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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

Call 800-373-9697 - For Agent Use Only!



Annuity & Life Wholesale

Below is a quick review of some hot products and topics from the last couple months. Income riders are still selling strong and have very nice options for income including an 8% roll-up.

Deferred Annuities

Multi-Year Guarantee Rates

1 Year Annuity - 1.20%
 3 Year Annuity - 2.25%
 5 Year Annuity - 3.40%
 7 Year Annuity - 3.35%
 8 Year Annuity - 3.40%
 10 Year Annuity - 3.60%

High Minimum Guarantee

8.25% Year 1
 3.00% Base Rate
 3.00% Minimum Guarantee Floor
 6.25% Commission (0-70)
 4.25% Commission (71-79)

FSD Agents: Get exclusive access to:

1. Our regularly updated **Deferred Annuity Guide** and **Indexed Annuity Guide**.
2. Access to client conference calling to assist in detailed client concepts and product explanations.
3. Marketing Allowance bonus on Annuities.
4. Marketing Allowance bonus on Life Insurance.
5. Visit our agent area for full list of carriers and rates.

BONUS & INCOME RIDERS

November 03, 2010

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[Deferred and Indexed Annuity Rates](#)

[Income Rider 37.5%](#)

[Life Insurance](#)

[SPIA With 5.00% Commission and Cash Value](#)

[Index Annuity Marketing](#)



Carrier News

American General:

Lowering the Guaranteed Minimums

Penn Mutual:

UL & SUL has outperformed the S&P Index the last 10 years

North American:

Caps as high as 2.10%

**10% premium bonus
PLUS
8% GMWB rider bonus**

8.50% - 9.00% Commission (0-75)
4%-6.5% (single) and 3.5%-6% (joint) of the Benefit Base amount.

Call Jeff @ 800-373-9697 to get appointed!

RBC Insurance:

RBC will be ending
our retail life
insurance and
annuity operations

Important Notice:

For Clients Over age
65 in California:

Life Insurance Today

**Before you sell your next life case be sure to check our
commissions!**

Guaranteed Universal Life (A+ rated)

- Simplified Underwriting
- Minimum Interest rate 3.00%
- [Click For Details](#)

Simplified issue life for final expense.

- 115% Commission
- [Click For Details](#)

Call 800-373-9697 for appointment and details.

Immediate Annuities

Guaranteed Income For Life

The below Immediate Annuity is a Lifetime With Cash Refund that:

- Allows access to cash value
- Life With Cash Refund
- 5.00% Commission on all issue ages
- A+ Rated Company
- Guaranteed Minimum Death Benefit Option

Sample Quotes: Life & Cash Refund

1. 65 year old male a monthly income of \$506.71 (**6.08% P&I Annually**) of which 71.7% is excluded from tax?
2. 70 year old male a monthly income of \$551.50 (**6.62% P&I Annually**) of which 76.8% is excluded from tax?

Call Jeff @ 800-373-9697 for a specific quote or go to www.SPIAquote.com and request a quote. Be sure to mention you would like to see the 5% commission quote.

Indexed Annuity Marketing PDF's

[Power of Zero](#)

[Up not Down](#)

[ING USA Sample Index Quote 5% Bonus and Income Rider:](#)

Sincerely,

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Licensed in:
All states except HI
CA Lic # 0B91910

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Quality Integrity Expertise

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Over 37 Years

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