer wealth!

1. Super simplified point-of-sale approval by telephone.
2. **NO medicals. NO APS's**
3. **Guaranteed death benefit and guaranteed cash values**
4. **Issue ages 50 - 80**
5. **Agent Level Commission 14% Plus 1% Commission Bonus From FSD**
6. **Wholesale commission contract levels available - Call for details.**

[Request A SPWL Agent Kit](#)

[Illustration Request For SPWL](#)

Additional Life Insurance Information & Products To Review:

- [SPWL - A+ Rated Carrier](#)
- [Whole Life Product With Strong, Early Cash Value Growth](#)
- [SPWL Quotes](#)
- [Life Insurance Quotes](#)
- [Life Insurance Commission](#)

Immediate Annuities - Highest Income NOW!

SPIAQUOTE.COM GET A QUOTE LIQUIDITY SPIA QUOTE SPIA TYPES CONTACT

SINGLE PREMIUM IMMEDIATE ANNUITIES

QUALITY | INTEGRITY | EXPERTISE

Immediate Annuities For Life Agents

GET A QUOTE NOW

WE COMPARE IMMEDIATE ANNUITY QUOTES AND COMMISSIONS FOR INSURANCE AGENTS.

SPIAQuote.com works with independent life agents to provide single premium immediate annuities offering a guaranteed income stream that can last a lifetime. Our agent services are committed to providing the life agent with high-quality and client friendly fixed annuity products.

Top Quality SPIAS

Lifetime Income Options

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WHAT'S HAPPENING NOW

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- [Pension Fixed Annuities](#)

Integrity Life Reference Guides

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Jeff Affronti & FSD Financial

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July 10, 2019
Update

July Fixed Annuity Hotlist

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July 9, 2019 800-373-9697 AGENT USE ONLY

All Inclusive MYGA - 10% Free Withdrawals - Full Death Benefit - RMD Friendly

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Q-\$5,000 NQ-\$10K-\$249K	3.00%	3.05%	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
\$250,000+	3.10%	3.15%	3.35%	3.40%	3.45%	3.50%	3.55%	3.60%

Available in all States Except NY

Commission 0-80	1.00%	2.00%	3.00%	3.00%	2.50%	2.50%	2.50%	2.50%
		1.75% plus 0.25% bonus	2.50% plus 0.50% bonus	2.50% plus 0.50% bonus				

3.20% Interest Rate For 7 Years (\$10,000+)
All Accumulated Interest Withdrawals
4.00% Commission (0-80) & 2.00% (81-85)

Holding Strong - Select & Pay Only For Needed Options

4.00% For 5 Years
3.90% In CA and FL
 CA & FL 0.10% Less as full death benefit is included.
 A 0.35% value for only 0.10% - Great Deal For CA & FL!

72% Withdrawal Subtract 0.05%
 Interest Withdraw Subtract 0.08%
 10% Withdrawal Subtract 0.08%
 Terminal Ill, Nursing Subtract 0.15%
 RMD Withdrawal Subtract 0.16%
 Full Death Benefit Subtract 0.35%

FULLY LIQUID NO SURRENDER FIXED ANNUITY RATE
 0.00% SURRENDER CHARGE | ISSUES TO AGE 100* | NO MVA
1.65% Rate Not Available in CA, MT, NY
 Walk Away Anytime

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B07385 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE

July Fixed Annuity HotList

July Traditional Fixed Annuities

- 3.20% interest rate for 7 years with a 4.00% commission
- Commission Special on a 4, 5 and 6 year MYGA terms.
- LIQUID FPDA - A TRUE NO SURRENDER ANNUITY @ 1.65%
- Up To 4.00% for 5 year MYGA and 4.10% on the 7 year MYGA

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See The HotList

Liberty Bankers Life

We at FSD are extremely happy with the results of our marketing Liberty Bankers Life (LBL). In 2007 we started with LBL's SPIA product and quickly realized they had extremely strong MYGA rates. Liberty was a "B-" rated carrier at the time 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 Life

and began talking about the products. Fast forward to today. Liberty Bankers has been upgraded to B++. They have a 14% surplus and consistently outstanding service and interest rates.

One of the easiest sale to make is an internal rollover. Liberty Bankers policies to NOT automatically renew surrender charges and if clients want to re-up for a new term they get the higher new money rates. The clients get a higher rate, the agent gets a new full commission and the carrier has the premium under surrender again. **A true Win Win Win!**

FIXED ANNUITY PRODUCTS OFFERED BY LBL:

Liquid - No Surrender Annuity

- Bankers Accumulator

Multi Year Guarantee (MYG)

- Bankers Elite 3
- Bankers Elite 5
- Bankers Elite 7
- Bankers Elite 9
- Bankers 3
- Bankers 5
- Bankers 5 Premier
- Bankers 5 Premier Plus
- Bankers 7
- Bankers 7 Premier

Flexible Premium Deferred (FPDA)

- Liberty Choice
- Liberty Select
- Bankers Accumulator

Immediate Annuities

- Single Lifetime
- Joint Lifetime
- Period Certain Only

Single Premium Whole Life

- SPWL
- Preferred Ratings
- Standard Ratings

Agent Forms and Resources

- [Liberty Bankers Agent Appointment](#)
- Print Ads
- Electronic Ads
- [Financial Calculators](#)
- Interest Rates

Visit our LBL webpage

Commission Specials On These Two MYGA's

5 Year MYGA

3.35%

Interest Rate*

*3.25% Rate Premiums Under \$250,000

3.00% Commission SPECIAL:

- 2.50% Commission + 0.50% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

4 Year MYGA

3.15%

Interest Rate*

*3.05% Rate Premiums Under \$250,000

2.00% Commission SPECIAL:

- 1.75% Commission + 0.25% Bonus from FSD (Ages 0-80)
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MYGA - FIA - SPIA - LIFE



FSD Web Site Pages Direct

1. [MYGA Top Rates 3-10 Years](#)
2. [FIA Fixed Indexed Annuity Products](#)
3. [LIFE Insurance Products](#)
4. [SPIA Immediate Annuity Quotes](#)

Immediate Annuities - Highest Income NOW!

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Top Quality SPIAS

Lifetime Income Options

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Jeff Affronti & FSD Financial

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Quick Discussion Guide

July 18, 2019
Update

[MYGA Rates](#) [FIA Products](#) [Life Products](#) [SPIA Quotes](#) [Annuity Blog](#)

The All New FSD Financial Web Site

A Website Built for Life Agents By a Life Agent

Have Clients Who Are Risk Averse? See Us First! Fixed Annuities & Life

Where life insurance agents design the guaranteed portions of their clients retirement, Income & Accumulation Strategies

DEFERRED, IMMEDIATE & INDEXED ANNUITIES FOR LIFE AGENTS



(MYGA) Multi-Year Guarantee Annuities

Basic Features Of MYG Deferred Annuities:

- Guarantees Gains Every Year
- Annuity interest earned is tax deferred until withdrawn, in most cases
- Initial rate guarantee period 3 to 10 years
- No less than the contractual minimum interest rate after initial guarantee
- Know exactly how much will be



(SPIA) Single Premium Immediate Annuities

The Insurance Product To Guarantee Lifetime Income NOW!

- Single or Joint Lifetime Income
- Beneficiary Guarantees With Installment or Cash Refunds
- Fixed Period Term Certain Only (5-30 Years)
- Non Qualified | Qualified | QLAC | Roth Funds Accepted
- Liquidity and Commutations Features



(FIA) Fixed Indexed Annuities

The potential to earn higher than other fixed annuities rates!

- Unique Un-Capped Crediting Methods
- Lifetime Income Rider Options
- Liquidity Options
- Simple To Understand Pt. 2 Pt. Crediting Index Crediting Methods
- Annually Reset & Lock-In Interest Gains
- No Annual/Upfront Fees

www.FixedAnnuitiesAndLife.com

Guaranteed Accumulation and Income Products For Risk Averse Clients

FSD Web Site Pages Direct

1. [MYGA Top Rates 1-10 Years](#)
2. [FIA Fixed Indexed Annuity Products](#)
3. [LIFE Insurance Products](#)
4. [SPIA Immediate Annuity Quotes](#)

Commission Specials On These Two MYGA's

5 Year MYGA

3.35%

Interest Rate*

*3.25% Rate Premiums Under \$250,000

3.00% Commission SPECIAL:

- 2.50% Commission + 0.50% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

[Request An Agent Kit](#)

4 Year MYGA

3.15%

Interest Rate*

*3.05% Rate Premiums Under \$250,000

2.00% Commission SPECIAL:

- 1.75% Commission + 0.25% Bonus from FSD (Ages 0-80)
- Full Accumulation Value At Death
- 10% Free Withdrawal
- Not Available in NY
- [More details](#)

[Request An Agent Kit](#)

Top MYGA Rates

5 Year MYGA

4.00%

Interest Rate*

*3.90% Rate In CA and FL

2.25% Commission:

- 9%, 8%, 7%, 6%, 5% a 30 Day Window PRIOR To End Of Guarantee Period
- States NOT approved in: AK, CT, IN, MA, MI, ME, MO, RI, TN, SC, NY, NJ, NH, VA, VT, WI, WV
- Free Withdrawal: None included subject to surrender charge.
- Death Benefit: Surrender charge on death unless optional rider selected.
- Death Benefit FL CA Only: Equals Accumulation Value for policies issued at all ages.
- Optional Riders Lower Rate:

[More Details](#)

10 Year MYGA

4.20%

Interest Rate*

*4.10% Rate In CA and FL

2.75% Commission:

- 9%, 8%, 7%, 6%, 5%, 5%, 5%, 5%, 5% a 30 Day Window PRIOR To End Of Guarantee Period
- States NOT approved in: AK, CT, IN, MA, MI, ME, MO, RI, TN, SC, NY, NJ, NH, VA, VT, WI, WV
- Free Withdrawal: None included subject to surrender charge.
- Death Benefit: Surrender charge on death unless optional rider selected.
- Death Benefit FL CA Only: Equals Accumulation Value for policies issued at all ages.
- Optional Riders Lower Rate:

[More Details](#)

Fully Liquid 1.65% Interest Rate



Advantages And Uses Of A Fully Liquid Fixed Rate Annuity

A Fully Liquid Fixed Rate Fixed Annuity - No Surrender...

Here is a fixed annuity that can assist in gathering premiums for use at the most opportune time. A Flexible Premium Deferred Annuity (FPDA) with NO surrender charges. This means a client can withdraw premium anytime wit...

[Read more](#)
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Hot List

Multi-Year Guarantee
7 Year Surrender

3.20% For 7 Years

Interest Withdrawals

Full Death Benefit

4.00% Commission

CLICK FOR MORE INFO

Fixed Annuity Hot List
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July 9, 2019 800-373-9697 AGENT USE ONLY

All Inclusive MYGA - 10% Free Withdrawals - Full Death Benefit - RMD Friendly

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
0-\$5,000	3.00%	3.05%	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
\$5-\$10K-\$249K	3.10%	3.15%	3.35%	3.40%	3.45%	3.50%	3.55%	3.60%
\$250,000+								

Available in all States Except NY

Commission 0-80	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
	1.00%	2.00% 1.75% plus 0.25% bonus	3.00% 2.50% plus 0.50% bonus	3.00% 2.50% plus 0.50% bonus	2.50%	2.50%	2.50%	2.50%

3.20% Interest Rate For 7 Years (\$10,000+)
All Accumulated Interest Withdrawals
4.00% Commission (0-80) & 2.00% (81-85)

Holding Strong - Select & Pay Only For Needed Options

4.00% For 5 Years	72t Withdrawal Subtract 0.05%
3.90% In CA and FL	Interest Withdraw Subtract 0.08%
<small>CA & FL 0.10% Less as full death benefit is included.</small>	10% Withdrawal Subtract 0.08%
<small>A 0.35% value for only 0.10% - Great Deal For CA & FL!</small>	Terminal Ill, Nursing Subtract 0.15%
	RMD Withdrawal Subtract 0.16%
	Full Death Benefit Subtract 0.35%

FULLY LIQUID NO SURRENDER FIXED ANNUITY RATE
0.00% SURRENDER CHARGE | ISSUES TO AGE 100* | NO MVA
1.65% Rate Not Available in CA, MT, NY
Walk Away Anytime

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Sales Ideas, Articles and Annuity Blog

Immediate Lifetime Income Challenge



SPIA vs. FIA Income Rider

An FIA Income Rider vs. SPIA Immediate Lifetime Income Needs

We market insurance products with strong guarantees. Every insurance line will have different premiums required to fund certain policies. Pricing takes into account product features, risk factors and current market condi...

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