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## FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

[www.fsdfinancial.com](http://www.fsdfinancial.com) - [www.SPIAquote.com](http://www.SPIAquote.com) - [www.AnnuityExperts.com](http://www.AnnuityExperts.com)

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

**June 3, 2014**



**Fixed Annuity & Life Wholesaler**

### **FIXED RATES - GUARANTEED GROWTH - TAX DEFERRAL**

Royal Neighbors Of America - RNA

**3.05% Guaranteed  
For 5 Years**

- 5 Year Surrender 8.5%, 7.5%, 7%, 6%, 4%, 0%
- NO MVA
- Not Approved in AK, AL, HI, LA, MA, NH, NY, SC, VT

[CLICK HERE FOR FULL DETAILS](#)

### **American National ASIA PLUS with IMPROVED Lifetime Income**

**[Click Here To See How American National  
Riders Have Improved](#)**

- **30% CAP on ASIA+ 5 Year Pt to Pt With 100% Participation**
  - No Cap On Value Lock and 2.00% Bonus

#### **In This Issue**

[3.05% For 5  
LIMITED TIME](#)

[Income Rider  
Improvements](#)

[Genworth Bonus  
Commission](#)

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#### **2014 News**

[MYGA Rate Page](#)

[2014 Tax Reference  
Guide](#)

- [American National Fixed Indexed Rates For June](#)

## LIR Dash for Cash

Annuity Level	Bonus Level
\$500,001 - \$750,000	\$750
\$750,001 - \$1,000,000	\$1,000
\$1,000,000+	\$1,500

Apps submitted and paid between 5/15 and 8/15, earn **CASH** for ASIA PLUS annuities sold with a Lifetime Income Rider!

[2014 Retirement Planning Guide](#)

[A close look at the definition of a policy maturity date](#)

[Losing Interest on Taxable Investments?](#)

[Liberty Bankers AM Best Upgrade](#)

[SPIA Taxation Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To Annuities](#)

Genworth - Multiply Returns and a New 6.00% Bonus

Secure Living Index 10 Plus [view as web page](#)

**NEW COMMISSION** - 7.00% Commission Plus **Insane Bonus** Call Jeff For Details

### [NEW! CAP MAX ARTICLE](#)

Up to 6.00% Bonus	25K-99K	100-249K	250K+
<b>Annual Cap:</b>	<b>3.25%</b>	<b>3.75%</b>	<b>3.95%</b>
<b>Annual Cap Bail Out:</b>	<b>2.55%</b>	<b>3.05%</b>	<b>3.25%</b>
Ann Cap Max:	<b>3.25%</b>	<b>3.75%</b>	<b>3.95%</b>
Cap Max Multi:	3.0	3.0	3.0
Monthly Cap:	1.55%	1.75%	1.85%
1 Year Trigger:	2.50%	3.00%	3.20%
10-Year Fixed:	1.20%	1.45%	1.55%

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

[New Rates](#) - 6/4/2014

## Do Your Clients Need A Higher Return For Income?

### Think about a SPIA!

The income amounts below are guaranteed for life and start one month after premium deposit.

Lifetime Income With Installment Refund Guarantee - A+ Rated

<b>Gender/Age</b>	<b>Monthly Income</b>	<b>Annual Payout</b>	<b>Exclusion Ratio</b>
Male 67	\$548.99	<b>6.59%</b>	71.1%
Male 70	\$582.95	<b>7.00%</b>	74.5%
Male 72	\$609.96	<b>7.32%</b>	74.9%
Male 75	\$654.09	<b>7.85%</b>	77.5%
Male 80	\$725.37	<b>8.70%</b>	86.2%
Male 85	\$820.53	<b>9.85%</b>	89.2%
<b>Gender/Age</b>	<b>Monthly Income</b>	<b>Annual Payout</b>	<b>Exclusion Ratio</b>
Female 67	\$531.58	<b>6.38%</b>	72.4%
Female 70	\$562.98	<b>6.76%</b>	74.9%
Female 72	\$586.49	<b>7.04%</b>	78.1%
Female 75	\$627.88	<b>7.53%</b>	81.2%
Female 80	\$695.20	<b>8.34%</b>	84.5%
Female 85	\$778.04	<b>9.34%</b>	88.5%

Would you like to see an income quote for your client? Call 800-373-9697 or go to <http://www.fsdfinancial.com/Immediate-Annuity-Quote-Request.htm>

## Fixed Rate Annuities

### MYGA - June 2014

- [10 Year - 3.40% \(39.70% over the 10 years\)](#)
- [9 Year - 3.30% - \(33.94% over the 9 years\)](#)
- [8 Year - 3.25% - \(29.16% over the 8 years\)](#)

- [7 Year - 3.20% - \(24.67% over the 7 years\)](#)
- [6 Year - 3.10% - \(20.10% over the 6 years\)](#)
- [5 Year - 3.05% - \(16.21% over the 5 years\)](#)
- [5 Year - 2.50% - \(3.25% Commission To Age 80\)](#)
- [4 Year - 2.35% - \(9.74% over the 4 Years\)](#)
- [3 Year - 2.10% - \(6.43% over the 3 years\)](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Agent Guide](#)
- [Indexed Annuity Quick Reference Agent Guide](#)

## Company Rate Sheets

- [Liberty Bankers](#)
- [American General \(NY\)](#)
- [Guggenheim](#)
- [ING Annuities](#)
- [American National \(NY\)](#)
- [The Standard Fixed Indexed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\) \(SPDA\) \(NY\)](#)  
[AK MN MO OR PA WA](#)

## Life Insurance At FSD

### **F&G Life Insurance - *Newly Enhanced Commission***

Call Darren at 800-373-9697 for the enhanced commission details.

### **10% commission increase for Elite IUL sales!! Limited time ONLY**

[Call for details](#)

### **Heritage Single Premium IUL- Great wealth transfer product with high commission!!**

[Click here for Agent Guide](#)

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## Royal Neighbors of America

**Go For the Gold Sales Contest!!** Earn extra credit towards Puerto Rico 2015

**Extra 2% commission for Royal Legacy SPWL sales through June 30th**

- Apps must be submitted by June 30th, 2014
- Cases must be issued by July 31, 2014

[Click here for Agent Guide](#)

**Life of the Southwest**

**Flex Life IUL offers 13.00% cap with Living Benefit Riders**

[Click here for Agent Guide](#)

[Click here for Living Benefits Rider brochure](#)

**More Life Insurance - [Click Here](#)**

**Guggenheim Life & Annuity**

Preserve Multi-Year Guarantee

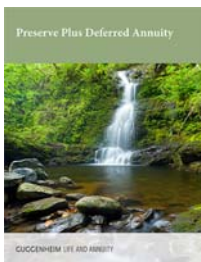
4/1/2014	\$10,000 + \$249,999	\$250,000	Commission (0-80)
3 Year	2.00%	2.10%	1.00%
4 Year	2.25%	2.35%	1.75%
5 Year	2.80%	2.90%	2.50%
6 Year	3.00%	3.10%	2.50%
7 Year	3.10%	3.20%	2.50%
8 Year	3.15%	3.25%	2.50%
9 Year	3.20%	3.30%	2.50%
10 Year	3.30%	3.40%	3.00%

[Agent Appointment](#)

[Sales Presentation](#)

[Brochure](#)

[Ratings](#)



### Have you heard about our new product?

Introducing the **Preserve Plus Single Premium Deferred Annuity** from Guggenheim Life.  
[CLICK HERE FOR MORE INFORMATION.](#)

## Liberty Bankers Life

### Guaranteed Fixed Rates For June

Bankers Elite 3	<b>1.90%</b>	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	<b>3.00%</b>	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	<b>2.50%</b>	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	<b>3.15%</b>	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	<b>2.65%</b>	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	<b>3.35%</b>	Guaranteed 9 Years - 2.75% (0-80)

[Full Rate Spreadsheet](#) / [Agent Appointment](#) / [Financial Update](#)

[View a brief video message for agents interested in learning more!](#)

**Join Liberty Bankers in Italy 2014 - [Details](#)**  
**1.5 million in premium issued and paid by 6/30/2014**

[Advertisement Portfolio](#)

## What We Do

### Fixed Annuity and Life Wholesaler

FSD Financial is a full service fixed annuity and life insurance wholesale agency. We work directly with you, the agent. We are here to assist in product selection, brainstorming, follow-up on new business submissions and paperwork assistance. We focus on more on the product features that benefit the client more than the commission offered to the agent. We do offer Bonuses as marketing support for you.

View our profile on [Linked in](#)

Like us on [Facebook](#)

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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)

# **800-373-9697**

Agency:

FSD Financial Services

National Marketing Organization

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CA Insurance License OB91910 and OB67385

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Fixed Annuities and Life Insurance for Agents

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**June 19, 2014**



**Fixed Annuity & Life Wholesaler**

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- 5 Year Surrender 8.5%, 7.5%, 7%, 6%, 4%, 0%
- NO MVA
- Not Approved in AK, AL, HI, LA, MA, NH, NY, SC, VT

[CLICK HERE FOR FULL DETAILS](#)

### **Standard Insurance Fixed Indexed**

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[3.05% For 5  
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#### **2014 News**

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[Buyers Guide To Annuities](#)

Index Select Annuity 5	Index Select Annuity 7	Index Select Annuity 10
Surrender Period: 5 years 7, 6, 5, 4, 2%	Surrender Period: 7 years 7, 6, 5, 4, 3, 2, 1%	Surrender Period: 9 years 8, 7, 6, 5, 4, 3, 2, 1, 0.9%
<b>3.20%</b> (15-99K) <b>3.80%</b> (100k+)	<b>3.45%</b> (15-99K) <b>4.10%</b> (100k+)	<b>4.65%</b> (15-99K) <b>5.20%</b> (100k+)
<b>Guaranteed Minimum Accumulation Value</b> <b>105%</b> Fixed Interest Account 1.00%	<b>Guaranteed Minimum Accumulation Value</b> <b>107%</b> Fixed Interest Account 1.00%	<b>Guaranteed Minimum Accumulation Value</b> <b>110%</b> Fixed Interest Account 1.00%
Commission <b>3.00%</b>	Commission <b>4.00%</b>	Commission <b>5.00%</b>

**New Guaranteed Minimum Accumulation Benefit**

**(GMAB)** is here, and this means your clients will enjoy the highest caps offered by The Standard and one of the stronger guarantees on account value growth that we offer.

**HOW IT WORKS:** At the beginning of the index term that follows the end of the Market Value Adjustment (MVA) period, the annuity fund value is assured to reach the guaranteed minimum accumulation value, which is 105%, 107% and 110% of original premium (net of withdrawals and applicable surrender charges) for the ISA 5, ISA 7 and ISA 10, respectively.

The GMAB ensures that even in an extended down market, the annuity fund value will have earned a guaranteed minimum interest growth.

[Full Rate Sheet](#) / [Top Ten Reasons To Buy A Fixed Annuity](#)

## Life Insurance At FSD

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### **Flex Life IUL offers 13.00% cap with Living Benefit Riders**

[Click here for Agent Guide](#)

[Click here for Living Benefits Rider brochure](#)

## Guggenheim Life & Annuity

### Preserve Multi-Year Guarantee

	\$10,000 + \$249,999	\$250,000	Commission (0-80)
6 Year	3.00%	3.10%	2.50%
7 Year	3.10%	3.20%	2.50%
8 Year	3.15%	3.25%	2.50%

<b>9 Year</b>	<b>3.20%</b>	<b>3.30%</b>	<b>2.50%</b>
<b>10 Year</b>	<b>3.30%</b>	<b>3.40%</b>	<b>3.00%</b>
<a href="#"><u>Agent Appointment</u></a>	<a href="#"><u>Sales Presentation</u></a>	<a href="#"><u>Brochure</u></a>	<a href="#"><u>Ratings</u></a>

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[Full Rate Spreadsheet](#) / [Agent Appointment](#) / [Financial Update](#)

## Guaranteed Lifetime Income NOW!

### Think about a SPIA!

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Lifetime Income With Installment Refund Guarantee - A+ Rated (\$100,000 Premium)

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Male 67	\$548.99	<b>6.59%</b>	71.1%
Male 72	\$609.96	<b>7.32%</b>	74.9%
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jeff@fsdfinancial.com



FINANCIAL  
SERVICES

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## FSD Financial Services News & Reviews

### Life Insurance News

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June 27, 2014



**Annuity & Life Wholesale**

## Creating Wealth webinar July 9th

Our exclusive webinar will take a close look at the Royal Neighbors of America Royal Legacy SPWL and the Secure Life UL.

The Royal Legacy SPWL is a great tool for transferring wealth.

- Simplified Underwriting
- Guaranteed cash value & death benefit
- High commissions + 2% limited time commission bonus

The Secure Life UL offers the perfect combination of death benefit protection and cash value accumulation.

- 2-year Rolling Target commissions
- Preferred loans (0% net interest) starting year 11
- 110% commission + Bonus from FSD (ages 0-54)

**Join the experts at Royal Neighbors of America** for an in-depth look at each product and how you can use them to create wealth for your clients.

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webinar](#)

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[Buyers Guide To  
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[Email darren@fsdfinancial.com to register.](mailto:darren@fsdfinancial.com)

Please register by Monday July 7th.

Take advantage of this info  
to help grow your business!

## **Life Insurance News!**

Extra 2% for Royal Legacy SPWL sales

- Apps must be submitted by July 31, 2014
- Cases must be issued by August 29, 2014

13% commission + extra 2% + bonus from FSD  
(\$50K-\$119,999)

[Click here for Agent Guide](#)

Extra 10% for F&G Life Elite IUL sales

- Limited Time ONLY

100% commission + extra 10% + bonus from FSD  
(Commission based on 1st year target)



## F&G Life announces drop in guaranteed max variable loan rates

- Elite IUL dropping from 5% to 4.50%
- Choice IUL dropping from 6.50% to 5%

## NEW Product from ANICO - Available July 1st Signature Indexed UL

- 3 one year strategies with 100% participation
- New Partial or Full Accelerated Benefit Riders
- Higher target premiums and lower cost of insurance

Call or email for more info

## Contact us before your next Life Insurance sale

### High Commission rates for Life Sales

Bonus on life cases with annual premium of \$5,000  
or more. **CALL FOR DETAILS!**

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.

## Fixed Annuities

[Current Fixed Annuity Rates](#)

[Immediate Annuity Quotes](#)

Sincerely,

Darren Mitchell  
[darren@fsdfinancial.com](mailto:darren@fsdfinancial.com)

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CA Lic # 0D63251



**5530 Corbin Ave. Suite 101  
Tarzana, CA 91356  
Quality Integrity Expertise**

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Over 40 Years

Agency: National Marketing Organization Jeff Affronti  
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*Try it FREE today.*

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