



# FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!

June 4, 2013



## Annuity & Life Wholesale

Below is a quick review of some interesting fixed annuity and life insurance products and topics. SPIA's may offer the best return right now for clients seeking guaranteed income.



## Genworth Financial Index With Bail-Out Cap

FIA Higher Caps - 7 Year Surrender

	25K-99K	100-249K	250K+
Ann Cap Max:	4.25%	4.75%	4.95%
Cap Max Multiplier:	3.0	3.0	3.0
Monthly Cap:	1.95%	2.15%	2.25%
Annual Cap:	4.25%	4.75%	4.95%
1 Year Trigger:	3.50%	4.00%	4.20%
7-Year Fixed:	1.85%	2.10%	2.20%
<b>Annual Cap Bail Out</b>	<b>3.75%</b>	<b>4.25%</b>	<b>4.45%</b>

Here are some keywords to consider when discussing CapMax with clients:

- **Roll Forward Percentage** - Exchange a portion of the current year's interest to increase next year's growth potential
- **CapMax Multiplier** - Multiply the following year's growth potential by up to 3x the annual cap
- **Total Credit Option** - The annual option to take the entire interest credit available including multiplied gains. This will reset the strategy and the Multiplier for the next year will equal 1.0.

**Get Appointed and earn a commission bonus from FSD. Just fax back the agent appointment by 06/28/2013**

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A strategy never seen before.

## CapMax<sup>SM</sup>

A ground-breaking, patent-pending interest crediting methodology. Offer your clients greater growth potential than other traditional crediting options. Available only on SecureLiving<sup>®</sup> Index Annuities.

### Register for Live Webinar

Learn how this revolutionary new way to create growth potential can offer your clients:

- Protection from the negative impact of markets while taking advantage of market momentum
- Opportunity to roll forward current year interest in exchange to multiply next year's growth potential
- Potential to outperform other existing crediting strategies in periods of consecutive Index growth

Experience the  
**CapMax<sup>SM</sup>** Difference  
Today!

### Life Insurance Section

**Ask about our life products that start at  
105% commission**

[Click here](#) or Email: [lifeinsurance@fsdfinancial.com](mailto:lifeinsurance@fsdfinancial.com)

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**Now Offering**  
**F&G Life Insurance**  
**Look for our new carrier announcement SOON!**

- **3 IUL Products**
- **Gold as an index option**
- **Incentive trip and deferred compensation**

## FIXED RATE ANNUITIES

MYGA - 6/4/2013

- [2.50% For 5 Years - 3.25% Commission](#)
- [3 Year - 2.00% - 2.00% Commission](#)
- [5 Year - 3.00% - 2.25% Commission](#)
- [7 Year - 3.25% - 2.50% Commission](#)
- [9 Year - 3.40% - 2.75% Commission](#)
- [10 Year - 3.50% - 3.00% Commission](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Guide](#)
- [Indexed Annuity Quick Reference Guide](#)

### Company Rate Sheets

- [Liberty Bankers](#)
- [American General](#) (NY)
- [Athene Annuity](#)
- [ING Annuities](#)
- [American National](#) (NY)
- [The Standard](#)
- [Lincoln Financial](#) (NY)
- [Genworth SPDA](#) (EIA) (NY)
- [North American](#)

## Immediate Annuities - Guaranteed Income SPIA

**SPIA Quotes and Commissions**

### Did You Know SPIAs offer:

Impaired Risk	Life Only
COLA - Cost of Living Adjustments	Life With Period Certain
Deferred Starts Income	Cash Refund
CPI - Increases	Installment Refund
Rated Medically Underwritten	Joint & Survivor
Institutional Pricing	Period Certain
Zero Commission	Temporary Life

Call Jeff @ 800-373-9697 for a specific quote or go to [www.SPIAquote.com](http://www.SPIAquote.com) and request a quote.

Sincerely,

Jeff Affronti  
jeff@fsdfinancial.com



## **FSD FINANCIAL SERVICES**

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

[www.fsdfinancial.com](http://www.fsdfinancial.com)

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### Genworth Financial Index With Bail-Out Cap Secure Living Index 7

**FIA Higher Caps - 7 Year Surrender - STRONG MINIMUM BAILOUT CAP!**

	25K-99K	100-249K	250K+
Ann Cap Max:	4.50%	5.00%	5.20%
Cap Max Multiplier:	3.0	3.0	3.0
Monthly Cap:	1.95%	2.15%	2.25%
Annual Pt 2 Pt Cap: 100% Participation	<b>4.50%</b>	<b>5.00%</b>	<b>5.20%</b>
1 Year Trigger:	3.70%	4.20%	4.40%
7-Year Fixed:	1.85%	2.10%	2.20%
Annual Cap Bail Out	<b>4.00%</b>	<b>4.50%</b>	<b>4.70%</b>

**[Get Appointed](#) and earn a commission bonus from FSD.  
Just fax back the agent appointment!**

**Rate Sheets- Also available in a 10 year with a 4% bonus!**

- [7 Year Index](#) - [\(AK MN MO OR PA WA\)](#)
- [10 Year Index](#) - [\(AK MN MO OR PA WA\)](#)

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## COMPARING TAX-DEFERRED ANNUITIES VS CERTIFICATES OF DEPOSIT



Comparing tax-deferred annuities to bank CDs is something your clients may often want to do. Both are purchased with money they do not want to risk losing. It's crucial to understand their fundamental differences so you can make appropriate recommendations.

[Download Comparing Tax-Deferred Annuities vs. Certificates of Deposit \(CD\)](#) here to learn how to easily and concisely explain those differences to your clients.

This whitepaper includes:

- A snapshot of CDs and annuities
- How short-term vs. long-term goals may affect which is the right choice
- An explanation of the difference in taxation
- Ease of access to your money for each product

To Download This Whitepaper and Learn More About Annuities Vs. CDs, Go Here.



AtheneAnnuity.com

## FIXED RATE ANNUITIES

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- [Genworth SPDA](#) (EIA) (NY)
- [North American](#)

## Now Offering

### F&G Life Insurance Product

- **3 IUL Products**
- **Gold as an index option**
- **Incentive trip and deferred compensation**
- **[Agent Appointment](#)**

### Full Life Insurance Section - [Click here](#)

#### Immediate Annuities - Guaranteed Income For Life

**A++ Rated Carrier**

**Male 67 - \$521.70 (6.26% Annual)      Female 67 - \$499.97 (6.00% Annual)**

**Male 72 - \$568.62 (6.82% Annual)      Female 72 - \$542.84 (6.51% Annual)**

**Male 77 - \$625.24 (7.50% Annual)      Female 77 - \$594.72 (7.14% Annual)**

**\$100,000 Premium Monthly Income For Life With A Cash Refund  
3.00% Commission / Non Premium Tax States / Income starts in 1 month**

#### Did You Know SPIAs offer:

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COLA - Cost of Living Adjustments	Life With Period Certain
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Call Jeff @ 800-373-9697 for a specific quote or go to [www.SPIAquote.com](http://www.SPIAquote.com) and request a quote.

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## FSD Financial Services News & Reviews

### Life Insurance News

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**Annuity & Life Wholesale**

June 6, 2013

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**F&G Life's Index UL Products  
provide something for everyone!**



### **Fidelity & Guaranty Life Index UL's**

In addition to great comp & incentives,  
they satisfy a need for all of your clients.

**FG Life-Choice II** - If you are looking for a death benefit sale and an alternative to term, this is your product. Offers first year commissions for 2-year rolling target premium.

**FG Life-Elite II** - This product is designed for clients looking for tax-free retirement income. It offers a guaranteed maximum variable loan rate of 5%.

**FG Life-Gold** - This product is perfect for those clients looking for diversification. Clients can allocate funds to the Gold Index or blend between the Gold Index and the S&P 500. Offers first year commissions for 2-year rolling target premium.

[Click here for Index UL overview](#)

[Click here for Index UL highlights](#)

ALSO....F&G will write cases on Foreign Nationals.  
They must have a TIN# or SS#.

[Click for current Life rates/caps](#)

[Click here to get contracted](#)

## **Fidelity & Guaranty Life offers great incentives for agents**

- **Power Producer Program** - This is a Non-Qualified Deferred Comp program for agents. Minimum production requirement to qualify is \$90,000 for 2013. The program is progressive so your credits compound for each interrupted year of qualification. If you qualify 6 years in a row, you will be 100% vested. You choose the account investment options.

[Click here for Power Producer brochure](#)

- **2014 Power Producer Conference** - This exclusive trip takes you to Maui where you stay at the Four Seasons Resort at Wailea. The top 100 producing agents with at least \$90,000 in life production qualify for this trip. Qualification ends December 31, 2013.

[Click here for 2014 Maui trip flyer](#)

Life Insurance Commission SPECIALS

Before you sell your next life case be sure to call for our commission rates!

Amazing bonuses available now - [Click here](#)

Call 800-373-9697 for appointment and details.

[Click here for Current Fixed Annuity Rates](#)

Sincerely,

Darren Mitchell  
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All states except HI  
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Managing general agent Robert Affonti



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