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# FSD Financial Services News & Reviews

## Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

For Agent Use Only!

March 02, 2015

Fixed Annuity & Life Wholesaler

Multi-Year Guarantee Fixed Annuities

### COMPOUNDING TAX-DEFERRED



Bankers Elite 7

# 3.40%

Guaranteed 7 Yrs. 7 Yr Surrender Charge  
Issued to Age 85 (75 in FL)

Bankers Elite 5

# 3.25%

Guaranteed 5 Yrs. 5 Yr Surrender Charge  
Issued to Age 90 (80 in FL)

#### In This Issue

[17.34% Over 5 Years](#)



#### 2015 News

[MYGA Rate Page](#)

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#### CONTESTS

[Liberty Bankers](#)

[American National](#)

ENDS 3/15/2015

## [Get Appointed](#) | [Application Kit](#) | [Quotes](#)

### **Additional Rates**

- [10 Year - 3.30% - \(38.36% over the 10 years\)](#)
- [9 Year - 3.55% - \(36.88% over the 9 years\)](#)
- [8 Year - 3.10% - \(27.66% over the 8 years\)](#)
- [7 Year - 3.40% - \(26.37% over the 7 years\)](#)
- [6 Year - 2.90% - \(18.71% over the 6 years\)](#)
- [5 Year - 3.25% - \(17.34% over the 5 years\)](#)
- [4 Year - 2.10% - \(8.67% over the 4 Years\)](#)
- [3 Year - 2.00% - \(6.12% over the 3 years\)](#)
- [Fixed Annuity MYG rate page](#)

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Jeff Affronti  
jeff@fsdfinancial.com



### **FSD FINANCIAL SERVICES**

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

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

# 800-373-9697

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March 05, 2015



*Fixed Annuity & Life Wholesaler*

## Income For Life - Now Or In The Future

### Guaranteed Income Options

Get illustrations and product information!

#### Single Premium Immediate Annuities (SPIA)

Clients who need the highest guaranteed income **now!**

SPIA's have an extraordinary long history of safety so there really is no substitute for immediate income.

#### QLAC and DIA's

For clients who have a specific plan and need for deferring income these immediate annuities are wonderful options with NO FEES. While the DIA's have been around for decades the QLAC is new product option for deferring RMD.

Call me for details on ways to increase guaranteed income.

[Request A SPIA Quote](#)

## Voya Financial Ratings Increased



**Standard & Poor's (S&P) announced that it has raised its ratings on Voya's insurance subsidiaries to "A" from "A-".**

**At FSD we look for carriers and products that will leave a lasting good impression with the clients. Below are two clean and simple FIA's with GREAT CAPS. We like what we are seeing from Voya and look forward to the new product, see link below.**

**As an incentive, we have set up a special bonus program for agents who appoint with Voya. Prizes start at \$100,000 of premium and will be cumulative. Get [appointed here](#).**

**The Wealth Builder Line - Check Out These Caps!**

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### Marketing Help

[Annuity Answer Book From Standard](#)

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Voya Wealth Builder Eight Annuity				
		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	4.00%	4.75%	5.00%
Performance Trigger Index Strategy:	trigger	2.60%	3.10%	3.25%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	2.95	3.35	3.55
Fixed Rate Strategy:	rate	2.00%	2.00%	2.00%

Voya Wealth Builder Six Annuity				
		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap Index Strategy:	cap	3.25%	4.00%	4.25%
Performance Trigger Index Strategy:	trigger	2.00%	2.50%	2.60%
Interest Rate Benchmark Strategy:*	cap	10.00%	10.00%	10.00%
	multiplier	2.60	3.00	3.25
Fixed Rate Strategy:	rate	1.50%	1.50%	1.50%

**New FIA coming from Voya The Wealth Builder Plus- [Learn More](#)**

**Effective March 9, 2015**

Due to lower treasury yields and a volatile economic environment, income rider payouts (maximum annual withdrawal) will be reduced effective March 9, 2015.

[Rate Sheet](#) | [Wealth Builder 8](#) | [Wealth Builder 6](#) | [New Income Rider Rates](#)

## MYGA - Guaranteed Fixed Annuity Rates



Liberty Bankers rates are Dropping by 0.10% on 03/16/2015

Product	Rate	Matching Surrender Term - Commission
Bankers Elite 3	2.00%	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.25%	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	2.70%	Guaranteed 5 Years - 3.25% (0-80) 1.50% (81 - 90)
Bankers Elite 7	3.40%	Guaranteed 7 Years - 2.50% (0-85)

[Life Insurance Check-Up From LSW](#)

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[Buyers Guide To Annuities](#)

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[March 11](#)  
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### Social



Bankers 7 **2.90%** Guaranteed 7 Years - 4.00% (0-80)

Bankers Elite 9 **3.55%** Guaranteed 9 Years - 2.75% (0-80)

[Full Rate Spreadsheet](#) | [Agent Appointment](#)



**Win A Trip**  
**Turks & Caicos Island 2015**  
**\$1.5 million production credit**

[Details](#)

## LIFE INSURANCE SPWL

**Use SPWL To Leverage Assets And Transfer Wealth**  
**13% Commission | A- Rated Carrier**

**(Life Insurance You Can Use While You Are Alive)**  
**Accelerated Living Benefit for terminally ill (75% of DB up to \$250,000)**

In this low interest rate environment, it can be difficult to grow your money fast. Stocks and mutual funds fluctuate and principal could be lost. The average 5-year CD rate is less than 1.80%. If you are looking for tax deferral and steady growth, a fixed annuity is a good option since those 5 year rates are as high as 3.25%. However, the best way to truly leverage your money may be to buy life insurance, specifically Single Premium Whole Life (SPWL). [See more](#)

Feel free to [call](#) Darren for more life insurance marketing ideas!

| [SPWL Product Profile](#) | [Agent Appointment](#) |

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

Past Posts By Jeff Affronti

Click on topic:

- [Breaking The 4.00% Rules On Income](#)
- [It's Called A SPIA & Look What It Can Do For Income](#)
- [Ways To Get Income Immediate Income From Fixed Annuities](#)
- [Surrender Charge Is An Asset](#)
- [Why Fixed Annuities Get A Bad Rap](#)

- [Best Life Insurance Sale](#)
- [What I like Best About MYGAs](#)

## Life Insurance Agent Appointment and Commissions

### We want your Life business!!

#### Wide range of products

Index UL, Guaranteed UL, Term, Single Premium Whole Life

#### Great commissions

Over 100% (first year target) on Index UL and GUL  
11-13% on Single Premium Whole Life

#### Company Incentives

Cash Bonus Programs  
Exotic sales conference trips

Please call Darren (800-373-9697) for details/quotes!

## Carrier Updates



Beginning March 9, 2015, the Client Profile Form for fixed and income annuities is changing. The new format replaces earlier versions in an effort to better obtain and organize necessary client information. Previous versions will be accepted through May 8, 2015. After that date, the new format will be required for all new business submissions. [Find out more.](#)

[AIG Fixed Annuity Rates](#)



### **8% Benefit Base Enhancement dropping on the SecureLiving Index 10 Plus and the Income Protection Rider - Effective March 9, 2015**

The Benefit Base Enhancement will be dropping from 8% to 4% effective March 9<sup>th</sup>. The Premium Enhancement will also be decreasing. In order to receive the higher Benefit Base Enhancement on the Income Protection rider and the higher Premium Enhancement on the SecureLiving Index 10 Plus, applications must be dated prior to March 9<sup>th</sup> and received in our office within 14 days of the application signed date.

[Details On Benefit Base Reduction](#) | [Genworth's Well Done Agent Web Site](#) |

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## Effective March 9, 2015

Due to lower treasury yields and a volatile economic environment, income rider payouts (maximum annual withdrawal) will be reduced effective March 9, 2015.

[New Income Rider Rates](#)

## Rate Sheets

### FSD Agent Rate Guides

[Deferred Annuity Quick Reference Agent Guide](#)

[Indexed Annuity Quick Reference Agent Guide](#)

### Company Rate Sheets

- [Voya Financial](#) - New FIA's From VOYA
- [Liberty Bankers](#) - MYGA Rates
- [AIG \(NY\)](#) - New Products From AIG!
- [Guggenheim](#) - Great MYGA's
- [American National \(NY\)](#) - Higher Caps
- [The Standard Fixed Indexed Annuities](#) - Rates are UP!
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\) \(SPDA\) \(NY\)](#)

## What We Do

### Fixed Annuity and Life Wholesaler

FSD Financial is a 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 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 happy clients!

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Jeff Affronti  
[jeff@fsdfinancial.com](mailto:jeff@fsdfinancial.com)





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March 18, 2015



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## Guaranteed Growth For The Risk Adverse

### A Direct Way To Guaranteed Growth

### Go The MYGA Road & Avoid The Ups & Downs!



- 3.15% For 5 Years (16.77% After 5 Years) [Details](#)**
- 3.25% For 5 Years (17.34% After 5 Years) [Details](#)**
- 3.55% For 9 Years (36.88% After 5 Years) [Details](#)**
- 3.30% For 10 Years (38.36% After 10 Years) [Details](#)**

[Request a MYGA Illustration](#)

## Agent Tool Calculating Compounded Fixed Annuity Rates

Rate & Yield

# Agent Tool - Calculating

# Compounding Fixed Annuity Rates On The HP12C



**Compounding Calculation**  
**How A 3.00% Rate Over 5 Years Yields 15.93% Not Just 15.00%**  
[View As PDF](#) | [View Article As Web Page](#)

[Buyers Guide To Annuities](#)

[Advertising Portfolio from LBL](#)

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