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FSD Financial Services Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | For Agents

Quality | Integrity | Expertise

www.FixedAnnuitiesAndLife.com | www.SPIAQuote.com

Let's Talk Guarantees
800-373-9697

Life Agent Use Only
Quick Discussion Guide

March 6, 2019
Update

March Fixed Annuity Hotlist

[MYGA Interest Rate Page](#)

FSD's Top Picks For March

Rates are appearing to level off after large drops in February and now March. This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more! Not Available in all states!

Short Term Products Are Hot!

- Liquid FPDA - 1.65%
- 3 Year MYGA - 3.10%
- 3 Year MYGA - 2.90% "A" Rated
- 4 Year MYGA - 3.20%
- 5 Year MYGA - 4.00%
- 5 Years 3.90% Full DB in CA & FL
- 6 Year MYGA 4.12%
- 7 Year MYGA 4.19%

The New FSD Financial Web Page Is Launched

BIG NEWS - WE ARE CYBER MOVING

In 1996 the FSDFinancial.com website started. Changes for 2019 determined it was time for a full upgrade. To speed the change along we have opted for a whole new domain address. The new site will enable agents to much more easily

navigate the materials they would like to research. After all, FSD has well over 20 years of fixed annuity and life marketing material to catalog and share.

So, *the BIG NEWS is, we have cyber moved* , now our domain name matches exactly what we do.

FixedAnnuitiesAndLife.com

The new site offers:

- **Safety:** Secure site and quote request system
- **All the fixed rates:** MYGA, FIA and even a New York specific rates
- **Contracting:** Carrier agent appointment and licensing
- **Illustrations:** SPIA, MYGA, FIA, Split Annuity, RMD Calcs
- **Marketing:** Pre Approved Ads
- **Sales:** Request client application paperwork and case design assistance
- **Products:** Top product brochures and specimen contracts

I will be continuing to improve our interactive presence and making Fixed Annuities an easy process for the independent agent and their risk averse clients.

The screenshot shows the website's navigation bar with links for HOME, SPDA, SPIA, FIA, LIFE, and MORE. The main header features the FSD logo and the text: "IMO Specializing In Safe Retirement Savings & Income Planning With Insurance Guarantees". Below this is a blue wave graphic with the tagline "Quality | Integrity | Expertise". A large black banner contains the headline "Have Clients Who Are Risk Averse? See Us First!" and a sub-headline: "Where life agents design the guaranteed portions of their clients retirement for 20+ years. Income & Accumulation Strategies".

TRADITIONAL FIXED RATE & IMMEDIATE ANNUITIES FOR LIFE AGENTS

Single Premium Immediate Annuities - SPIA Quotes

The Insurance Product To Guarantee Lifetime Income NOW!

Here are some immediate annuities features and benefits:

- Single or Joint Lifetime Income

Immediate Annuities @ the New SPIAquote.com

MORE BIG NEWS

While I was in the cyber space, I figured a face lift was in order for the immediate annuity quote web page as well. A new secure design and increased quote capability has been added.

SPIAquote.com has an incredibly detailed request system, one form can request:

- Single Life
- Joint Life
- Period Certain
- COLA
- QLAC
- Deferred Start DIA
- Monthly to Annual payments
- Agents can be as specific as they want.

Plus specialized quote requests for:

- **SPIA With Liquidity, Nursing Home Enhancements, Medically Underwritten**
- **RIA - Fee Based Advisors - No Commission**

SPIAQUOTE.COM HOME GET A QUOTE AGENTS SPIA TYPES CONTACT

SINGLE PREMIUM IMMEDIATE ANNUITIES

QUALITY | INTEGRITY | EXPERTISE

GUARANTEES INCOME FOR LIFE

GET A QUOTE NOW

SINGLE PREMIUM IMMEDIATE ANNUITY
The Insurance Product Built To Guarantee Lifetime Income

Our Mission:
Providing the highest guaranteed income payments from secure and highly rated insurance companies. We often find the highest income payments. Make sure you are too!

REQUEST QUOTE

Definitely request an immediate annuity quote from us before you decide on a lifetime!

A top concern of seniors and retirees is the risk of outliving their retirement nest egg. The Single Premium immediate Annuity (SPIA) is the insurance solution to their concerns. The SPIA insures a guaranteed lifetime income. SPIA's have powerfully options, such as beneficiary guarantees, liquidity, health waivers and even inflation protection. Payments include principal and interest and therefore offer higher immediate payout percentages than other insurance products.

We will provide an impartial recommendation based on pricing and carrier strength. Jeff Affronti has been working with immediate annuities every day for the last 20 years! Over 20 years experience and a billion dollars placed with in fixed annuities as an IMO and an agent! Jeff started SPIAQuote.com in 2006 after being completely immersed in the Immediate annuity marketplace for over 10 years. Working directly under a 35 year insurance industry veteran, with our collective finger on the pulse of immediate annuities and felt it beginning to throb. Foreseeing an influx of new income annuity products and less experienced fixed type insurance sales personnel, SPIA Quote.com was created to educate and simply show the math and what best performs as a quality immediate income insurance product.

We have a friendly client oriented approach and are immediate annuity experts, try us and see why our clients say they are so glad they found us!

SPIA FEATURES

- Longevity Protection
- Lifetime Income Options
- Joint Lifetime Income Options
- Return Of Premium Guarantees
- Cost Of Living Increases
- 5 - 50 Years Of Payments
- Quality Insurance Carriers
- Monthly, Quarterly, Semi-Annual, Annual Payment Modes
- No Annual/Up Front Fees
- Tax Exclusion Ratio
- Impaired Risk Medically Underwritten
- Turn a portion of your savings into a retirement income.
Income is guaranteed with no fluctuation and no market risk.
- Get payouts for the rest of your life or for a specific number of years.

News and Incentives

WHAT'S HAPPENING NOW

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Trips / Rewards

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- [2018 Tax Reference Guide](#)
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- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

Offer Fixed Annuities With FSD's Assistance

Life Licensed Agent? 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 insurance product! Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product call 800-373-9697

For more than just our weekly updates, follow us on LinkedIn.

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March 19, 2019
Update

7 Year MYGA Can Yield 25.09%

3.25%

Interest Rate

7 Year Guarantee

\$500,000 @ 3.25% grows to \$625,461.28

4.00% Commission (0-80) | 2.00% (81-85)
 Full Accumulation Value At Death
 Accumulated Interest Withdrawals
 Non-Recurring Surrender Charge
 Liquid After 7th Year
 Not Available in DE, MN, NH, NY
 1.65% minimum after guarantee term

[Details](#)

Immediate Annuities @ the New SPIAquote.com

If you want to beat an FIA income rider for maximum income **NOW** , get a SPIA quote. Let us help you compare the income payouts, premiums and beneficiary guarantees.

A SPIA may offer:

- Less premium for the same lifetime income
- Longer and non-assumption based beneficiary guarantees, up to 30 years
- Higher joint lifetime payout percentages
- Tax Exclusion Ratio
- Period Certain Only Payments 5 - 30 years - Not based on age or gender



QUALITY | INTEGRITY | EXPERTISE

Immediate Annuities For Life Agents



WE COMPARE IMMEDIATE ANNUITY QUOTES AND COMMISSIONS FOR INSURANCE AGENTS.

SPIAQuote.com works with independent life agents to provide single premium immediate annuities offering a guaranteed income stream that can last a lifetime. Our agent services are committed to providing the life agent with high-quality and client friendly fixed annuity products.

**GET A
QUOTE
NOW**

March MYGAs - Top Picks

Check out all of our top MYGA picks on our new secure web site - Just click below!

MULTI-YEAR GUARANTEE ANNUITY RATES (MYGA'S)

Rates as of 3/19/2019 - From various insurance carriers:

No Surrender - Liquid Fixed Annuity

- [1.65% Interest Rate](#) - Fully Liquid FPDA

3 Year Interest Rate Guarantees

- [3.10% Interest Rate](#) - 2.00% Commission (0-90)
- [3.05% Interest Rate](#) - "A+" Rated Carrier - 2.00% Commission (0-80)
- [2.90% Interest Rate](#) - "A-" Rated Carrier - \$100,000 premium minimum
- [2.90% Interest Rate](#) - Withdrawals of accumulated interest & full death benefit
- [2.80% Interest Rate](#) - "A" Rated Carrier - Issues to age 93

4 Year Interest Rate Guarantees

- [3.20% Interest Rate](#) - "A-" Rated Carrier - 10% Withdrawals Year 2+
- [3.20% Interest Rate](#) - 10% Withdrawals - Rate is 3.10% under \$250,000 premium

5 Year Interest Rate Guarantees

- [4.00% Interest Rate](#) - (3.90% in California) - 2.25% commission (0-80)
- [4.00% Interest Rate](#) - Issues to age 90 - only pay for need rider
- [3.75% Interest Rate](#) - 2.25% commission (0-90) - \$10,000 Premium minimum
- [3.55% Interest Rate](#) - "A-" Rated Carrier - \$100,000 premium minimum
- [3.35% Interest Rate](#) - "A" Rated Carrier - Issues to age 93
- [3.40% Interest Rate](#) - New York Approved - 10% Free Withdrawals
- [3.25% Interest Rate](#) - "A+" Rated Carrier - 2.00% Commission (0-80)

6 Year Interest Rate Guarantees

- [4.12% Interest Rate](#) - Issues to age 90 - only pay for need rider
- [3.85% Interest Rate](#) (Available in California) - 2.00% commission (0-79)
- [3.50% Interest Rate](#) - "A" Rated Carrier - \$100,000 premium

7 Year Interest Rate Guarantees

- [4.10% Interest Rate](#) (4.00% in California) - 2.25% commission (0-80)
- [4.19% Interest Rate](#) - Issues to age 90 - only pay for need rider
- [3.74% Interest Rate](#) - "A" Rated Carrier - \$100,000 premium
- [3.45% Interest Rate](#) - "A+" Rated Carrier - 2.00% Commission (0-80)
- [3.25% Interest Rate](#) - 4.00% Commission (0-80) - Full Beat Benefit

8 Year Interest Rate Guarantees

- Coming Soon

9 Year Interest Rate Guarantees

- [3.55% Interest Rate](#) - "A+" Rated Carrier - 2.00% Commission (0-80)

10 Year Interest Rate Guarantees

- [4.20% Interest Rate](#) (4.10% in California) - 2.75% commission (0-80)
- [4.30% Interest Rate](#) - Issues to age 90 - only pay for need rider

Liberty Bankers Life (LBL) - Rates Hold Strong

LBL Continues To Impress

If you need a strong fixed and guaranteed product line, look no further than LBL. LBL has a guaranteed fixed annuity product to fit almost any situation. From the no surrender with issue ages up to 100 years, to the

 Liberty Bankers Life
The Capitol Life



Bankers Elite 5
3.75%
Issued to Age 90
(75 in CA & FL).

Bankers Elite 3
3.10%
Issued to Age 90
(75 in CA & FL).

INDUSTRY BEST INTERNAL EXCHANGE PROGRAM
FULL COMMISSION AND TRIP CREDIT
NO WINDOWS

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maximized short 36 month term at an amazing 3.10% interest rate guarantee.

Guarantees Without Assumptions!

- Liquid FPDA - 1.65%
- 3 Year MYGA - 3.10%
- 5 Year MYGA - 3.75%
- [See the full LBL rate sheet here](#)

Qualified Plans and Fixed Annuity Products

A top rated carrier we offer has a wonderful amount of marketing literature on qualified plans and how they may be a fit for your clients.

This week I highlight this carriers Defined Benefit Plan ideas. Some really good stuff check it out.

DB Plan Ideas:

Two Important Issues for Business Owners Today:

- Future Retirement.
- Current Tax Liability

One Option To Consider is A 412(e)(3) Fully Insured Defined Benefit (DB) Plan

Current interest in DB plans may be due to:

- Market risk associated with the stock market compared to a guaranteed annuity contract.
- Demographics; retirement is rapidly approaching for the “baby boomers.”

Why a 412(e)(3) Fully Insured DB Plan?

- Guaranteed benefits.
- Tax deductions. Larger contributions for older participants.
- Life insurance with tax-deductible premiums available.

Considerations

- Annual level contributions/premiums are required.
- Premiums must not be in default.
- Participant loans are not permitted.

Brochures

- [Pension Guide For Agents](#)

- [Cash Balance DB Plan](#)
- [Retirement Plan Comparison Chart](#)
- [See all plan marketing info here](#)
- [Agent Appointment](#)

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MYGA Rates Will Reduce For April



Time is running out on the below rates.

Rates will be reducing for April. The few carriers that have announced their new rates are dropping 0.10% to 0.25%. A big drop on the 5 year MYGA from Lincoln, from 3.35% to 3.10%. This rates was 3.65% December, 15% off that total 5 year yield.

No Surrender - Liquid Fixed Annuity

- **1.65% Interest Rate** - Fully Liquid FPDA

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- **2.90% Interest Rate** - Withdrawals of accumulated interest & full death benefit
- **2.80% Interest Rate** - "A" Rated Carrier - Issues to age 93

4 Year Interest Rate Guarantees

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5 Year Interest Rate Guarantees

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3.25%

Interest Rate

7 Year Guarantee

\$500,000 @ 3.25% grows to \$625,461.28

4.00% Commission Plus:

- Full Accumulation Value At Death
- Accumulated Interest Withdrawals
- Non-Recurring Surrender Charge Liquid After 7th Year
- Not Available in DE, MN, NH, NY
- 1.65% minimum after guarantee term

[Details](#)

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