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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!

March 5, 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.

Standard Insurance Company

FIA Higher Caps

INDEX-RATE DEFERRED ANNUITIES SINGLE PREMIUM : RATE CAPS

	\$15,000	\$100,000
Index Select Annuity 5		
3.00% Commission (0-80)	3.30%	4.00%
Index Select Annuity 7		
4.00% Commission (0-80)	3.80%	4.40%
Index Select Annuity 10		
5.00% Commission (0-80)	4.35%	5.00%

[Brochure](#) / [Agent Guide](#) / [Agent Appointment](#) / [Rate Sheet](#)

NOW APPROVED IN TEXAS

ATHENE Benefit 10 & Enhanced Benefits Rider 8.00% GMWB Roll-up / 6.00% Bonus

ATHENE Benefit 10 is a refreshingly new fixed index annuity. Expertly designed to be all-inclusive, this 10-year single premium annuity and enhanced benefit rider offers an expansive line-up of benefits.

Your pre-retiree and retiree clients can now get the peace-of-mind benefits they need to take many of their "what ifs" off the table-all with one comprehensive solution.

- Three interest crediting options
- **Confinement, terminal illness and death benefits in one rider**
- Guaranteed income and growth potential
- Competitive rates for your clients; competitive compensation for you
- New Product not approved in: AK, CA, CT, FL, HI, IL, IN, IA, MA,

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2013 News

[2013 Tax Reference Guide From Integrity](#)

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MN, MO, NJ, NY, OK, OR, PA, UT, WA

[Annuities](#)

Include ATHENE Benefit 10 in your client conversations.

Webinar: *Wednesday*, March 6th, 2013 - 2:00 PM Central Time

[Register Here](#)

Webinar: *Tuesday*, March 12th, 2013 - 2:00 PM Central Time

[Register Here](#)

Webinar: *Thursday*, March 21th, 2013 - 2:00 PM Central Time

[Register Here](#)

[Benefit 10 Brochure](#) / [Benefit 10 Fact Sheet](#) / [Agent Appointment Sample Illustration With Income Starting in 1Year](#) / [in 5Years](#) / [in 10Years](#)

FIXED RATE ANNUITIES

MYGA

- **Want to get away?**
You can with just \$130,000 of premium!!
2014 Conference Live Aqua Cancun.
Just 6 Case of \$25,000 and You Qualify
[Click Here For More Info - 5.00% Commission](#)
- [2.60% For 5 Years - 3.25% Commission](#)
- [3 Year - 2.00% - 2.00% Commission](#)
- [5 Year - 3.05% - 2.25% Commission](#)
- [7 Year - 3.20% - 2.50% Commission](#)
- [9 Year - 3.35% - 2.75% Commission](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Guide](#)
- [Indexed Annuity Quick Reference Guide](#)

Company Rate Sheets

- [Liberty Bankers](#)
- [Athene Annuity](#)
- [ING Annuities - New Higher Caps!](#)
- [American National \(NY\) - Cash Is King Bonus](#)
- [The Standard](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth SPDA \(EIA\) \(NY\)](#)
- [North American](#)

LIBERTY BANKERS INCREASES MYGA RATES
GET APPOINTED NOW SO YOU CAN OFFER THESE GREAT RATES



[Get Appointed](#) / [Brochure](#) / [LBL Full Interest Rate Sheet](#)

New Product From ING USA

ING Lifetime Income Annuity

Product Concept:

Single premium deferred fixed annuity with an indexed minimum guaranteed withdrawal benefit. All increases related to the guarantees and any index-linked growth increase your benefit value base, which is used to determine your income withdrawal amount and do not increase your account value. This product is not designed for accumulation of assets. An annuity is a contract between you and an insurance company, under which the insurer agrees to make periodic payments to you. Annuity income payments, a part of which may be return of your premium or principal, are guaranteed by the issuing insurance company for a specified period of time or for the life of the annuitant(s).

Minimum Guaranteed Withdrawal Benefit

This benefit allows for both annual index increases and guaranteed boosts to equal 150% of your premium, less withdrawals, at the end of year five and 225%, less withdrawals at the end of year ten which increase your lifetime income withdrawal amount. The benefit value also has the potential to grow each year using a point-to-point cap index method. You can begin taking income at any time; however, the longer you wait to begin lifetime income, the larger your income withdrawal amount may be. Income is available for a single life or the lives of two spouses.

Optional Death Benefit:

An optional death benefit, which grows similar to your income benefit with similar boosts of up to 150% and 225% at the end of years five and ten, reduced for any withdrawals. If your account value reaches zero, the death benefit no longer applies. The cost of the death benefit is a reduction in your income withdrawal percentage compared to the income withdrawal percentage if the optional death benefit were not elected. Upon attainment of age 90, the optional death benefit terminates and no longer applies.

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