



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!

May 2, 2013



Annuity & Life Wholesale

Below is a quick review of some interesting fixed annuity and life insurance products and topics. SPIA's may offer the best return right now for clients seeking guaranteed income.

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WHAT WE DO:

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.

LIBERTY BANKERS HOLDS MYGA RATES

GET APPOINTED NOW SO YOU CAN OFFER THESE GREAT RATES

[Get Appointed](#) / [Brochure](#) / [LBL Full Interest Rate Sheet](#)

American National Value Lock 10

10% Commission / No Cap

The ANICO Value-Lock 10 Equity-Indexed Annuity is a single premium deferred indexed annuity. The interest crediting method uses a monthly average related to the performance of the S&P 500®

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Index and allows a one-time lock-in of interest earnings at any time during the 10-year Indexing Term. The monthly average is calculated beginning on the annuity Issue Date and ending at the end of the Indexing Term or the lock-in date, whichever is earlier. The Annuity is available for both Non-Qualified and Pension-Qualified funds.

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[SPIA Taxation Refresher
from LBL](#)

[After Tax Earnings](#)

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Annuities](#)

AMERICAN GENERAL LIFE

New Index Annuity with a Powerful Optional Living Benefit Rider

American General Life is excited to launch a new index annuity with the only guaranteed living benefit rider that can DOUBLE a client's retirement income potential in 10 years, when clients wait to begin withdrawals.

Please watch the brief video from Bill Martina, Divisional Vice President, American General Life Companies, to learn more about this attractive retirement income solution.

[Click here for video!](#)

Genworth Financial Index With Bail-Out Cap

FIA Higher Caps - 7 Year Surrender

	25K-99K	100-249K	250K+
Ann Cap Max:	3.50%	4.00%	4.20%
Cap Max Multi:	3.0	3.0	3.0
Monthly Cap:	1.65%	1.85%	1.95%
Annual Cap:	3.50%	4.00%	4.20%
1 Year Trigger:	2.90%	3.40%	3.60%
7-Year Fixed:	1.75%	2.00%	2.10%
Annual Cap Bail Out	3.00%	3.50%	3.70%

Here are some keywords to consider when discussing CapMax with clients:

- **Roll Forward Percentage** - Exchange a portion of the current year's interest to increase next year's growth potential
- **CapMax Multiplier** - Multiply the following year's growth potential by up to 3x the annual cap
- **Total Credit Option** - The annual option to take the entire interest credit available including multiplied gains. This will reset the strategy and the Multiplier for the next year will equal 1.0.

**[Get Appointed](#) and earn a commission bonus from FSD.
Just fax back the agent appointment by **05/31/2013****

[Brochure](#) / [Consumer Video](#) / [Learn More](#) / [Rate Sheet](#)

Great LTC Riders

ATHENE Benefit 10 & Enhanced Benefits Rider 8.00% GMWB Roll-up / 6.00% Bonus

ATHENE Benefit 10 is a refreshingly new fixed index annuity. Expertly designed to be all-inclusive, this 10-year single premium annuity and enhanced benefit rider offers an expansive line-up of benefits.

Your pre-retiree and retiree clients can now get the peace-of-mind benefits they need to take many of their "what ifs" off the table-all with one comprehensive solution.

- Three interest crediting options
- **Confinement, terminal illness and death benefits in one rider**
- Guaranteed income and growth potential
- Competitive rates for your clients; competitive compensation for you
- New Product not approved in: AK, CA, CT, HI, IL, IN, IA, MN, NY, OK, OR, WA

Include ATHENE Benefit 10 in your client conversations.

[Benefit 10 Brochure](#) / [Benefit 10 Fact Sheet](#) / [Agent Appointment](#)
[Sample Illustration With Income Starting in 1Year](#) / [in 5Years](#) / [in 10Years](#)

FIXED RATE ANNUITIES

MYGA - 5/1/2013

- [2.60% For 5 Years - 3.25% Commission](#)
- [3 Year - 2.00% - 2.00% Commission](#)
- [5 Year - 3.05% - 2.25% Commission](#)
- [7 Year - 3.20% - 2.50% Commission](#)
- [9 Year - 3.35% - 2.75% Commission](#)
- [10 Year - 3.50% - 3.00% Commission](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Guide](#)
- [Indexed Annuity Quick Reference Guide](#)

Company Rate Sheets

- [Liberty Bankers](#)
- [American General](#) (NY)
- [Athene Annuity](#)
- [ING Annuities](#)
- [American National](#) (NY)
- [The Standard](#)
- [Lincoln Financial](#) (NY)
- [Genworth SPDA](#) (EIA) (NY)
- [North American](#)

New Product From ING USA

ING Lifetime Income Annuity

Product Concept:

Single premium deferred fixed annuity with an indexed minimum guaranteed withdrawal benefit. All increases related to the guarantees and any index-linked growth increase your benefit value base, which is used to determine your income withdrawal amount and does not increase your account value. This product is not designed for accumulation of assets. An annuity is a contract between you and an insurance company, under which the insurer agrees to make periodic payments to you. Annuity income payments, a part of which may be return of your premium or principal, are guaranteed by the issuing insurance company for a specified period of time or for the life of the annuitant(s).

Minimum Guaranteed Withdrawal Benefit

This benefit allows for both annual index increases and guaranteed boosts to equal 150% of your premium, less withdrawals, at the end of year five and 225%, less withdrawals at the end of year ten which increase your lifetime income withdrawal amount. The benefit value also has the potential to grow each year using a point-to-point cap index method. You can begin taking income at any time; however, the longer you wait to begin lifetime income, the larger your income withdrawal amount may be. Income is available for a single life or the lives of two spouses.

Optional Death Benefit:

An optional death benefit, which grows similar to your income benefit with similar boosts of up to 150% and 225% at the end of years five and ten, reduced for any withdrawals. If your account value reaches zero, the death benefit no longer applies. The cost of the death benefit is a reduction in your income withdrawal percentage compared to the income withdrawal percentage if the optional death benefit were not elected. Upon attainment of age 90, the optional death benefit terminates and no longer applies.

[Agent Appointment](#) / [Rate Sheet](#) / [Fact Sheet](#)

Life Insurance Section

**Ask about our life products that start at
105% commission**

[Click here](#) or Email: lifeinsurance@fsdfinancial.com

**Life of the Southwest
provides a new approach with**

Living Benefits that cover the 3 major concerns your clients have:

- **Die too soon** - Death benefit provides financial support for surviving family members.
- **Become ill** - Accelerated Benefits can provide financial help in case of critical, chronic, or terminal illness. Available at no additional cost.
- **Live too long** - The Lifetime Income Benefit rider can provide you with guaranteed income for life.

[Click here for Living Benefits brochure](#)

[Click here for Life with ABR brochure](#)

Immediate Annuities - Guaranteed Income SPIA SPIA Quotes and Commissions

Did You Know SPIAs offer:

Impaired Risk	Life Only
COLA - Cost of Living Adjustments	Life With Period Certain
Deferred Starts Income	Cash Refund
CPI - Increases	Installment Refund
Rated Medically Underwritten	Joint & Survivor
Institutional Pricing	Period Certain
Zero Commission	Temporary Life

Call Jeff @ 800-373-9697 for a specific quote or go to www.SPIAquote.com and request a quote.



AMERICAN NATIONAL PENSIONS

A sole proprietor can have the same kind of retirement plan as their corporate neighbor.

All you need to do is collect some basic information about the sole proprietorship and its employees and a Plan Design Specialist here at American National will prepare a NO

COST retirement plan proposal designed to meet the unique needs of your client.

COMPLIMENTARY WEBINAR:

Join American National Insurance Company for this 30 minute presentation that will acquaint you with the opportunities that await you.

RETIREMENT PLANS FOR SOLE PROPRIETORS

Wednesday, May 8, 2013
1:00 p.m. EDT

Wednesday, May 15, 2013
1:00 p.m. EDT

SIMPLE PLANS VS. 401(K) PLANS

Thursday, May 9, 2013
1:00 p.m. EDT

Thursday, May 16, 2013
1:00 p.m. EDT

Sincerely,

Jeff Affronti
jeff@fsdfinancial.com



FSD FINANCIAL SERVICES

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Quality Integrity Expertise
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800-373-9697

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May 16, 2013



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Great LTC Riders

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Roll-up 8.00% / 6.00% Bonus

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Your pre-retiree and retiree clients can now get the peace-of-mind benefits they need to take many of their "what ifs" off the table-all with one comprehensive solution.

Crediting Methods	Rate / Fee / Cap
Annual point-to-point cap:	3.15% (S&P)
1 Year monthly pt-to-pt cap:	1.80% (S&P)
5 Year Fixed:	1.45%
Enhanced Benefit: Bonus:	6.00%
Roll-up Percentage:	8.00% - Dropping 6/1/2013
Rider Cost:	1.40%

- Three interest crediting options
- **Confinement, terminal illness and death benefits in one rider**
- Guaranteed income and growth potential
- Competitive rates for your clients; competitive compensation for you
- New Product not approved in: AK, CA, CT, HI, IL, IN, IA, MN, NY, OK, OR, WA

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2013 News

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- Commission is 6.00% (0-75)
COMMISSION SPECIAL =**
6.50% (0-75) includes a 0.50% Bonus premiums of \$20K - \$50K
7.00% (0-75) includes a 1.00% Bonus premiums of \$50,000 Plus
(*certain rules and restrictions apply, valid through 07/01/2013)
Include ATHENE Benefit 10 in your client conversations.

[Benefit 10 Brochure](#) / [Benefit 10 Fact Sheet](#) / [Agent Appointment](#)
[Sample Illustration With Income Starting in 1Year](#) / [in 5Years](#) / [in 10Years](#)

Important Notice

Rollup Rate Change Effective June 1, 2013

ATHENE Choice Series Income Riders (GLWB and Enhanced GLWB)

Current Rollup Rate: 6.50%

Effective 6/1/13: 6.00%

ATHENE Benefit 10sm Enhanced Benefit Rider

Current Rollup Rate: 8.00%

Effective 6/1/13: 7.50%

Hurry ... on June 1 we're reducing the rollup percentage on our ATHENE Choice Series Income riders and ATHENE Benefit 10 Enhanced Benefit Rider by 50 basis points in response to today's persistently low interest rate environment. Take action today to secure our current rates for your clients! Visit our Sales Resource Center now for [product info](#) and [availability](#).

Current interest rates dictate the reserves insurance companies must maintain for future obligations they expect to pay to customers, including withdrawal benefits. Reserve requirements for 2013 are determined by rates in the corporate bond market for the 12-month period ending this June. Rates have declined to date and we do not expect significant improvement for the remainder of the period. Conservatively managing this risk protects our business and is a clear signal of our long-term commitment to our customers.

Remember, this rollup rate reduction takes effect June 1. To receive the current rate, complete application packages must be signed and dated 5/31/12 or earlier and received in good order in the home office by June 7, 2013.

Life Insurance Section
Ask about our life products that start at
110% commission

[Click here](#) or Email: lifeinsurance@fsdfinancial.com

Sincerely,

Jeff Affronti
jeff@fsdfinancial.com



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May 21, 2013



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Genworth 

A strategy never seen before.

CapMaxSM

A ground-breaking, patent-pending interest crediting methodology. Offer your clients greater growth potential than other traditional crediting options. Available only on SecureLiving[®] Index Annuities.

Register for Live Webinar

Learn how this revolutionary new way to create growth potential can offer your clients:

- Protection from the negative impact of markets while taking advantage of market momentum
- Opportunity to roll forward current year interest in exchange to multiply next year's growth potential
- Potential to outperform other existing crediting strategies in periods of consecutive Index growth

Experience the
CapMaxSM Difference
Today!

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May 28, 2013 @ 11:00 am EST - [Register Here](#)

May 29, 2013 @ 3:00 pm EST - [Register Here](#)

May 30, 2013 @ 12:00 pm EST - [Register Here](#)

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Life Insurance Section

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105% commission

Click here or Email: lifeinsurance@fsdfinancial.com

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