

3.25% For 5 Years

Not Available in CA, CT, IA, ME, MA, MT, NH, NJ, NY, OR, RI, VT, WI

\$500,000 would grow to \$586,705 Walk Away Value in 5 Years

NURSING CARE WAIVER - up to 50% of accumulated contract value without a withdrawal charge.

WITHDRAWAL PRIVILEGES - up to 10% of the accumulated contract value after the first year

NO MVA | Surrender Charge 9% ,8% , 7% , 6% ,5% ,0% thereafter | 10% Withdrawals After Year 1 | RMD Friendly

NEW

3.25%
For 6 Years

MYGA

2.60%
For 4 Years

Full Death Benefit | Interest Withdrawals | 4 Year issues to age 100 | 6 Year issues to age 79 | 6 or 4 Year Surrender 0% Thereafter
ONLY Available in: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA,MI,MO
MS,MT,NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY

(A-) Rated Carrier—MYGA Rates

3 Years	4 Years	5 Years	6 Years
2.00%	2.35%	2.65%	3.10%

Issue ages 18-80 | 10% Withdrawals after year 1 | Low Commission Product

WHAT WILL LAST LONGER TIME OR MONEY?

Immediate Annuities

 SPIAQUOTE.COM

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.



FSD Financial Services News & Reviews

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800-373-9697

Agent Use Only

June 1, 2017



Fixed Annuity & Life Wholesaler
Quality | Integrity | Expertise

Fixed Annuity Hotlist - MYGA Time!

Traditional Fixed Annuity Clients Do Not Want Assumptions!
They Want GUARANTEES!

From day one the client will know what to expect from their Fixed Rate Annuity.
MYGA's are wonderful accumulation products for your risk averse clients!

In This Issue

[Traditional Fixed Annuity Clients](#)

[No Fee - Yield On MYGAS](#)

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Insurance
MYGA | SPIA

Fixed Annuity Hot List



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The \$100K In Six Years Illustration!

Conservative clients who want guaranteed gains may find this rate and time frame a fit for them. Park \$500,000 premium for 6 years and earn \$105,773 guaranteed!

No Fees or Charges Combined With MYGA Compounding

\$500,000 Premium

21.15%
21.15%

**Guaranteed
Gain In 6 Years
= \$105,773**

**\$500,000 Premium @ 3.25% Rate
Guaranteed For All 6 Years!**

**Walk Away Value
\$605,773
After 6th Year**

No Fees | No Charges | Just Yield

**Fixed Annuities an
accumulation option.**

Fair one time commission of 3.00% ages 0-79
Only Available in:
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KS,KY,LA,MI,MO MS,MT,NC,ND,NE,NM,NV,OH,
OK,OR,SC,TN,TX,UT,WA,WY
Call for details!

High Issue Age - Full Death Benefit.

MYGA ISSUE TO AGE 100

2.60% For All 4 Years

ONLY Available in
AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA MI, MO, MS, MT,
NC, ND, NE, NM, NV, OH, OR, OK, SC, TN, TX, UT, WA, WY (in OK max age is 85)

Surrender: 4 Years With MVA : 8,7,6,5,0%

Free Withdrawals: 100% of Accumulated Interest Minimum \$100

Benefit at Death of Owner: Accumulation Value

Commission: 1.60% to age 79 (0.80% 80-100)

Call 800-373-9697 to get training, quotes and contracting!

[Click here for more info](#)

Income Planning and Immediate Annuities

Clients In Need Of Income NOW Must See A SPIA!

**Immediate annuities may save your client premium while
paying the same income as other insurance products.**

Solving income needs for many years and many reasons:

- lifetime guarantees
- to cover gaps in retirement timing
- joint life for spouse
- long term period certain for beneficiaries
- period certain only
- structured
- medically underwritten
- commutable to non assignable
- increasing payments
- delayed start
- nursing home enhancements

for any income planning that needs guarantees....Price a SPIA!

Immediate Annuities



The Insurance Product Built To **BALANCE**
Immediate Lifetime Income and Longevity Protection

Call 800-373-9697 to get training, [quotes](#) and contracting!

Comparison Articles

June is National Annuity Awareness Month

Here are some past annuity articles for your review:

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- [FIA Evolution Away From Traditional Clients](#)
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- [SPIA vs FIA Income Rider for Immediate Income Needs](#)

Don't know that much about Fixed Annuities?

No Problem!

We make it simple, especially for agents who do not use fixed annuities often.

If you specialize in P&C, Life, Health or Disability Ins. we want to show you how easy it is to add traditional fixed annuities to your client offerings.

We will keep it simple and guaranteed 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 and with very good results and very happy agents!



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DOL and PTE 84-24

Qualified MYGAs and SPIAs and PTE 84-24

FSD Financial markets client oriented Fixed Rate and Immediate Annuities. Occasionally, we will find an FIA worthy of the risk averse saver. Since we offer traditional fixed rate annuities, you may continue to offer these MYGA and SPIA annuity products utilizing the Prohibited Transaction Exemption (PTE) 84-24.

The PTE 84-24 requires that agents adhere to the **Impartial Conduct Standards.**

- Act in your clients best interest
Show multiple options too!
- Avoid making misleading statements to your clients, learn your products before you present.
Let us get you the brochures, fact sheets and even specimen contracts. It really takes little time to outline the features of a client oriented fixed annuity. It should be fairly simple.
- Receive no more than reasonable compensation, and disclose what your compensation is.
This is an area where FSD Financial's selection of traditional and client oriented products has provided the highest rates with the most reasonable, usually lower, commission.

Immediate Income On Qualified Funds

If a client is looking for immediate and guaranteed lifetime income, we feel a SPIA should be presented. SPIA's can offer a full premium refund. The SPIA is likely going to offer more income with a much lower commission too. A client that adds a long term period certain guarantee, will guarantee themselves a gain from day one no matter how long they live. That is hard to beat. A SPIA should look better for that client over an FIA fee based rider with a 6.00% or 7.00% commission especially since the average SPIA commission is 3.00% or lower, with NO FEES on client premiums. If ever looked at in the future from the outside, which one is an agent going to be more comfortable with?

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Remember SPIA's can offer single or joint life options, refund guarantees, liquidity, increasing payments, nursing home enhancements and more. Get to know the SPIA! Call me or request a quote!

Companies in hopes to comply with the rule, have created Disclosure and Acknowledgment forms for agents use with their clients. See below for samples.

The forms help with the minimum needed disclosed to clients such as:

- Your relationship as an independent producer with the company
- Clearly state your sales commissions and incentives in any
- A description of fees, charges, etc. associated with the transaction
- Any material conflicts of interest you may have

I have been doing comparisons of fixed annuities for 20 years. Let us help you lay out the fixed and guaranteed income and accumulation options for your risk averse clients.

Here are some PTE 84-24 disclosures some carrier have released.

[Sample Form 1](#) | [Sample Form 2](#) | [Sample Form 3](#) | [Sample Form 4](#)

DOL, BICE and FSD

Qualified Fixed Indexed Annuities. BICE

FSD will be highly restrictive in the submissions of qualified FIA's. FSD has expressed concerns for years that the FIA products available today were NOT designed with the traditional fixed annuity client in mind. FSD will only consider FIAs with with simple crediting methods and fair minimum guarantee walk away values to the client at the end of the surrender period. We feel a fair current minimum is 1.00% annually at the end of term. Example: A six year product must have at least a 106% of premium minimum WALK AWAY, guaranteed at end of term. We feel most FIA's will be now be non qualified now for obvious reasons. Some of the big insures do not even offer FIA and I think that does say something! We will see.

I feel a fixed rate MYGA should always be presented as an option to an FIA. Let the client decide which [risk/reward decision](#) they like best.

Current fixed rate MYGA's range for 2.00% for 3 years to 3.40% for 7 years. See more [MYGA rates here](#). Do the math and compare, it is all about the guarantees!

Comparison Articles

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- [FIA Evolution Away From Traditional Clients](#)
- [Future Income Payments - MYGA/SPIA vs FIA Rider vs DIA](#)
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GREAT MYGA RATE!

Conservative clients who want guaranteed gains may find this rate and time frame a fit for them. Park \$500,000 premium for 6 years and earn \$105,773 guaranteed!

No Fees or Charges Combined With MYGA Compounding

\$500,000 Premium

21.15%
21.15%

**Guaranteed
Gain In 6 Years
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Call for details!

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June 16, 2017



**Fixed Annuity & Life Wholesaler
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GREAT MYGA RATE!

MYGA's For June

5 Year 3.25% Only in AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA,MI,MO,MS,MT,NC,ND, NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY

6 Year 3.25% All Except AK, AL, DC, HI, MA, ME, MI, MO, TX, VT

6 Year 3.32% Only in AL,AR,AZ,CO,FL,GA,IA,IN,KY,LA,MD,MS,MO,NM,NC,OK,OR,SC,TN,TX,UT,VA,WV

Tax Deferred Compounding

Rates as of 06/16/2017 subject to change. Not Available in all states. 800-373-9697

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Fair one time commission of 3.00% ages 0-79

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\$5,000 minimum - Great starter MYGA!

Only Available in: AL,AR,AZ,CA,CO,FL,GA,IA,IL,IN,KS,KY,LA,MI,MO,MS,MT,NC,ND,NE,NM,NV,OH,OK,OR,SC,TN,TX,UT,WA,WY **Call for details! 800-373-9697**



Best to show the options available!

Comparing Products Minimum Walk Away Guarantee Values For Risk Averse Clients

Fixed Annuities For Clients Needing Strong Guarantees!

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[DOL and the Traditional Fixed Annuity Client....View PDF](#)

Include a SPIA for income and a MYGA for accumulation for your risk averse clients looking for guarantees.

Immediate Annuities

Start now or wait until later!

Recently we had a request for \$100,000 SPIA and to compare income now and income in 6 years. Client is age 59, would receive \$473.23 monthly from a SPIA for life with cash refund. A DIA starting at age 65 would give \$619.22 per month for life with cash refund. Both guarantee return of premium.

\$145.99 more to wait 72 months. \$34,072.56 payments missed, 19.45 years to get those payments back. So, age 84, now if the client lives to 95 the SPIA will have returned \$204,435.36 and the DIA \$222,919.20. \$18,483.84 more at age 95 in the DIA.

Let us find the most income for your client! [Get a quote here!](#)



Comparison Articles

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We will keep it simple and guaranteed 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.

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

New Carrier | A+ | 96 Comdex | WL | SPIA

**Whole Life Insurance that quickly
builds cash value, it helps pay for itself!!**

**A Great Whole Life product with strong, early cash value growth.
A+ rated company, 96 Comdex**



Guaranteed Cash Values*

- Up to 80% of premiums paid after yr 1
- Up to 88% of premiums paid after yr 5
- Up to 95% of premiums paid after yr 10
(after 10 yrs cash value \$238,342 w/ death benefit of \$963,158)
- (after 20 yrs cash value \$270,103 w/ death benefit of \$436,883)
- Priced With 10 Yr Term Life Rider For Increased Death Benefit
- Accelerated Benefit Rider included at no cost

[Click here for sample illustration](#)

99% Total Commission**

**** (18% year 1, 9% years 2-10)**

*Values based on male, age 50, Preferred non-tobacco, \$25,000 annual premium for 10 years only
(10 Year Certain Immediate Pay Annuity For \$25,000 Annually has a premium of \$218,709)

**Using the SPIA to fund this 10-Pay WL
Ask us how to make 2 sales and save the client premium!**

Call us for details 800-373-9697 | [Request a Quote](#)

GREAT MYGA RATE!

Retirement Savings Guaranteed Accumulation
Top pick traditional fixed rate annuities!

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Available For July 2017!

Multi Year Guarantee Annuities

MYGA

3 Year 2.15%

4 Year 2.60%

5 Year 3.00%

6 Year 3.25%

Surrender period matches rate guarantee period.
0.00% surrender after interest rate guarantee period.
Not Approved In All States - Call for details!

CALIFORNIA AGENTS - Good News! Available now fixed rate of 3.25% for a full 6 years. Matching 6 year surrender MYGA. **Also available now** a 4 year MYGA that will issue to age 100, full accumulation value death benefit and a rate of 2.60% for all 4 years.

Multiple carriers now offering the 3.00% for 5 years.

[GET QUOTES](#) AND [AGENT APPOINTMENT HERE](#)

Immediate Annuities

Top Quality SPIAS

MAXIMUM IMMEDIATE LIFETIME INCOME - NOW!

GET A
SPIA QUOTE
HERE

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