

**Liberty Bankers Enhanced MYGA RATES**

9 Years	7 Years	5 Years	3 Years
<b>3.35%</b>	<b>3.20%</b>	<b>2.90%</b>	<b>2.00%</b>
34.52% After 9 Years	24.67% After 7 Years	15.37% After 5 Years	9.27% After 3 Years
2.75% Commission	2.50% Commission	2.50% Commission	2.00% Commission

**Guggenheim rates drop! - Preserve Multi-Year Guaranteed Annuity**

Guarantee Period	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band \$10K-\$250K	1.90%	2.00%	2.50%	2.60%	2.70%	2.80%	2.90%	3.00%
High Band \$250K+	2.00%	2.10%	2.60%	2.70%	2.80%	2.90%	3.00%	3.10%

**Fixed Indexed Annuities FIA Carriers**

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**Lincoln National**  
**American National**  
**AIG**  
**Great American**  
**Life Of The Southwest**





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March 18, 2016



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### QUOTES - Life and Fixed Annuity Illustrations



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&  
Fixed Annuities  
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#### 2016 News

- MYGA Rate Page
- NEW IRS RULE Limits  
IRA Rollovers
- 2016 Tax Reference  
Guide Integrity
- Longevity Annuity  
Treasury Ruling  
QLAC and DIAs

#### CONTESTS

- [F & G  
Los Cabos, Mexico](#)
- [American Equity](#)
- [Equitrust](#)
- [Liberty Bankers](#)

# SPIA | MYGA | FIA | QLAC | Longevity UL | IUL | SPWL | Whole Life | Term

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Jeff Affronti



## FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

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**Annuity Webinars**

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## THIS MONTHS TOP PICK- MYGA's

# MYGA Hot List

3 Year	2.00%
4 Year	2.40%
5 Year	2.90%
6 Year	3.05%
7 Year	3.30%

# Tax Deferred

# Compounding

Rates as of 03/23/2016 subject to change. CA Insurance Lic 0B91910 800-373-9697

## The Multi Year Guarantee Annuity

Easy To Understand Product

### Social

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### In This Issue

- [MYGA Rates](#)
- [Immediate Annuity Quotes](#)
- [Premium Financing](#)
- [Life Insurance](#)
- [2016 Tax and Retirement Planning Guides](#)

### 2016 News

- [MYGA Rate Page](#)
- [NEW IRS RULE Limits IRA Rollovers](#)
- [2016 Tax Reference Guide Integrity](#)
- [2016 Retirement](#)

- Easy to Understand Products!
- Tax Deferred Growth - No annual 1099's!
- No Down or Zero Years - Always Goes Up!
- No Fee For Lifetime Income - Can Be Annuitized!
- Available RMD Friendly Contracts
- Issue to age 90

[Request A MYGA Quote](#) | Call 800-373-9697 For Personalized Case Design | [See More Rates](#)

## Immediate Annuities For Immediate Life Income

# Yes! It is that great!



**For Immediate  
Lifetime Income  
Get A SPIA Quote!**

**Immediate Annuities**



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## Premium Financing Of Life Insurance

Planning Guide

Longevity Annuity  
Treasury Ruling  
QLAC and DIAs

### CONTESTS

[American Equity](#)

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### Annuity Webinars

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

- **New Policies**
- **Inforce Policies In Need Of Additional Premium To Avoid Lapse**
- **[Premium Finance Quotes/Trial Application](#)**
- **[Get A Life Quote](#)**

**Life Insurance Commissions and Products**

## F&G Life's Elite IUL Even Better!

- Non-medical underwriting is extended for issue ages 0-45 with face amounts from \$50,000 through \$149,999
- The minimum face amount is reduced to \$50,000
- Preferred rate class not available on non-medical case
- 80% (1st year target) ages 0-17 /  
105% (1st year target) ages 18-75 with easy bonus up to 117.5%
- Marketing Bonus \$100.00 Per \$1,000 of Target Premium
- [Index UL Highlights](#) / [Agent Appointment](#)
- Request A Life Quote

### 2016 Tax and Planning Guides From Integrity Life

#### 2016 Guides

- [2016 Tax Reference Guide Integrity](#)
- [2016 Retirement Planning Guide](#)

Jeff Affronti



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