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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!



Fixed Annuity & Life Wholesaler

FIXED INTEREST RATES - GUARANTEED GROWTH - TAX DEFERRAL

Treasury Yields Are Lower / SPIA Income Remains Steady

The 10 year yield has gone from 3.00% on January 2 to 2.70% on March 4th, some carriers have responded by lowering rates.

SPIA rates remain a strong option for client in need of income **NOW!**

Is your client looking for high guaranteed steady income see below?

A+ Rated Company income starts in 1 month: Non premium tax states.

72 Male - Life ONLY monthly income is \$713.72 **(8.56% annually)**

72 Male - Life With Installment Refund monthly income is \$612.29 **(7.357% annually)**

77 Male - Life ONLY monthly income is \$843.59 **(10.12% annually)**

77 Male - Life With Installment Refund monthly income is \$692.69 **(8.31% annually)**

3.50% Commission - A+ Rated Carrier

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 - March 2014

- [10 Year - 3.60% \(42.43% over the 10 years\)](#)
- [9 Year - 3.50% - \(36.29% over the 9 years\)](#)

March 04, 2014

In This Issue

[Steady Income](#)

[Fixed and Indexed Rates](#)

[Liberty Bankers Is Impressive](#)

[Life Insurance Commission Enhancement](#)

[Guggenheim MYGA](#)

[OUR TOP PICK FIA](#)

[Lincoln Benefit Sale](#)

[Join FSD On-Line](#)



2014 News

[MYGA Rate Page](#)

[2014 Tax Reference Guide](#)

[2014 Retirement Planning Guide](#)

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

- [8 Year - 3.40% - \(30.67% over the 8 years\)](#)
- [7 Year - 3.35% - \(25.94% over the 7 years\)](#)
- [5 Year - 3.20% - \(17.06% over the 5 years\)](#)
- [5 Year - 3.00% - \(15.93% over the 5 years\)](#)
- [3 Year - 2.00% - \(6.12% over the 3 years\)](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Agent Guide](#)
- [Indexed Annuity Quick Reference Agent Guide](#)

[Liberty Bankers AM Best Upgrade](#)

[SPIA Taxation Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To Annuities](#)

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](#)
- [North American](#)

Liberty Bankers Life

Guaranteed Fixed Rates For March

Bankers Elite 3	2.00%	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.20%	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	2.70%	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	3.35%	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	2.85%	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	3.45%	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](#)

Life Insurance At FSD

F&G Life Insurance - *Newly Enhanced Commission*

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

High Caps on the F&G Life Elite - 15.25% [Click here for Agent Guide](#)

Single Premium IUL- Great wealth transfer product!!

Royal Neighbors of America

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

2 Year Rolling Target Commissions [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

2/1/2014	\$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	2.85%	2.95%	2.50%
6 Year	3.05%	3.15%	2.50%
7 Year	3.20%	3.30%	2.50%
8 Year	3.30%	3.40%	2.50%
9 Year	3.40%	3.50%	2.50%
10 Year	3.50%	3.60%	3.00%

[Agent Appointment](#) [Sales Presentation](#) [Brochure](#) [Ratings](#)

Our Product Pick For FIA

Genworth Financial Index With Bail-Out Cap

Rates have gone up and Genworth responded by raising caps. Even better they offer a bail-out cap that is higher than most first year rates

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

10 Year Surrender -

NEW COMMISSION 1/20/2014 - 7.00% Commission Plus Bonus of \$50.00 per \$10K

	25K-99K	100-249K	250K+
Premium Bonus:	4.00%	4.00%	4.00%
Monthly Cap:	1.65%	1.85%	1.95%
Annual Pt 2 Pt Cap: 100% Participation	3.25%	3.75%	3.95%
Annual Cap "Bail Out"	2.75%	3.25%	3.45%

1 Year Trigger:	2.70%	3.20%	3.40%
7-Year Fixed:	1.30%	1.55%	2.65%

Secure Living Index 7 [\(view as web page\)](#)

7 Year Surrender - 4.50% Commission

	25K-99K	100-249K	250K+
Monthly Cap:	1.85%	2.05%	2.15%
Annual Pt 2 Pt Cap: 100% Participation	4.80%	5.00%	5.50%
Annual Cap Bail Out	4.30%	4.50%	5.00%
1 Year Trigger:	3.85%	4.35%	4.55%

Secure Living Index 5 [\(view as web page\)](#)

5 Year Surrender - 3.00% Commission

	25K - 50K	25K-50K	50-100K	250K+
Monthly Cap:	1.10%	1.50%	1.70%	1.80%
Annual Pt 2 Pt Cap: 100% Participation	2.50%	3.25%	3.75%	3.95%
Annual Cap Bail Out	2.00%	2.75%	3.25%	3.45%
1 Year Trigger:	2.15%	2.80%	3.20%	3.40%

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

Lincoln Benefit Life

The Lincoln Benefit Life (LBL) sale is expected to close during the second quarter of 2014. Please see below for additional information.

Public hearing date set and message from Allstate

Please [click here](#) for more information regarding the public hearing date and a message from Allstate.

FAQ regarding sale of Lincoln Benefit Life

Please [click here](#) for Frequently Asked Questions.

Message from Resolution Life

Resolution Life shares a message with you in the [attached letter](#).

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 offer top level commissions and bonuses as marketing support for you.

Like us on **Facebook** 

Follow us on **twitter**

View our profile on **LinkedIn** 

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FSD FINANCIAL SERVICES

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Quality Integrity Expertise

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Agency:

FSD Financial Services

National Marketing Organization

Licensed in most states.

CA Insurance License OB91910 and OB67385

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FSD Financial Services News & Reviews Life Insurance News

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Annuity & Life Wholesale

F&G Life Elite IUL

- **15.25% Annual Cap**
- **Designed for Cash Value Growth**
- **Living Benefits**
- **Zero net cost loan after 10th year**

**105% commission
plus BONUS from FSD**

[Click here for highlights](#)

[Click here for contracting forms](#)

Life of the Southwest FlexLife IUL

March 25, 2014

In This Issue

[F&G Elite IUL](#)

[LSW FlexLife IUL](#)

2014 News

[Current Fixed Annuity Rates](#)

[Buyers Guide To Annuities](#)



- **13.00% Annual Cap**
- **Over fund & take advantage of Tax Free Retirement income**
- **Living Benefits**
- **0.50% net cost loan in years 2-10. Zero net cost loan in years 11+**
- **Change nature of loan on loan anniversary**

**105% commission
plus BONUS from FSD**

[Click here for highlights](#)

[Click here for contracting forms](#)

Life Insurance Commission SPECIALS

Bonus on life cases with annual premium of \$5000 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.

Current Fixed Annuity Rates

Sincerely,

Darren Mitchell
darren@fsdfinancial.com

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CA Lic # OD63251



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