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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com - www.AnnuityExperts.com

800-373-9697 / For Agent Use Only!



Fixed Annuity & Life Wholesaler

FIXED RATES - GUARANTEED GROWTH - TAX DEFERRAL

Royal Neighbors Of America - RNA

**3.05% Guaranteed
For 5 Years**

- 5 Year Surrender 8.5%, 7.5%, 7%, 6%, 4%, 0%
- NO MVA
- Not Approved in AK, AL, HI, LA, MA, NH, NY, SC, VT

[CLICK HERE FOR FULL DETAILS](#)

Genworth Rates Are UP!

Genworth Index Annuity Caps Are Up!

Secure Living Index 10 Plus [view as web page](#)

10 Year Surrender -

NEW COMMISSION - 7.00% Commission Plus Insane Bonus Call Jeff For Details

	25K-99K	100-249K	250K+
4.00% Bonus			
Annual Cap:	3.25%	3.75%	3.95%
Annual Cap Bail Out:	2.55%	3.05%	3.25%

May 1, 2014

In This Issue

[3.05% For 5
LIMITED TIME](#)

[Genworth Rates Are
Up](#)

[Highest Income
Payments](#)

[Fixed and Indexed
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[Liberty Bankers
Rates Hold](#)

[Life Insurance
Commission
Enhancement](#)

[Guggenheim New
Product](#)

[NO CAP INDEX](#)

[Join FSD On-Line](#)



2014 News

[MYGA Rate Page](#)

[2014 Tax Reference
Guide](#)

[2014 Retirement
Planning Guide](#)

Ann Cap Max:	3.25%	3.75%	3.95%
Cap Max Multi:	3.0	3.0	3.0
Monthly Cap:	1.55%	1.75%	1.85%
1 Year Trigger:	2.50%	3.00%	3.20%
10-Year Fixed:	1.20%	1.45%	1.55%

[A close look at the definition of a policy maturity date](#)

[Liberty Bankers AM Best Upgrade](#)

[SPIA Taxation Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To Annuities](#)

Secure Living Index 7 [\(view as web page\)](#)

7 Year Surrender - 4.50% Commission

	25K-99K	100-249K	250K+
100% Annual Cap:	4.70%	5.20%	5.40%
Annual Cap Bail Out:	4.00%	4.50%	4.70%
Ann Cap Max:	4.70%	5.20%	5.40%
Cap Max Multi:	3.0	3.0	3.0
Monthly Cap:	1.75%	1.95%	2.05%
1 Year Trigger:	3.65%	4.15%	4.35%
7-Year Fixed:	1.75%	2.00%	2.10%

Secure Living Index 5 [\(view as web page\)](#)

5 Year Surrender - 3.00% Commission

	25K-50K	50-100K	100-250K	250K+
100% Annual Cap:	2.50%	3.25%	3.75%	3.95%
Annual Cap Bail Out:	1.80%	2.55%	3.05%	3.25%
Ann Cap Max:	2.50%	3.25%	3.75%	3.95%
Cap Max Multi:	3.0	3.0	3.0	3.0
Monthly Cap:	1.00%	1.40%	1.60%	1.70%
1 Year Trigger:	1.95%	2.60%	3.00%	3.20%
5-Year Fixed:	1.10%	1.15%	1.40%	1.50%

**[Get Appointed](#) and earn a commission bonus from FSD.
Just fax back the agent appointment!**

[New Rates](#)

Do Your Clients Need A Higher Return For Income?

Think about a SPIA!

The income amounts below are guaranteed for life and start one month after premium deposit.

Lifetime Income With Installment Refund Guarantee - A+ Rated

Gender/Age	Monthly Income	Annual Payout	Exclusion Ratio
Male 67	\$552.72	6.63%	70.5%
Male 70	\$587.15	7.05%	73.8%
Male 72	\$612.29	7.38%	77.2%
Male 75	\$658.10	7.90%	80.2%
Male 80	\$742.23	8.91%	83.4%
Male 85	\$836.28	10.04%	86.7%
Gender/Age	Monthly Income	Annual Payout	Exclusion Ratio
Female 67	\$524.10	6.29%	75.0%
Female 70	\$556.52	6.68%	75.8%
Female 72	\$582.05	6.98%	78.9%
Female 75	\$626.43	7.52%	81.5%
Female 80	\$714.82	8.58%	88.0%
Female 85	\$821.42	9.86%	89.1%

Would you like to see an income quote for your client? Call 800-373-9697 or go to

<http://www.fsdfinancial.com/Immediate-Annuity-Quote-Request.htm>

Fixed Rate Annuities

MYGA - May 2014

- [10 Year - 3.40% \(39.70% over the 10 years\)](#)
- [9 Year - 3.30% - \(33.94% over the 9 years\)](#)
- [8 Year - 3.25% - \(29.16% over the 8 years\)](#)

- [7 Year - 3.25% - \(25.92% over the 7 years\)](#)
- [6 Year - 3.10% - \(20.10% over the 6 years\)](#)
- [5 Year - 3.10% - \(16.49% over the 5 years\)](#)
- [5 Year - 2.60% - \(3.25% Commission To Age 80\)](#)
- [3 Year - 2.00% - \(6.12% over the 3 years\)](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Agent Guide](#)
- [Indexed Annuity Quick Reference Agent Guide](#)

Company Rate Sheets

- [Liberty Bankers](#)
- [American General \(NY\)](#)
- [Guggenheim](#)
- [ING Annuities](#)
- [American National \(NY\)](#)
- [The Standard Fixed Indexed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\) \(SPDA\) \(NY\)](#)
[AK MN MO OR PA WA](#)
- [North American](#)

Liberty Bankers Life

Guaranteed Fixed Rates For March

Bankers Elite 3	2.00%	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.10%	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	2.60%	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	3.25%	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	2.75%	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	3.45%	Guaranteed 9 Years - 2.75% (0-80)

[Full Rate Spreadsheet](#) / [Agent Appointment](#) / [Financial Update](#)

[View a brief video message for agents interested in learning more!](#)

**Join Liberty Bankers in Italy 2014 - [Details](#)
1.5 million in premium issued and paid by 6/30/2014**

[Advertisement Portfolio](#)

Life Insurance At FSD

F&G Life Insurance - *Newly Enhanced Commission*

Call Darren at 800-373-9697 for the enhanced commission details.

High Caps on the F&G Life Elite - 15.25% [Click here for Agent Guide](#)

Single Premium IUL- Great wealth transfer product!!

Royal Neighbors of America

Go For the Gold Sales Contest!! Earn extra credit towards Puerto Rico 2015

2 Year Rolling Target Commissions [Click here for Agent Guide](#)

Life of the Southwest

Flex Life IUL offers 13.00% cap with Living Benefit Riders

[Click here for Agent Guide](#)

[Click here for Living Benefits Rider brochure](#)

More Life Insurance - [Click Here](#)

Guggenheim Life & Annuity

Preserve Multi-Year Guarantee

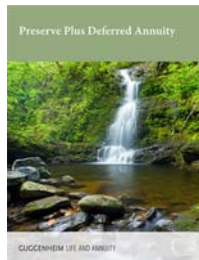
4/1/2014	\$10,000 + \$249,999	\$250,000	Commission (0-80)
3 Year	2.00%	2.10%	1.00%
4 Year	2.25%	2.35%	1.75%
5 Year	2.80%	2.90%	2.50%
6 Year	3.00%	3.10%	2.50%
7 Year	3.10%	3.20%	2.50%
8 Year	3.15%	3.25%	2.50%
9 Year	3.20%	3.30%	2.50%
10 Year	3.30%	3.40%	3.00%

[Agent Appointment](#)

[Sales Presentation](#)

[Brochure](#)

[Ratings](#)



Have you heard about our new product?

Introducing the **Preserve Plus Single Premium Deferred Annuity** from Guggenheim Life.

[CLICK HERE FOR MORE INFORMATION.](#)

Why You Should Be Selling the Value-Lock 10 Annuity From American National

Why You Should Be Selling the Value-Lock 10 Annuity

Do you have clients who are looking for opportunity to earn higher interest but want the protection of the premium paid not declining? The ANICO Value-Lock Annuity may be the answer.

[Read More](#)

What We Do

Fixed Annuity and Life Wholesaler

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 focus on more on the product features that benefit the client more than the commission offered to the agent. We do offer Bonuses as marketing support for you.



Jeff Affronti
jeff@fsdfinancial.com



FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

www.fsdfinancial.com

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May 5, 2014



Annuity & Life Wholesale

Your one-stop annuity shop!

In This Issue

[3.05% For 5 Years](#)



Royal Neighbors / A- Rated / 26% Surplus
Very Limited Time Offer

Choice 5 SPDA

5 Year Surrender - 8.5%, 7.5%, 7%, 6%, 4%, 0% - Non-MVA

3.05%
For 5 Years

Withdrawals up to the amount of accumulated interest.
Monthly Interest Available

[Click here for detailed Web Page](#)

[Agent Appointment](#)

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May 12, 2014



Annuity & Life Wholesale

High Commission SPWL!

In This Issue

[SPWL Commission Bonus](#)

[3.05% For 5 Years](#)

LIMITED TIME COMMISSION BONUS

Royal Neighbors **Royal Legacy SPWL**



- Great Wealth Transfer Product
- Simplified Underwriting
- Guaranteed Cash Value and Death Benefit
- Accelerated Living Benefit & Nursing Home Rider
- Loans Available

All-Star Cash Bonus + 2% Bonus + Trip Credits - [details](#)

HURRY...Apps must be submitted by May 30th 2014

[Click Here for Royal Legacy SPWL Agent Guide](#)

Your one-stop annuity shop!

Royal Neighbors / A- Rated / 26% Surplus
Very Limited Time Offer

Choice 5 SPDA

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3.05%
For 5 Years

**Withdrawals up to the amount of accumulated interest.
Monthly Interest Available**

[Click here for detailed Web Page](#)

[Agent Appointment](#)

Darren Mitchell
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May 28, 2014



Annuity & Life Wholesale

Your one-stop annuity shop!

Royal Neighbors / A- Rated / 26% Surplus
Very Limited Time Offer

Choice 5 SPDA
5 Year Surrender - 8.5%, 7.5%, 7%, 6%, 4%, 0% - NO MVA

3.05%
For 5 Years

Withdrawals up to the amount of accumulated interest.
Monthly Interest Available

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[Agent Appointment](#)

Genworth Increases Bonus to 6.00%

In This Issue

[3.05% For 5 Years](#)

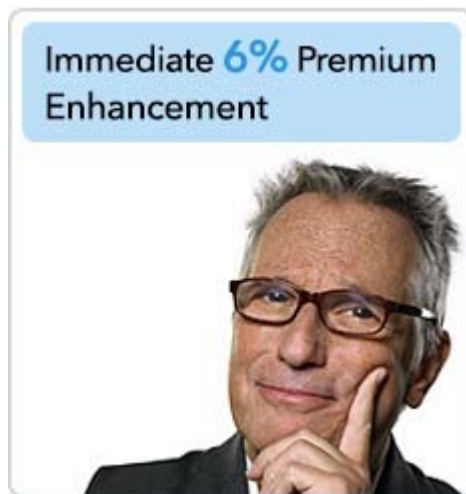
[6% Immediate Bonus](#)

[Bob Affronti - 2 Years](#)





SecureLiving Index 10 Plus: FIA



[Click Here For Full Details](#)

	25K-99K	100-249K	250K+
Annual Cap:	3.25%	3.75%	3.95%
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Monthly Cap:	1.55%	1.75%	1.85%
1 Year Trigger:	2.50%	3.00%	3.20%
10-Year Fixed:	1.20%	1.45%	1.55%

**Today Is 2 Years
We love you and miss you everyday!**

Bob Affronti - 1947 - 2012



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