



# FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

Agent Use Only

June 02, 2016



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

## Annuity Awareness!

**Looking for insurance products  
with high satisfaction rates?**

**Give us a call and we can get your client in right product!**

# June is Annuity Awareness Month

## Fixed Rate & Immediate Insurance Guarantees



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

CA Insurance License #0B67385 | 800-373-9697

**MYGA - Multi Year Guarantee Annuity (Accumulation)**

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A MYGA guarantees a fixed rate for a set period of time. The surrender period and the guaranteed rate period match in a MYGA. Be aware of the end of term options. The friendliest MYGA's do NOT reset surrender charges after the guarantee period. Instead the product will simply continue to accumulate with a 0% surrender charge thereafter.

### **FIA Fixed Indexed Annuities (Accumulation)**

The original FIA's were designed to offer a shot at higher than current fixed accumulation rates by allowing the client to participate in an index without the downside risk. Combined with the an annual ratchet that locks in gains, the FIA is a great option for the risk averse saver. The point to point annual reset cap option is one of the simplest and aggressive crediting method. This method is the fastest way to hit the cap as there is no averaging, just a straight look at the increase over the policy year. Look for the highest cap with a minimum cap or "bail out" that is close to the initial cap rate.

### **SPIA Single Premium Immediate Annuity (Income)**

Immediate income needs can be insured using a SPIA. Clients looking to maximize lifetime income can get the most income using a SPIA. The combination of principal and interest being returned is

#### **CONTESTS**

[American Equity](#)

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#### **Annuity Webinars**

VOYA

American General



how the SPIA maximizes income while offering a potential tax exclusion as well. If a client is looking for income in the next 36 month a SPIA calculation should be shown as it may kick off the most income and can offer 20+ years of beneficiary guarantees. Most fee based income riders are being triggered sooner than later, it would appear the SPIA is being underutilized in a big way in that case. If maximizing immediate income for the client is the goal the SPIA is often the champion!

#### **SPIA Features**

- Nursing Home Enhancements
- Joint & Survivor Options
- Deferred Starts Longevity (DIA)
- Up to 5.00% Commission on A+ Rated Carrier
- Commutable
- [NEED A SPIA Quote?](#)

## **JUNE HOT LIST**

**Click Image For Full PDF**

# MYGA Hot List

3 Year 2.00%

4 Year 2.40%

5 Year 3.20% Only in AR, AL, GA, KY, MS, NC, SC, TN, TX, VA, WV

5 Year 3.00% Only in AK, AL, DC, HI, MA, ME, MI, MO, TX, VT

5 Year 2.90% In all except CT, DE, MN, NH, NJ, NY, RI

6 Year 3.05%

7 Year 3.30%

**Tax Deferred**

**Compounding**

Rates as of 06/03/2016 subject to change. Not Available in all states. 800-373-9697

[Illustrations Request Available Here](#)

## Fixed Indexed Annuities

### VOYA FIA's

Build wealth plus income with caps up to **6.25%** and a **2% annual bonus** on the income value benefit base. Give clients roll-up potential of **8.00%**

Voya Wealth Builder Plus Annuity up to 6.25% Cap - [Video](#)

Voya Wealth Builder 6 and 8 - [Info](#)

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

## LIFE INSURANCE NEWS!

### F&G Life 2017 Power Producer Conference

## 6 months left to qualify!

Qualification is under way for the 2017 Power Producer Conference at the One & Only Palmilla in Los Cabos, Mexico. Voted Best in Mexico and awarded 'AAA Five Diamond,' this destination will provide the ultimate experience for F&G's very best producers!

- The qualification period is from January 1 - December 31, 2016
- A minimum of 1,500,000 Power Producer Points are required to qualify. Invitations will only be extended to the top 100 agents who meet the minimum
- Production from life and annuity sales may be combined. \$1 of life premium is equal to 15 points

Click here for a [VIDEO](#) about the conference.

**BONUS COMMISSION SPECIAL  
FOR F&G LIFE SALES  
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## LIFE INSURANCE FUNDING

### THE NEW PREMIUM FINANCING MAKING LIFE INSURANCE INTERESTING

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Clients who may not have foreseen needing a large amount of life insurance can benefit from Premium Financing. These clients may

### Financing For Life Insurance Policies



Helps Meet The Needs  
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not be willing or able to make changes to their current financial plan. Current investments may be time sensitive or non-liquid.

[Get a started here!](#)



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**5530 Corbin Ave. Suite 101 - Tarzana, CA 91356**

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June 10, 2016



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## Life Insurance Sales



### WE WANT YOUR LIFE BUSINESS!

\*Many quality carriers

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#### Social



**Premium Finance  
Life Insurance**



PF Proposal .com

**2016 News**

MYGA Rate Page

- \*Index UL, GUL, Whole Life, Term, ROP Term, SPWL
- \*Top Level Commissions
- \*Cash Bonus paid for large cases

[Click here for carriers!](#)

## Fidelity & Guaranty Life



### *F&G Life Elite Index UL*

- 14.00% annual cap S&P (100% Participation)
- Designed to provide tax free retirement income through tax free policy loans
- Maximum guaranteed variable loan rate of 5%
- 2 flexible death benefit options
- Optional Accelerated Benefit rider for Terminal & Critical Illness

#### [Agent Appointment](#)

**105% Street Commission** (1st year target) + **Special Enhancement**

*\*Call us for details!*

Deferred compensation program for top producing agents [click here](#)

[Click here for Elite IUL Agent Guide](#)

[Click here for Client Brochure](#)

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Treasury Ruling QLAC  
and DIAs





## Index UL - Available in all 50 states!!



**Independent Marketing Group**  
Life • Pensions • Annuities

<http://img.anicoweb.com>

**1-888-501-4043, opt. 1**

### Signature Indexed Universal Life Insurance

with **FOUR** One-Year  
Indexed Strategies!



### Also Available in New York!

**FOUR One-Year Interest Crediting Strategies Based upon the Performance of an Index, all with 100% Participation Rates**

- \* Point to Point Uncapped with a **4.75%** Interest Rate Spread and 0% Floor
- \* Point to Point with a **10.00%** Cap and Higher Floor of 1.5%
- \* Point to Point with **13.00%** Cap and 0% Floor
- \* Point to Point with **7.25%** Specified Rate (When index

increases or remains the same)

**Signature IUL**

**Signature IUL - NY**

Rates are current as of 5/1/16 and subject to change monthly. The Signature Indexed Universal Life Insurance policy is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index. When you buy this policy, you are not buying an ownership interest in any stock or index. American National and its agents do not make any recommendations regarding the selection of indexed strategies. American National and its agents do not guarantee the performance of any indexed strategies. There is not one particular interest crediting strategy that will deliver the most interest under all economic conditions. Policy Form Series: IUL14; IUL14(NY); ULPTP14; ULPTP14(NY); ULSR14; ULSR14(NY); ULNC14; ULNC14(NY) (Forms may vary by state).

## Simple Way To Transfer Wealth



# Easy way to transfer wealth using the Royal Legacy SPWL!!

- \*No exam! No blood! No urine! Simplified UW with short phone interview
- \*Guaranteed Death Benefit passes to beneficiaries TAX FREE!
- \*ALB provides cash for Terminal Illness or Nursing Home costs

**13% COMMISSION + Bonus from FSD**

[AGENT CONTRACTING](#)

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## Life Insurance Premium Finance

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## 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!

Darren Mitchell



### **FSD FINANCIAL SERVICES**

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## RATES ARE DROPPING

**10 Year Treasury has dropped 35% in 2016  
Current MYGA rates can't take the latest hit to  
rates and will be dropping in July!**

**Click Image For More Info!**

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[Illustrations Request Available Here](#)

10 Year was 2.24% is now 1.46%

## Immediate Annuities and Liquidity!

**Immediate Annuities Can Have Liquidity!  
Here Is How It Would Work For Male Age 67**

**Give us a call and we can get your client in right product!**

### CONTESTS

[American Equity](#)

[Equitrust](#)

[Liberty Bankers](#)

### Annuity Webinars

VOYA

American General





## Liquidity In Immediate Annuities Does Exist!



I recently met with a sales director from a major carrier. Like many carriers today, the conversation was largely based on income riders since their core fixed products are far from competitive. After exhausting all arguments for an FIA rider over a SPIA for maximum immediate lifetime income, the topic switched to liquidity in the products. Now, aside from interest or systematic withdrawals we rarely receive questions or requests for emergency withdrawals. A common belief is that immediate annuities are not liquid at all and once the contract is issued there is zero cash value. A great thing about SPIAs is that many carriers offer them, adding a bunch of different product features to the overall mix. Income planning has driven these designs over decades. Now, there is a SPIA for nearly all lifetime income needs.

Here is how a most liquid SPIA in our product grid would work

All the below figures are GUARANTEED From Day One!  
Male age 67 | \$1,000,000 | A+ Carrier | NO FEES  
[Read more....](#) | [Get a SPIA Quote](#)

## Annuity Awareness!

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with high satisfaction rates?  
Give us a call & we can get your client in the right product!**

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See our past post [here](#)

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