



Deferred Annuity MYGA Hot List



www.AnnuityExperts.com | www.SPIAquote.com | www.FSDfinancial.com

March 01, 2018

800-373-9697

AGENT USE ONLY

Multi-Year Guarantee Annuities - Rates Have Increased Overall!

3.55% For 5 Years

3.65% For 6 Years

3.75% For 7 Years

3.85% For 10 Years

Term	Guaranteed Interest Rate	Yield If Held No Withdrawals	Surrender Charges	Included Features	Carrier Rating & More Info
3 Years	2.50%	7.69%	7.9%, 7.0%, 6.2% 0.0% Thereafter +/- MVA 1st 3 Years	NONE	B++
3 Years	2.55% (100K)	7.85%	7%, 7%, 7% MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A++
3 Years	2.20%	6.75%	8%, 7%, 6% 0% Thereafter +/- MVA 1st 3 Years	Full Death Benefit Interest Withdrawals Waivers	B++
4 Years	3.00%	12.55%	10% ,9% ,8%, 7% 30 Day Exit Window Recurring W/MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
5 Years FSD Pick	3.35%	17.91%	9%, 8%, 7%, 6%, 5, 0% Thereafter NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
6 Years	3.40%	22.21%	8%, 7%, 7%, 6%, 5%, 4%, 0% Thereafter MVA	Full Death Benefit Interest Withdrawals	B++
6 Years	3.50%	22.93%	10% ,9% ,8%, 7% , 6%, 5% 30 Day Exit Window Recurring W/MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
7 Years	3.60%	28.09%	9%, 8%, 7%, 6%, 5, 0% Thereafter NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
10 Years	3.70%	43.81%	7%, 6%, 5%, 4%, 3%, 2%, 1%, 1%, 1%, 0.75% w/ MVA	Full Death Benefit Interest & 10% Withdrawals	B++

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE



FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

For Agent Use Only

March 07, 2018

Still A Top Pick For An Indexed Annuity

If your clients are looking to lock in gains or just have a shot at better than fixed rates, this 5 year is worth a serious look.

5 Year FIA - A Rated Carrier

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 5 Year Surrender Charge
\$100,000+	3.00%	6.10%	Click Here
\$10,000 - \$99,999	2.85%	5.85%	Click Here

7 Year FIA Rates - A Rated Carrier (Also available in 5 year and 10 year terms [here](#))

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 7 Years Surrender Charge
\$15,000+	2.00%	5.50% \$100K+ 5.00% \$15K - \$99K	Click Here

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697 - [FIA Illustrations](#)

Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!



Strength

\$21,000,000,000+
Established 1906
"A" Rated Carrier

Walk Away
5 Year MYGA

**3.10% Rate
Guaranteed**

CLICK FOR MORE INFO

As rates continue to rise, we will see more large, top quality carriers rates increase above the 3.00% range they have been below for so long. We try and find MYGAs with the best features and rates. Look for non recurring surrender charges, free withdrawal provisions, full death benefit for beneficiaries, and even Non MVA adjusted charges for this rising interest rate environment.

Offered by a carrier we have worked with for over 15 years, in most states this annuity includes:

- Interest Withdrawal
- Terminal Condition & Nursing Home Waivers
- Full Death Benefit
- Issue To Age 93
- Request a MYGA Quote
- [More Details](#)

Some Top MYGA Rates

Term	Guaranteed Interest Rate	Yield If Held To Term No Withdrawals	Surrender Charges	Included Features	Carrier A.M Best
3 Years Details	2.50%	7.69%	7.9%, 7.0%, 6.2% 0.0% Thereafter +/- MVA 1st 3 Years	NONE	B++
4 Years Details	3.00%	12.55%	10% ,9% ,8%, 7% 30 Day Exit Window Recurring W/MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
5 Years Details	3.35%	17.91%	9%, 8%, 7%, 6%, 5, 0% Thereafter NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
5 Years Details	3.50%	18.77%	9%, 8%, 7%, 6%, 5%, 30 Day Window PRIOR To End Of Guarantee Period	None	B++
6 Years Details	3.40%	22.21%	8%, 7%, 7%, 6%, 5%, 4%, 0% Thereafter MVA	Full Death Benefit Interest Withdrawals	B++
6 Years Details	3.50%	22.93%	10% ,9% ,8%, 7% , 6%, 5% 30 Day Exit Window Recurring W/MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
7 Years Details	3.60%	28.09%	9%, 8%, 7%, 6%, 5, 0% Thereafter NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B

Starter IRA Products:

We have Flex premium IRA products that can be started with \$250 initial premium deposit.

- A great 5, 7 or 10 year flex with a \$250 minimum initial premium. [Details](#)
- 7 Year Flex \$10,000 minimum - 5.50% Commission - [Details](#)

LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)
- [Request a MYGA quote and see other rates here.](#)

Life Insurance Update



Great News - PeakLife

Effective March 1, 2018:

- Auto-Bind limit will increase to \$50 million.*
- Jumbo limit will increase to \$65 million.*

Auto-bind and jumbo limits for all other products remain unchanged, at \$30 million, \$50 million respectively.

PeakLife is designed exclusively for the emerging/affluent markets with \$1M+ in face amount. PeakLife offers:

- Competitive funding limits
- Product performance at older ages
- Stronger short-term and long-term cash value
- Competitive income solves
- Simplified design with concentrated rider offerings

Review guidelines:

- [Sample Illustration](#)
- [Agent Guide](#) | [Agent Quick Reference](#)
- [Underwriting Guide](#)
- [Large Case Requirements](#)
- [Foreign National Guidelines](#)
- [Premium Finance Guidelines](#)

Life Expert? Earn more for you expertise!

LIFE INSURANCE EXPERT?

CONTRACTING | COMMISSIONS | ILLUSTRATIONS | SALES | SERVICE | 800-373-9697

Bonus For Your Expertise

Selling *LIFE* Insurance for a long time?
Do all your own work?

Well, we feel you should be **compensated**
for your expertise.

Before you place that next *LIFE* case call us
for your special *LIFE* commission bonus!

FSD is first and foremost a fixed annuity marketing organization. Often our agents will also need top life contracts.

Life Insurance Commission
[Bonus for your expertise.](#)

Rates and Illustrations

**LIFE
INSURANCE
QUOTES**

[Request A Life Insurance Quote](#)

Term
Whole Life
UL and IUL
Guaranteed Issue
Return Of Premium

Single Premium
SPWL ([Preferred and Standard Rating](#))

Immediate Annuity Insurance

Impaired risk age rated single premium immediate annuities are medically underwritten and can increase client income payouts! A retirement planning advantage. Did you realize that poor health could actually be a

benefit when purchasing an immediate annuity?



Designed for people:

- Who are concerned about outliving their assets
- Who need guaranteed income they can't outlive
- Who are less healthy and could benefit from a larger monthly income payment than they would likely receive from a traditional non-medically underwritten immediate annuity
- Who may need care and whose age and/or health preclude them from long term care insurance coverage options
- See and request more details [here](#)

Life Agent SPIA Commission and Contracting

We specialize in very large premium cases & work with the most competitive highest quality carriers.

We work with agents everyday illustrating the many types and advantages SPIA can offer for supplemental retirement income.

- Underwritten Age Rated
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [Get A Quote & Compare Lifetime Income NOW!](#)



Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!

When that need arises for a great guaranteed fixed insurance product - 800-373-9697!

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

WHAT'S HAPPENING NOW

2018 Important Topics

Trips / Rewards

- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- **QLAC NEWS:** Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

DOL Updates

- [Lafayette Life Insurance Company](#)
- [Athene Guide](#)
- [84 -24 Form Need For Qualified Funds](#)

Articles

- [SPIA costs for 4% Annual Life Income](#)
- [Split Annuity Advantages](#)
- [See all articles here](#)

- [Liberty Bankers 2018](#)
- [American National Cabo 2019](#)
- [American National Annuity Bonus Ends 4/30](#)
- [Portugal Douro River Cruise - Sentinel Security](#)

Annuity Webinars

- [Life Of The Southwest National Life Group](#)
- [Equitrust - Indexed Annuities](#)
- [Lafayette Life - What will my retirement income look like](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

For more than just our weekly updates, follow me on LinkedIn for a traditional approach to current fixed financial insurance products available now. Original articles on incorporating fixed concepts to clients needs through analysis.

Follow Here



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WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE**



SPIAQUOTE.COM



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800-373-9697

Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise

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For Agent Use Only

March 14, 2018

The Leader For Guaranteed Income Now!

Immediate Annuity rates are up! Clients get more income sooner using an immediate annuity!

Are you showing clients looking for lifetime income now a SPIA? Check out these numbers!

SPIA

The Insurance Product
Built To Guarantee The
HIGHEST Income Flow NOW!

Your Clients Can
Use More Of That
Nest Egg Right Now!

CLICK TO GET
A SPIA QUOTE

**\$500,000 Premium | Starts 1 Month After Premium Received
Lifetime & Installment Refund | Non Premium Tax State**

Gender / Age	Monthly Income	Annual Cash Flow
Male / 65	\$2,553.53	6.13%
Male / 71	\$2,906.24	6.97%
Male / 75	\$3,238.85	7.77%
Female / 65	\$2,467.54	5.92%
Female / 71	\$2,780.59	6.67%
Female / 75	\$3,072.94	7.38%

Designed for clients:

- Who are concerned about outliving their assets
- Who need guaranteed income they can't outlive
- Who are healthy and could benefit from a longevity protected income
- Who want to use more of their nest egg now
- Who want peace of mind and a steady guaranteed income flow
- Request a SPIA quote [here](#)

Life Agent SPIA Commission and Contracting

We specialize in very large premium cases & work with the most competitive highest quality carriers.

We work with agents everyday illustrating the many types and advantages SPIA can offer for supplemental retirement income.

- Underwritten Age Rated
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [Get A Quote & Compare Lifetime Income NOW!](#)

Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

Top MYGA Rates As Of March 14:

- 3.85% For 10 Years - [Details](#)
- 3.65% For 7 Years - [Details](#)
- 3.35% For 5 Years - [Details](#)
- 3.00% For 4 Years - [Details](#)
- 2.50% For 3 Years - [Details](#)
- No Surrender Liquid - [Details](#)

[See all rates and request a quote here](#)



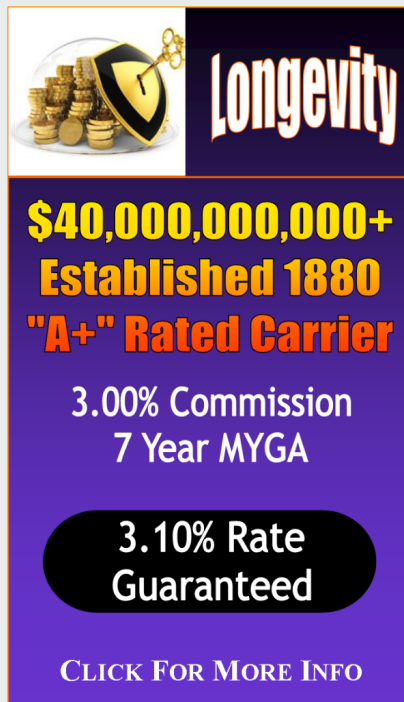
Strength

\$21,000,000,000+
Established 1906
"A" Rated Carrier

Walk Away
5 Year MYGA

**3.10% Rate
Guaranteed**

[CLICK FOR MORE INFO](#)



Longevity

\$40,000,000,000+
Established 1880
"A+" Rated Carrier

3.00% Commission
7 Year MYGA

**3.10% Rate
Guaranteed**

[CLICK FOR MORE INFO](#)



MYGA

**Guarantee Your
Clients A Gain
Every Year!**

Very High Client Satisfaction
Guaranteed Terms 3-10 Years
No Rate Fluctuation/Assumptions
Flexible End of Term Options

[CLICK TO GET AGENT
LICENSING ON OUR TOP
MYGA CARRIERS](#)

IRA Deadline Products:

We have Flex premium IRA products that can be started with \$250 initial premium deposit.

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- 7 Year Flex \$10,000 minimum - 5.50% Commission - [Details](#)

LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)

3 Product Comparison Regarding A Lifetime Income.

**Lifetime Income Comparison
How Deferral For 1 Year Adds Up!**
SPDA vs. SPIA vs. FIA Income Rider
MAXIMIZE INCOME

I recently reviewed a quote from a top rated insurance carrier with a 93 Comdex and over \$30 billion in admitted assets.

The carrier illustrated a guaranteed lifetime income by annuitizing their deferred annuity after 1 year.

The concept is simple, max out the first year rate then annuitize the increased value for a higher lifetime income.

I am a numbers and guarantees person and I wanted to see how this annuitized deferred annuity would stack up against other products that offer a greater guaranteed lifetime income if clients are willing to wait 1 year.

Here is the comparison of three product types that offer this guaranteed income solution.

Read more [on-line](#) or [PDF](#)

Lifetime Income Needs Call 800-373-9697 or Email - jeff@spiaquote.com

Get Appointed With One Of Our Life Carriers!

Life Of The Southwest | Lafayette | Principal Life | Banner | Protective | [Click here](#)

SPWL

Preferred and Standard Ratings Available



- *Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- *Guaranteed death benefit and guaranteed cash values
- *Not subject to market risks
- *No annual increasing cost of insurance
- *Income tax free death benefit
- *Benefits and values GUARANTEED to age 121
- *Issue ages 50 - 80
- *Premium \$20,000 - \$500,000
- ***Accelerated Death Benefit** Smaller Of 80% or \$250,000 for **Chronic or Terminal Illness** of 12 months or 2 ADLs for consecutive 90 days
- *12.00% commission + 1st case bonus of 1.00% from FSD
- *Full incentive trip credit
- *Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD

[Get Details and an illustrations Here](#)

Rates and Illustrations

[Request A
Life Insurance Quote](#)

LIFE INSURANCE QUOTES

Term
Whole Life
UL and IUL
Guaranteed Issue
Return Of Premium

Single Premium
SPWL ([Preferred and Standard Rating](#))

Still A Top Pick For An Indexed Annuity

If your clients are looking to lock in gains or just have a shot at better than fixed rates, this 5 year is worth a serious look.

5 Year FIA - A Rated Carrier

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 5 Year Surrender Charge
\$100,000+	3.00%	6.10%	Click Here
\$10,000 - \$99,999	2.85%	5.85%	Click Here

7 Year FIA Rates - A Rated Carrier (Also available in 5 year and 10 year terms [here](#))

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 7 Years Surrender Charge
\$15,000+	2.00%	5.50% \$100K+ 5.00% \$15K - \$99K	Click Here

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697 - [FIA Illustrations](#)

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!

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- [American National Cabo 2019](#)
- [American National Annuity Bonus Ends 4/30](#)
- [Portugal Douro River Cruise - Sentinel Security](#)

Annuity Webinars

payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

- Life Of The Southwest National Life Group
- Lafayette Life - What will my retirement income look like

DOL Updates

- Lafayette Life Insurance Company
- Athene Guide
- 84 -24 Form Need For Qualified Funds

Articles

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- Split Annuity Advantages
- See all articles here

Keep Aware

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- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs
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March 21, 2018

Fixed Rate Annuities An Accumulation Alternative



Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

Top MYGA Rates As Of March 21:

- 3.85% For 10 Years - [Details](#)
- 3.25% For 9 Years - [Details](#) (A+ Rated - \$80 Billion Strong)
- 3.85% For 7 Years - [Details](#) (Top Rate)
- 3.35% For 7 Years - [Details](#) (A- Rated)
- 3.10% For 7 Years - [Details](#) (A+ Rated - \$80 Billion Strong)
- 3.60% For 5 Years - [Details](#)
- 3.50% For 5 Years - [Details](#) (3.40% In CA!)
- 3.10% For 5 Years - [Details](#) (A Rated - \$40 Billion Strong)
- 4.25% 5 Year Rate - [Details](#) (5% charge | Positive walk away after 2 yrs)
- 3.00% For 4 Years - [Details](#)
- 2.50% For 3 Years - [Details](#)
- No Surrender Liquid - [Details](#) - Combine IRAs | Maturing 30 day windows)

[See all rates and request a quote here](#)

Yield To Term Compounding Really Adds Up!

3.85% x 7 = 26.95% but 3.85% compounded over 7 years = 30.27%

A client with \$500,000 of premium can earn \$151,352 with a 7 year fixed rate annuity. When illustrating as actual dollars and cents being earned, clients may just hear that number one hundred and fifty one thousand guaranteed walk away gain and decide, why risk it?

- Full Death Benefit
- Non Recurring Surrender
- Other client friendly provisions as well.

Your Client Can Earn:

30.27% Yield After 7 Years!

Earn \$151,352 On \$500,000

End Of Year	Guaranteed Accumulation Value
Premium	\$500,000 @ 3.85% Rate All Years
1	\$519,250
2	\$539,241
3	\$560,002
4	\$581,562
5	\$603,952
6	\$627,204
7	\$651,352

Based on \$500,000 of initial premium - Assumes no withdrawals - Call 800-373-9697
Insurance carrier rates as of 03/19/2018 and subject to change. Not available in all states. For agent use.

Call Jeff for more on why agents who use MYGA's for a guaranteed accumulation love them so much!

IRA Deadline Products:

We have Flex premium IRA products that can be started with \$250 initial premium deposit.

- A great 5, 7 or 10 year flex with a \$250 minimum initial premium. [Details](#)
- 7 Year Flex \$10,000 minimum - 5.50% Commission - [Details](#)

LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)

Immediate Annuities - SPIA Quotes

Life Agent SPIA Commission and Contracting

Specializing in very large premium cases & work with the most competitive highest quality carriers.

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income.

- [Underwritten Age Rated](#)
- [Liquidity and Nursing Home Enhanced Rider](#)
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is need for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

Does your client want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

If your clients can use less premium and receive the income desired, that may free up other investments that can be used more aggressively.

Life Insurance Corner

Get Appointed With One Of Our Life Carriers!

Life Of The Southwest - [Rate Sheet](#)

American National - [Rate Sheet](#)

Lafayette - [Rate Sheets](#)

Principal Life

Banner

Protective

[Click here for more](#)

Top Rated - A+ Rated 96 Comdex

Great Whole Life product with strong, early cash value growth!

Guaranteed Cash Values:

- Up to 80% of premiums paid after year 1
- Up to 88% of premiums paid after year 5
- Up to 95% of premiums paid after year 10
- Up to 101% of premiums paid after year 14


Values based on male age 50 | Preferred non-tobacco | \$25,000 annual premium for 10 years only Accelerated Benefit Rider included at no cost | Includes Term Life Rider for additional coverage

Commission 20.00% year 1 then 16.00% year 2 and 9.00% Years 3-10 (108% Total Commission)

Call us for details 800-373-9697 | [Rate Sheet](#)

SPWL Preferred and Standard Ratings Available

A Female 50 Can Turn \$100,000 Into As Much As \$290,000 With Simplified Issue!



- *Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- *Guaranteed death benefit and guaranteed cash values
- *Not subject to market risks
- *No annual increasing cost of insurance
- *Income tax free death benefit
- *Benefits and values GUARANTEED to age 121
- *Issue ages 50 - 80
- *Premium \$20,000 - \$500,000
- ***Accelerated Death Benefit** Smaller Of 80% or \$250,000 for **Chronic or Terminal Illness** of 12 months or 2 ADLs for consecutive 90 days
- *12.00% commission + 1st case bonus of 1.00% from FSD
- *Full incentive trip credit
- *Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD

[Get Details and an illustrations Here](#)

Life Insurance illustrations

When outlining a contracts stronger features, seeing the minimum guarantees may assist clients in their selection process. Illustrations will often clearly lay out the minimum cash values and face amounts as well as other useful contract information and benefits.

Term | Whole Life | UL and IUL | Guaranteed Issue | Return Of Premium Term | Single Premium SPWL



[Request A Life Insurance Quote](#)

Fixed Indexed Annuities

Still A Top Pick For An Indexed Annuity

If your clients are looking to lock in gains or just have a shot at better than fixed rates, this 5 year is worth a serious look.

The 100% Participation Annual Pt 2 Pt with Cap crediting method will get the client to the cap percentage faster then other crediting methods. Although caps can limit earnings on large up years, this method gives 100% of the indices growth with no other moving parts. The method is simple to understand for clients as well.

5 Year FIA - A Rated Carrier

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 5 Year Surrender Charge
\$100,000+	3.00%	6.10%	Click Here
\$10,000 - \$99,999	2.85%	5.85%	Click Here

7 Year FIA Rates - A Rated Carrier (Also available in 5 year and 10 year terms [here](#))

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 7 Years Surrender Charge
\$15,000+	2.00%	5.50% \$100K+ 5.00% \$15K - \$99K	Click Here

Let us get you more info, [contracting](#) and a sample quote! 800-373-9697 - [FIA Illustrations](#)

Offer Fixed Annuity With FSD's Assistance

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!

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Quality | Integrity | Expertise

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800-373-9697

Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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For Agent Use Only

March 28, 2018

Life Insurance Corner

SPWL Preferred and Standard Ratings Available

A Female 50 Can Turn \$100,000 Into As Much As \$290,000 With Simplified Issue!

The below illustration shows a Preferred rate for this client would offer 190% instant death benefit over premium deposit. In the 12th year premium has been restored! Get appointed and add this single premium life product to your life insurance offerings!

Female — Age 50		Issue State: Arizona		Nicotine User: No	
		Based on Preferred Rates and a Premium of \$ 100,000.00		Based on Standard Rates and a Premium of \$ 85,960.36	
End of Year	Attained Age	Guaranteed Cash Surrender Value	Guaranteed Death Benefit	Guaranteed Cash Surrender Value	Guaranteed Death Benefit
1	51	\$ 67,712.05	\$ 290,697.00	\$ 54,962.16	\$ 235,960.00
2	52	\$ 70,406.81	\$ 290,697.00	\$ 57,149.51	\$ 235,960.00
3	53	\$ 73,185.87	\$ 290,697.00	\$ 59,405.28	\$ 235,960.00
4	54	\$ 76,049.24	\$ 290,697.00	\$ 61,729.49	\$ 235,960.00
5	55	\$ 78,999.81	\$ 290,697.00	\$ 64,124.48	\$ 235,960.00
6	56	\$ 82,037.60	\$ 290,697.00	\$ 66,590.27	\$ 235,960.00
7	57	\$ 85,174.22	\$ 290,697.00	\$ 69,136.28	\$ 235,960.00
8	58	\$ 88,418.39	\$ 290,697.00	\$ 71,769.59	\$ 235,960.00
9	59	\$ 91,767.22	\$ 290,697.00	\$ 74,487.85	\$ 235,960.00
10	60	\$ 95,229.43	\$ 290,697.00	\$ 77,298.13	\$ 235,960.00
11	61	\$ 98,805.00	\$ 290,697.00	\$ 80,200.44	\$ 235,960.00
12	62	\$ 102,491.04	\$ 290,697.00	\$ 83,192.41	\$ 235,960.00
13	63	\$ 106,281.73	\$ 290,697.00	\$ 86,269.33	\$ 235,960.00
14	64	\$ 110,182.88	\$ 290,697.00	\$ 89,435.91	\$ 235,960.00
15	65	\$ 114,194.50	\$ 290,697.00	\$ 92,692.16	\$ 235,960.00
16	66	\$ 118,316.58	\$ 290,697.00	\$ 96,038.07	\$ 235,960.00
17	67	\$ 122,552.04	\$ 290,697.00	\$ 99,476.01	\$ 235,960.00
18	68	\$ 126,906.68	\$ 290,697.00	\$ 103,010.69	\$ 235,960.00
19	69	\$ 131,380.50	\$ 290,697.00	\$ 106,642.12	\$ 235,960.00
20	70	\$ 135,970.61	\$ 290,697.00	\$ 110,367.93	\$ 235,960.00
25	75	\$ 160,336.83	\$ 290,697.00	\$ 130,146.09	\$ 235,960.00
30	80	\$ 185,941.42	\$ 290,697.00	\$ 150,929.45	\$ 235,960.00
35	85	\$ 210,586.72	\$ 290,697.00	\$ 170,934.14	\$ 235,960.00

*Quick issue point-of-sale underwriting. NO medicals. NO APS's.

*Guaranteed death benefit and guaranteed cash values

*Not subject to market risks

*No annual increasing cost of insurance

*Income tax free death benefit

*Benefits and values GUARANTEED to age 121

*Issue ages 50 - 80

*Premium \$20,000 - \$500,000

*Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days

*12.00% commission + 1st case bonus of 1.00% from FSD 13.00%

*Full incentive trip credit

*Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD

[Get Details and an illustrations Here](#)

Top Rated - A+ Rated 96 Comdex

Great Whole Life product with strong, early cash value growth!

Valued Client
 Male Age 50 Preferred No Tobacco
 Div Opt: PUA
 Riders: TLR LPUA ABR

Initial Annual Premium: \$25,000.00
 Initial Face Amount: \$100,000

		Guaranteed			Non-Guaranteed Assumptions 100% of Current Dividend Scale					
Age	Year	Contract Premium	Net Cash Value	Death Benefit	Premium Outlay	Surr to Pay Prem	Annual Dividend	Increase in Net Cash Value	Net Cash Value	Death Benefit
51	1	25,000	20,234	575,387	25,000	0	2,054	22,289	22,289	577,441
52	2	25,000	42,054	624,144	25,000	0	2,258	24,146	46,435	632,127
53	3	25,000	64,473	671,335	25,000	0	2,481	25,044	71,479	685,631
54	4	25,000	87,501	717,025	25,000	0	2,999	26,254	97,733	738,317
55	5	25,000	111,125	761,277	25,000	0	3,300	27,252	124,986	790,457
56	6	25,000	135,347	804,159	25,000	0	3,631	28,289	153,275	841,757
57	7	25,000	160,168	845,732	25,000	0	3,987	29,363	182,638	892,314
58	8	25,000	185,601	886,056	25,000	0	4,351	30,472	213,110	942,190
59	9	25,000	211,661	925,182	25,000	0	4,727	31,621	244,730	991,422
60	10	25,000	238,342	963,158	25,000	0	5,137	32,807	277,538	1,040,068
61	11	5,421	242,023	526,735	0*	5,421	5,311	10,147	287,684	626,067
62	12	5,421	245,604	515,638	0*	5,421	5,512	10,411	298,095	625,717
63	13	5,421	249,051	504,852	0*	5,421	5,735	10,661	308,756	625,811
64	14	5,421	252,375	494,362	0*	5,421	5,967	10,933	319,689	626,356
65	15	5,421	255,573	484,152	0*	5,421	6,192	11,198	330,887	627,328
66	16	5,421	258,658	474,209	0*	5,421	6,401	11,467	342,353	628,684
67	17	5,421	261,646	464,522	0*	5,421	6,582	11,730	354,084	630,362
68	18	5,421	264,550	455,078	0*	5,421	6,750	12,006	366,089	632,308
69	19	5,421	267,370	445,868	0*	5,421	6,907	12,272	378,361	634,489
70	20	5,421	270,103	436,883	0*	5,421	7,081	12,551	390,912	636,900
71	21	0	276,639	436,883	0	0	5,444	14,903	405,815	637,732
72	22	0	283,162	436,883	0	0	5,730	15,298	421,114	646,616
73	23	0	289,628	436,883	0	0	6,059	15,675	436,788	655,785
74	24	0	296,050	436,883	0	0	6,364	16,049	452,837	665,229
75	25	0	302,437	436,883	0	0	6,672	16,442	469,280	674,929

Guaranteed Cash Values:

- Up to 80% of premiums paid after year 1
- Up to 88% of premiums paid after year 5
- Up to 95% of premiums paid after year 10
- Up to 101% of premiums paid after year 14

Values based on male age 50 | Preferred non-tobacco | \$25,000 annual premium for 10 years only Accelerated Benefit Rider included at no cost | Includes Term Life Rider for additional coverage

Commission 20.00% year 1 then 16.00% year 2 and 9.00% Years 3-10 (108% Total Commission)

Call us for details 800-373-9697 | [Rate Sheet](#)

Get Appointed With One Of Our Life Carriers!

- Life Of The Southwest - [Rate Sheet](#) - [Agent Appointment](#)
- American National - [Rate Sheet](#) - [Agent Appointment](#)
- Lafayette - [Rate Sheets](#) - [Agent Appointment](#)
- Liberty Bankers - [Rate Sheet](#) - [Agent Appointment](#)
- American General - [Rate Sheet](#)

[Request others here](#)

Life Insurance illustrations

When outlining a contracts stronger features, seeing the minimum guarantees may assist clients in their selection process. Illustrations will often clearly lay out the minimum cash values and face amounts as well as other useful contract information and benefits.

Term | Whole Life | UL and IUL | Guaranteed Issue | Return Of Premium Term | Single Premium SPWL



[Request A Life Insurance Quote](#)

Immediate Annuities - SPIA Quotes

Talk of lifetime income is everywhere. If you want to be out in front for your clients, you better bring a SPIA to the table.

Clients who are seeking the most income in retirement should be shown a SPIA. Imagine if your client hears about a SPIA elsewhere. How would you explain not suggesting one, especially if the income is much better?

Example: Client age 70 would like \$1,500 of guaranteed lifetime income:

What is the best price you can get for your client? Below are current SPIA prices

SPIA pricing ranges from ranges from \$197,890 to \$242,856 (Life Only)

SPIA pricing ranges from ranges from \$228,659 to \$287,572 (Life With Refund)

As you can see a **premium difference of 25%** can be found just by looking at multiple SPIA carriers and product features, aside from the guaranteed income. Be sure to put the SPIA on the table allowing the clients to have all the insurance options available. It may just be a great fit!

Cash value and liquidity in a SPIA?

It exists however it is pricey!

The below SPIA will return 6.40% of premium annually. Based one million of premium, a male age 70 can take \$5,334 per month for life as illustrated below. The SPIA offers a full refund at death in all years and a small charge for liquidating in the first 5 years. Additionally, this client could add a nursing home enhancement rider with a lower income of \$5,134 and allowing an increased income of 50% for up to 5 year if confined to a qualifying nursing home. \$5,134 would increase to \$7,700! As you can see the product is very straight forward and simple to understand. No assumptions and a nice payout percentage with a premium guarantee.

SPIA's can do more than most agents know. If guaranteed income is in the mix, call us, we may just have a guaranteed SPIA option that can also address any objections! Check out the liquidity on this SPIA:

Annuitant 1: FSD Client
Male Age Nearest Birthday: 70

Quote Date: 03/27/2018
Quote Expiration Date: 04/03/2018 *
State of Issue: AZ

Non-Qualified
Purchase Date: 03/27/2018
Premium Tax: 0.00%

End of Policy Year	End of Year Annualized Total Income Payments	End of Year Return of Premium on Cancellation	End of Year Return of Premium on Death
1	58674	894259	941326
2	64008	842225	877317
3	64008	788910	813309
4	64008	734315	749301
5	64008	678439	685292
6	64008	621284	621284
7	64008	557276	557276
8	64008	493267	493267
9	64008	429259	429259
10	64008	365250	365250
11	64008	301242	301242
12	64008	237234	237234
13	64008	173225	173225
14	64008	109217	109217
15	64008	45209	45209
16	64008	0	0
17	64008	0	0
18	64008	0	0
19	64008	0	0
20	64008	0	0

We specialize in large premium cases & work with the most competitive highest quality carriers.

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income.

- [Underwritten Age Rated](#)
- [Liquidity and Nursing Home Enhanced Rider](#)
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

Does your client want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

If your clients can use less premium and receive the income desired, that may free up other investments that can be used more aggressively.

Deferred Annuities - SPDA - FPDA - MYGA

This is a really great MYGA!

At the guaranteed rate of **3.85% for all 7 years**, left to compound and accumulate this MYGA will yield **30.27% after the term**. Notice the **0% surrender** after the 7th year? That is a **non recurring** surrender, no 30 day window to worry about. This product has **no MVA** that could increase the surrender charge if rates rise quickly and more than expected. A **10% free withdrawal** provision and **full death benefit** are also included. Add all that up and you see why this is the most competitive MYGA currently on the market.

A \$500,000 premium would grow by \$151,3271.64, that is some serious **GREEN!**

Year #	Date - (Age)	Guaranteed Rates		Expected Rates		Applicable Withdrawal or Redemption Charge *	Credited Rate Guar'd/ Exp'd
		Ending Balance including transactions & interest	Cash Surrender Value at end of period **	Ending Balance including transactions & interest	Cash Surrender Value at end of period **		
1	3/27/18 - (64)	\$ 519,250.00	\$ 472,517.50	\$ 519,250.00	\$ 472,517.50	9%	3.85%/3.85%
2	3/27/19 - (65)	\$ 539,241.13	\$ 496,101.84	\$ 539,241.13	\$ 496,101.84	8%	3.85%/3.85%
3	3/27/20 - (66)	\$ 560,001.91	\$ 520,801.78	\$ 560,001.91	\$ 520,801.78	7%	3.85%/3.85%
4	3/27/21 - (67)	\$ 581,561.98	\$ 546,668.26	\$ 581,561.98	\$ 546,668.26	6%	3.85%/3.85%
5	3/27/22 - (68)	\$ 603,952.12	\$ 573,754.51	\$ 603,952.12	\$ 573,754.51	5%	3.85%/3.85%
6	3/27/23 - (69)	\$ 627,204.28	\$ 602,116.11	\$ 627,204.28	\$ 602,116.11	4%	3.85%/3.85%
7	3/27/24 - (70)	\$ 651,351.64	\$ 631,811.09	\$ 651,351.64	\$ 631,811.09	3%	3.85%/3.85%
8	3/27/25 - (71)	\$ 657,865.16	\$ 657,865.16	\$ 657,865.16	\$ 657,865.16	0%	1.0%/1.0%
9	3/27/26 - (72)	\$ 664,443.81	\$ 664,443.81	\$ 664,443.81	\$ 664,443.81	0%	1.0%/1.0%
10	3/27/27 - (73)	\$ 671,088.25	\$ 671,088.25	\$ 671,088.25	\$ 671,088.25	0%	1.0%/1.0%

** Cash Surrender value shown assumes full application of surrender fees which may be lower if within the free withdrawal provisions of the contract

[Details](#) | [Request an illustration](#)

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

Top MYGA Rates As Of March 21:

- 3.85% For 10 Years - [Details](#)
- 3.25% For 9 Years - [Details](#) (A+ Rated - \$80 Billion Strong)
- 3.85% For 7 Years - [Details](#) (Top Rate)
- 3.45% For 7 Years - [Details](#) (A- Rated)
- 3.10% For 7 Years - [Details](#) (A+ Rated - \$80 Billion Strong)
- 3.60% For 5 Years - [Details](#)
- 3.50% For 5 Years - [Details](#) (3.40% In CA!)
- 3.10% For 5 Years - [Details](#) (A Rated - \$40 Billion Strong)
- 4.25% 5 Year Rate - [Details](#) (5% charge | Positive walk away after 2 yrs)
- 3.10% For 4 Years - [Details](#)
- 2.50% For 3 Years - [Details](#) - 2.00% Commission to age 90
- 2.65% For 3 Years - [Details](#)
- No Surrender Liquid - [Details](#) - Combine IRAs | Maturing 30 day windows)

[See more rates and request a quote here](#)

Annuity Carrier Rate Increases

- [American National Rates - NY rates - Agent Appointment](#)
- [Bankers Life Rates - Agent Appointment](#)
- [Guarantee Income Life Rates - Agent Appointment](#)
- [Standard Rates - Agent Appointment](#)
- [Guggenheim Rates - Agent Appointment](#)
- [Lafayette Rates - Agent Appointment](#)
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IRA Deadline Products:

We have Flex premium IRA products that can be started with \$250 initial premium deposit.

- A great 5, 7 or 10 year flex with a \$250 minimum initial premium. [Details](#)
- 7 Year Flex \$10,000 minimum - 5.50% Commission - [Details](#)

LTC Annuity

- Long Term Care Enhanced Fixed MYGA - [Details](#)

Fixed Indexed Annuities

Still A Top Pick For An Indexed Annuity

If your clients are looking to lock in gains or just have a shot at better than fixed rates, this 5 year is worth a serious look.

The 100% Participation Annual Pt 2 Pt with Cap crediting method will get the client to the cap percentage faster than other crediting methods. Although caps can limit earnings on large up years, this method gives 100% of the indices growth with no other moving parts. The method is simple to understand for clients as well.

5 Year FIA - A Rated Carrier

Premium	Declared Rate	S&P Annual Pt 2 Pt Cap 100% Participation	Details - 5 Year Surrender Charge
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Other competitive FIA rates!

Give us a call and we can walk you through the strength of the carrier products and rates!

Shorter term 5 - 7 years available from varies carrier! As rate increase we will see more competition on shorter term fixed annuities!

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