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## FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance  
www.fsdfinancial.com - www.SPIAquote.com

Call 800-373-9697 / For Agent Use Only!



### Annuity & Life Wholesale

**Below is a quick review of some interesting products and topics from the last month. Income riders are still selling strong and have very nice options for income including an 45% bonus. SPIA's may offer the best return right now.**

## Deferred Annuities as of 06/01/2011

### Multi-Year Guarantee Rates

1 Year Annuity - 1.20%
3 Year Annuity - 2.25%
5 Year Annuity - 3.40%
6 Year Annuity - 3.25%
7 Year Annuity - 3.65%
8 Year Annuity - 3.55%
9 Year Annuity - 3.75%
10 Year Annuity - 3.90%

### High Minimum Guarantee SPDA

<b>8.25%</b> Year 1
3.00% Base Rate
3.00% Minimum Guarantee
6.25% Commission (0-70)
4.25% Commission (71-79)

[Details](#)

## NEW Indexed Annuity

## NEW - Personal Index Annuity 2 Lifetime Income Options

- **#1- Income For Today**  
30.00% Bonus to the benefit base in year 1

June 1, 2011

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### 2011 News

North Americans NEW  
Death Benefit Rider

SPIA Taxation Refresher  
from LBL

2011 Tax Reference  
Guide

After Tax Earnings

Buyers Guide To  
Annuities

37.50% Bonus to the benefit base in year 2

45.00% Bonus to the benefit base in year 3

- **#2- Income For Tomorrow**

14% Simple roll-up to benefit base for first 10 contract years.

Get all the details, just [click here](#) or call 800-373-9697.

## Life Insurance Today

### **Simplified issue life for final expense.**

#### **Liberty Bankers**

- FSD Bonus to 105% Commission - [Click For Details](#)

#### **RNA Life**

- FSD Bonus to 105% Commission - [Click For Details](#)

## Life Insurance News

#### **American National**

**Commission Special - 4 Products with 100% commission**

UL and Whole Life Products

Take Advantage of their ANICO Underwriting Express Program No Labs! No Parameds! No Blood Work!

[Click here for Express Underwriting Details](#)

On June 6th ANICO will introduce its three Accelerated Benefit Riders

Terminal Illness

Chronic Illness

Critical Illness

[Click here for PDF Details](#)

## Life Insurance Service

**Before you sell your next life case be sure to call for commissions specials!**

Call 800-373-9697 for appointment and details.

#### **Immediate Annuities**

**Guaranteed Income For Life**

The below Immediate Annuity is a Lifetime With Cash Refund that:

- Allows access to cash value
- Life With Cash Refund
- 5.00% Commission on all issue ages to 85
- A+ Rated Company
- Guaranteed Minimum Death Benefit Option
- 65 male = \$540.10 Monthly (6.48% Annual)
- 70 Male = \$587.11 Monthly (7.04% Annual)
- 75 Male = \$644.93 Monthly (7.77% Annual)
- 80 Male = \$717.17 Monthly (8.61% Annual)
- 85 Male = \$803.38 Monthly (9.64% Annual)
- \$100,000 Premium - Payments start in 1 month. Where else can someone pull that much income that will never reduce and earn a 5.0% commission?

Call Jeff @ 800-373-9697 for a specific quote or go to [www.SPIAquote.com](http://www.SPIAquote.com) and request a quote. Be sure to mention you would like to see the 5% commission quote.

### **Rates sheets from carriers and appointment specials.**

**We have all of our carriers rate sheets available in one place!**

[American National \(NY\)](#)

[ING USA](#)

[Lincoln Financial \(NY\)](#)

[Liberty Bankers](#)

[F&G](#)

[The Standard](#)

[and many more....](#)

**Join FSD, get appointed today.**

**Special new appointments for June:**

- Get appointed with ING USA -  
Opportunities Plus, 5% bonus Index - 7.00% commission plus.  
Marketing Bonus of  
0.50% \$0-\$50,000  
0.75% \$50,00 - \$500,000  
1.00% Bonus \$500,000+  
[ING Agent Appointment](#)
- Get Appointed With Liberty Bankers  
Liberty USA 100 or 500  
8.25% Year 1 (\$100K+) 8.00% under \$100K  
3.00% minimum Guarantee  
6.25% Commission (0-70) Plus marketing bonus or 0.25%.  
[Liberty Bankers Agent appointment.](#)

New appointments ONLY, not available in all states. Call for details.

Sincerely,

Jeff Affronti  
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Licensed in:  
All states except HI  
CA Lic # 0B91910  
Managing general agent Robert Affonti

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Quality Integrity Expertise  
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**800-373-9697**  
Over 37 Years

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