

**MYGA**  
**SPIA**  
**FIA**

# Fixed Annuity Hot List



June 16, 2015

800-373-9697

AGENT USE ONLY

## MYGA RATES ARE UP!

### AGENTS IN AK, AL, HI, MA, ME, MI, MO, TX, VT

|                     | 5 Years              | 7 Years              | 9 Years              |
|---------------------|----------------------|----------------------|----------------------|
| <b>Capital Life</b> | <b>3.25</b>          | <b>3.40%</b>         | <b>3.55%</b>         |
|                     | 17.34% After 5 Years | 26.37% After 7 Years | 36.88% After 9 Years |

\$10,000 minimum | Allows NO withdrawals during surrender period |

### The Standard Insurance FGA

| 5 Years      | 6 Years      | 7 Years      | 10 Years     |
|--------------|--------------|--------------|--------------|
| <b>2.25%</b> | <b>2.40%</b> | <b>2.50%</b> | <b>3.00%</b> |

Initial contributions of \$100,000 or more receive an additional 10 basis points. Add 0.10% over \$100,000

### American National had a nice rate increase on the Palladium MYG Annuity

| 5 Years                                    | 6 Years                                    | 7 Years                                    | 8 Years                                    |
|--|--|--|--|
| <b>2.35%</b>                               | <b>2.40%</b>                               | <b>2.54%</b>                               | <b>2.55%</b>                               |
| First Year <b>3.15%</b><br>2.15% Years 2-5 | First Year <b>2.40%</b><br>2.40% Years 2-6 | First Year <b>3.40%</b><br>2.40% Years 2-7 | First Year <b>2.55%</b><br>2.55% Years 2-8 |

Initial contributions of \$100,000 or more receive an additional 10 basis points for the life of the contract. Add 0.10% over \$100,000

## SPIA RATES - A+ RATED CARRIER

| LIFE ONLY                  | LIFE & Installment Refund  | LIFE ONLY                    | LIFE & Installment Refund    |
|----------------------------|----------------------------|------------------------------|------------------------------|
| Male 67 = \$583.73 (7.00%) | Male 67 = \$535.31 (6.42%) | Female 67 = \$541.11 (7.20%) | Female 67 = \$506.51 (6.08%) |
| Male 70 = \$632.28 (7.59%) | Male 70 = \$564.98 (6.78%) | Female 70 = \$578.32 (6.94%) | Female 70 = \$531.08 (6.37%) |
| Male 72 = \$680.32 (8.16%) | Male 72 = \$597.20 (7.17%) | Female 72 = \$617.34 (7.41%) | Female 72 = \$559.14 (6.71%) |
| Male 75 = \$761.07 (9.13%) | Male 75 = \$642.91 (7.71%) | Female 75 = \$681.49 (8.48%) | Female 75 = \$598.18 (7.18%) |

Based on \$100,000 Premium | Non Premium tax state | Monthly income starting in 1 month | www.spiaquote.com for illustrations.

## *FIXED INDEXED ANNUITIES*

**#1**

### IT IS A FIXED ANNUITY

The fixed annuity that offers the potential of higher returns than current traditional annuity rates. All with the guarantee of premium.

**#2**

### DIVERSIFICATION OPTIONS

The FIA offers a multitude of crediting methods to allow maximum potential and “Locking In” of gains through reset periods.

**#3**

### LIFETIME INCOME WITHDRAWAL RIDER BENEFITS

For an additional fee clients can add the rider to guarantee a future income. This will insure a fixed guaranteed lifetime payout percentage and value.

**#4**

### RANGE OF TERMS TO CHOOSE FROM

FIA products have a variety of surrender terms from 5 - 12 years. Based on the needs of the client you can tailor a FIA to fit the specific time horizon.

**#5**

### TECH & CASH REWARD PROGRAM THROUGH FSD

As an incentive, we have put together a fun and special FIA rewards program for agents. See the attached sign up sheet or call for details!



# PREMIUMS FOR FIA REWARDS

Cumulative - Earn Them All

\$75k

Apple TV and a \$200.00 Gift Card



\$150k

Apple Watch Sport 42mm



\$300k

Apple iPad Air 2—64GB Wi-Fi



\$500k

11-inch MacBook Air—256GB



\$700k+

\$1,000 Check + Personalized Marketing Bonus



FINANCIAL SERVICES

06/09/2015

CALL 800-373-9697 FOR MORE DETAILS

Rules & restriction apply. See sign-up sheet for details. Can not be combined with other promotions. Only agents appointed under FSD Financial and at the "street" agent commission level are eligible.

For agent use only | Not for use with the public | CA insurance license number 0B67385

# FIA REWARDS RULES

Not available in all states or from all carriers.

Can not be combined with any other promotion. Only agents appointed under FSD Financial and at the "street" agent commission level are eligible. Agent is responsible and agrees to return cash value of prizes in case of a chargeback. Reduced commission due to age will reduce qualifying premium equally. Agent must complete and submit sign-in form. All qualifying premium and how it is weighted regarding the prize goal is at the sole discretion of FSD Financial Services. All interpretation of rules are at FSD Financial discretion only.

Qualifying period is for applications received from 06/15/2015 to 08/28/2015. All cases must be issued, paid and delivered by 10/10/2015. Prizes will only be sent after the free look period has ended.

## ABOUT THE PRIZES

Based on availability, choice of colors and gift card locations may be limited. You may take cash in replacement of prizes.

### Apple TV - All things entertaining

Apple TV gives you access to the best 1080p HD content — including blockbuster movies, hit TV shows, live sports, your music, photos, videos, and more — right on your high-definition TV. You can even play content from your iOS device or Mac on your TV using AirPlay. Apple TV requires an HDMI cable (Not Provided).

### \$200.00 Gift Card

### Apple Watch Sport 42mm

42mm Silver Aluminum Case with White Sport Band  
Band Size Fits 140–210mm wrists.

### iPad Air 2 Wi-Fi 64GB

### 11-inch MacBook Air

- 1.6GHz dual-core Intel Core i5 processor
- Turbo Boost up to 2.7GHz
- Intel HD Graphics 6000
- 4GB memory
- 256GB PCIe-based flash storage

### \$1,000 Check and Personalized Marketing Bonus Program



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# FIA PRIZE SIGN-UP AGREEMENT

|  |                    |                   |                  |
|--|--------------------|-------------------|------------------|
| <b>Name:</b>   |                    |                   |                  |
| <b>Email:</b>  |                    |                   |                  |
| <b>Phone:</b>  |                    |                   |                  |
| <b>Mailing Address:</b>  |                    |                   |                  |
| <b>Circle the carriers you would be interested in:</b>   |                    |                   |                  |
| American National  | Genworth Financial | The Standard Ins. | Lincoln National |
| Voya Financial   | Equitrust          | Great American    | Other: _____     |
| <b>Agreement:</b>  |                    |                   |                  |
| By signing you agree to all rules and restriction. Not available in all states or for all carriers. Contest not sponsored or supported by any insurance carrier.                                       |                    |                   |                  |
| Can not be combined with any other promotion/bonus. Only agents appointed under FSD Financial and at the "street" agent commission level are eligible.   |                    |                   |                  |
| Agent is responsible and agrees to return the value of prizes in case of any chargebacks.  |                    |                   |                  |
| Reduced commission due to age will reduce qualifying premium equally. Prizes based on 06/09/2015 prize sheet. Tiers \$75K, \$150K, \$300K, \$500K and \$700K.  |                    |                   |                  |
| Agent must complete and submit sign-in form before application submission. All qualifying premium and how it is weighted regarding the prize goal is at the sole discretion of FSD Financial Services. |                    |                   |                  |
| Qualifying period is for applications received from 06/15/2015 to 08/28/2015. All cases must be issued, paid and delivered by 10/10/2015. Prizes will then only be sent after the free look period has |                    |                   |                  |
| <b>Agent Signature:</b>  | <b>Date:</b>       |                   |                  |
| <b>FAX TO 818-881-6973 or Email <a href="mailto:jeff@fsdfinancial.com">jeff@fsdfinancial.com</a></b>   |                    |                   |                  |



**CALL 800-373-9697 FOR MORE DETAILS**

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Created By: Jeff Affronti for FSD Insurance Services | 06/04/2015

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# FSD Financial Services News & Reviews

## Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

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June 02, 2015



**Fixed Annuity & Life Wholesaler**  
**Quality | Integrity | Expertise**

## Annuity Awareness Month



National Annuity  
Awareness Month

Tax Deferral  
Insurance  
Safety

FSD Financial Services  
800-373-9697

### 3 TYPES OF FIXED ANNUITIES

**IMMEDIATE ANNUITIES (SPIA)** - The most misunderstood fixed annuity.

The **BEST** for immediate & guaranteed income for life!

**DEFERRED ANNUITIES (SPDA)** - Traditional accumulation rate guarantees.

The **MYGA** deferred annuity guarantees a fixed rate for a set period of time!

**INDEXED ANNUITIES (FIA)** - For a shot at a higher return than fixed rates.

FIA crediting methods allow for great growth **POTENTIAL** & lifetime income.

[SPIA vs GMWB For Immediate Income](#) | [Non-Qualified Annuity Aggregation](#)

## Guaranteed Growth For The Risk Adverse

### In This Issue

[MYGAs Steady Growth For Risk Adverse](#)

[FIA's Hypothetical Life Insurance IUL](#)

[Immediate Annuities](#)

[Articles For My Agents](#)

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### Social

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### CONTESTS

Liberty Bankers

American National

Royal Neighbors

F&G Life

### Annuity Webinars

AIG

Genworth Financial

Genworth Agent Appointment

### 2015 News

MYGA Rate Page

NEW IRS RULE Limits IRA Rollovers

2015 Tax Reference Guide Integrity



# The MYGA Compounding Effect

15.93%

After 5 Years

3.00% Rate  
Guaranteed  
For 5 Years

24.67%

After 7 Years

3.20% Rate  
Guaranteed  
For 7 Years

- **Assumes/Allows NO withdrawals for the guarantee period.**
- **Issue Ages :**  
0-90 On 5 Year  
0-85 On 7 Year
- **Walk Away After Guarantee and Surrender Period**
- **Tax Deferred Fixed Annuity**
- **Rates are higher in**  
AK,AL,HI,MA,ME,MI,MO, TX,VT

## For Your Clients Who Want Guaranteed Gains Without The Downs Or Zeros!

Below is just a sample of some higher deferred annuity rates.  
See carrier rate sheets for full rates or call us.

2.00% For 3 Years (6.12% After 3 Years) [Details](#)

3.00% For 5 Years (15.93% After 5 Years) [Details](#)

3.25% For 5 Years (17.34% After 5 Years) [Details](#)

3.20% For 7 Years (24.67% After 7 Years) [Details](#)

3.35% For 9 Years (34.52% After 9 Years) [Details](#)

\*Compounding to term with no withdrawals. Interest on the interest.

[MYGA Page](#) | [Request A MYGA Quote](#) | Call 800-373-9697

**Fixed Indexed Annuity - 2 Year Monthly Cap**

## A Hypothetical FIA Return

2015 Tax Reference Guide Voya

2015 Retirement Planning Guide Integrity

Longevity Annuity Treasury Ruling QLAC and DIAs

### Marketing Help

Annuity Answer Book From Standard

Something You Would Sell Your Mother From Standard

Life Insurance Check-Up From LSW

After Tax Earnings From Integrity

SPIA Taxation Refresher from LBL

Buyers Guide To Annuities

Advertising Portfolio from LBL

American Equity Compliance Review



# 84.4% After 8 Years

After reviewing a recent increase in rates from one of our carriers, I came across a nice hypothetical illustration. A period where the 2 year monthly cap at 2.50% would have returned as much as 84.4% after 8 years. In all the cases I looked at, no less than 1 amazing crediting period was needed to get these kind of returns.

Truly shows the strength "Locking In" gains brings to the FIA.

## **NON-Guaranteed Illustration Information on \$1,000,000 premium.** **2 Year Monthly Cap at 2.50% - No Income Rider**

- Favorable Period - From 1/1/1991 to 1/1/2000 = **\$1,844,927**
  - Unfavorable Period - From 1/1/2000 to 1/1/2009 = **\$1,195,933**
  - Minimum Guarantee After Surrender Period = **\$1,030,000**
- Assumes no withdrawals during surrender period.
- [Sample Illustration](#) (log-in required or [call](#) for a copy)

A+ Rated Carrier

Premium Bonus is 3.00%

Surrender Term is 8 Years - MVA 9%,8%,7%,6%,5%,4%,3%,2%,0%

Commission 5.00% (0-74), 3.25% (75-79)

[Agent Appointment](#) | [Agent Training](#) | [Rate Sheet](#)

## **IUL - CAPS - COMMISSIONS - SPECIAL!!**

### **Elite Index UL**

#### ***Life Agents***

#### ***Protecting what matters most!***

- 14.00% annual cap S&P (100% Participation)
- 2 flexible death benefit options
- Designed to provide tax free retirement income through policy loans
- Maximum guaranteed variable loan rate of 5.00%
- Optional Accelerated Benefit rider for Terminal & Critical Illness



#### **Agent Appointment**

- ***Very favorable commission enhancements! Call for details.***
- Additional NQ deferred compensation program

[Click here for Elite IUL Agent Guide](#) | [Life Rate Sheet](#)



# Immediate Annuities

# Single Premium Immediate Annuity

**SPIAquote.com**



**THE LONG TIME CHAMPION  
FOR IMMEDIATE GUARANTEED  
LIFETIME INCOME**

## Amazing Features

- GUARANTEES INCOME FOR LIFE
- JOINT LIFE OPTIONS AVAILABLE
- PREMIUM RETURN GUARANTEES
- TAX EXCLUSION RATIO
- COST OF LIVING INCREASES
- CPI LINKED INCREASES
- COMMUTATION / LIQUIDITY
- NURSING HOME ENHANCEMENT
- PERIOD CERTAIN PAYMENTS

**ILLUSTRATIONS**

**CONTRACTING**

**COMMISSIONS**



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# Fixed Annuity Rate Sheets

**Agent Quick Reference Guides**

**Company Rate Sheets**

## [Deferred Spreadsheet](#) [Indexed Spreadsheet](#)

### Request An Illustration

- [MYGA Request](#)
- [SPIA Request](#)

- [Voya Financial](#) - FIA's
- [Liberty Bankers](#) - MYGA Rates
- [AIG \(NY\)](#)
- [Guggenheim](#) - Great MYGA's
- [American National \(NY\)](#) - 4.25% Cap
- [The Standard Fixed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\)\(SPDA\) \(NY\)](#)

### Get To Know LBL and Capital Life

[Liberty Bankers 2014 Financial Update](#)

[Agent Appointment Capital Life](#)

[Agent Appointment Liberty Bankers](#)

## In Case You Missed It! Linked-In Posts

### Past Posts By Jeff Affronti

Click on topic:

- [Immediate Income Case Study](#)
- [SPIA vs DIA - Does It Pay To Delay?](#)
- [SPIA vs FIA Income Rider For Immediate Income](#)
- [Agent Tool - Calculating Yield On HP12](#)
- [Breaking The 4.00% Rules On Income](#)
- [It's Called A SPIA & Look What It Can Do For Income](#)
- [Ways To Get Immediate Income From Fixed Annuities](#)
- [Surrender Charge Is An Asset](#)
- [Why Fixed Annuities Get A Bad Rap](#)
- [Past Updates From 1997 to Now](#)

## What We Do

### Fixed Annuity and Life Wholesaler

We make it simple, especially for agents who do not use fixed annuities often. If you specialize in P&C, Health or Disability Ins we want to show you how easy it is to add fixed annuities and life insurance to your client offerings. Really, we will keep it guaranteed and simple so you can keep focused on your primary business.

We work directly with you, the agent. We are here to assist in product selection, brainstorming, income comparisons, follow-up on new business submissions and paperwork assistance. We focus on the product features and rates that benefit your clients and quickly respond to requests.

Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and very happy agents!

Jeff Affronti



FINANCIAL  
SERVICES

## FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

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June 8, 2015



**Fixed Annuity & Life Wholesaler  
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### Fixed Index Annuity - FIA Summer Rewards

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[FIA Summer of Prizes](#)

[SPIA vs GMWB](#)

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#### Premium Finance Life Insurance

[PFproposal.com](#)

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#### 2015 News

[MYGA Rate Page](#)

[NEW IRS RULE Limits  
IRA Rollovers](#)

[2015 Tax Reference  
Guide Integrity](#)

[2015 Tax Reference](#)

## 5 Reasons To Look At FIA's

# FIXED INDEXED ANNUITIES

#1

### IT IS A FIXED ANNUITY

The fixed annuity that offers the potential of higher returns than current traditional annuity rates. All with the guarantee of premium.

#2

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The FIA offers a multitude of crediting methods to allow maximum potential and "Locking In" of gains through reset periods.

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FIA products have a variety of surrender terms from 5 - 12 years. Based on the needs of the client you can tailor a FIA to fit the specific time horizon.

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Guide Voya

2015 Retirement Planning Guide Integrity

Longevity Annuity Treasury Ruling QLAC and DIAs

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# PREMIUMS FOR FIA REWARDS

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\$75k





**Apple Watch Sport 42mm**

\$150k




**Apple iPad Air 2—64GB Wi-Fi**

\$300k




**11-inch MacBook Air—256GB**

\$500k



**\$1,000 Check + Personalized Marketing Bonus**

\$600k+



Cumulative - Earn Them All

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[VIEW FIA SUMMER OF PRIZES - PDF](#)

## Interest Rates and Caps

### Agent Quick Reference Guides

[Deferred Spreadsheet](#)  
[Indexed Spreadsheet](#)

### Request An Illustration

- [MYGA Request](#)
- [SPIA Request](#)

### Company Rate Sheets

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- [Liberty Bankers](#) - MYGA Rates
- [AIG \(NY\)](#)
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- [American National \(NY\)](#) - FIA MYGA
- [The Standard Fixed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\)\(SPDA\) \(NY\)](#)



## Get To Know LBL and Capital Life

[Liberty Bankers 2014 Financial Update](#)

[Agent Appointment Capital Life](#)

[Agent Appointment Liberty Bankers](#)

## Immediate Annuities

Quit Clowning Around  
With Immediate Income #'s



GMWB vs. SPIA

Case study? Consistently SPIA  
Best For Immediate Income

[See Case Study Review Here](#)

## Life Insurance

# Premium Finance

## *A Unique Life Insurance Opportunity*

**A highly successful strategy to provide high net worth individuals with large quantities of life insurance with no out of pocket costs or expense.**

**www.PFproposal.com**

We provide lenders that are approved by the Life Insurance Company in a way that meet the client's needs. These large financial institutions offer us interest rates that usually range between 2.0% and 3.5% annually.... [Read More](#)

## What We Do

### Fixed Annuity and Life Wholesaler

We make it simple, especially for agents who do not use fixed annuities often. If you specialize in P&C, Health or Disability Ins we want to show you how easy it is to add fixed annuities and life insurance to your client offerings. Really, we will keep it guaranteed and simple so you can keep focused on your primary business.

We work directly with you, the agent. We are here to assist in product selection, brainstorming, income comparisons, follow-up on new business submissions and paperwork assistance. We focus on the product features and rates that benefit your clients and quickly respond to requests.

Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and very happy agents!

Jeff Affronti



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## Fixed Index Annuities (FIA)

### Some Fixed Indexed Annuity Rates Have Increased

Find the best FIA product for your client and send it our way. Check out the below carriers FIA rates and the FSD Summer Rewards! Call for illustrations 800-373-9697.

[Standard Rates](#) | [American National Rates](#) | [Equitrust Rates](#) | [Genworth Rates](#) | [Voya Rates](#) | [AIG Rates](#)

## SPOTLIGHT - Hot List

### Fixed Annuity Rates

The *Fixed Annuity Hot List* is full of hand selected MYGA, SPIA and FIA products to look at. Rates are up a bit so take a look.

Also attached to the Hot List is the agent quick reference SPDA and FIA Guide and summer prize info.

As always for SPIA illustrations see [www.SPIAquote.com](http://www.SPIAquote.com)

## Life Insurance Today

## Do You Sell LIFE INSURANCE?

# LIFE INSURANCE EXPERT?

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**BONUS For Your  
Expertise**

Selling *LIFE* Insurance for a long time?  
Do all your own work?

Well, we feel you should be **compensated**  
for your expertise.

Before you place that next *LIFE* case call us  
for your special *LIFE* commission bonus!

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## Voya Financial Increases

### Some Good News

We like what we see from Voya. Responsive to rate changes and keeping the agent happy with competitive rates and commissions.

To get agents going again with Voya they are offering a \$100 per application!



50 bps Commission Increase  on Top Selling FIAs

**\$100.00 Application Bonus Commission**

Earning an extra \$100 is as easy as ABC

Any agent submitting a new app for a Voya Fixed Index Annuity between May 1 and July 31, 2015 will receive \$100 bonus

\*Receive an additional \$100 bonus for each fixed index annuity application submitted between May 1, 2015 and July 31, 2015. There is no limit to the number of applications submitted within this promotion period and to be eligible, there can be no recent fixed index annuity business with Voya from July 31, 2014 to April 30, 2015. Contracts that are free-looked will result in the forfeiture of the bonus incentive.

Interest Rates Increase 

Call me if you are interested in checking out Voya's FIA and SPIA products.

Voya Info: [Agent Appointment](#) | [Rates](#)

## What We Do

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We make it simple, especially for agents who do not use fixed annuities often. If you specialize in P&C, Health or Disability Ins we want to show you how easy it is to add fixed annuities and life insurance to your client offerings. Really, we will keep it guaranteed and simple so you can keep focused on your primary business.

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