



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!



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.

GREAT PRODUCT BEING SUSPENDED

We have been marketing this one for a long time!

8.25% Year 1

3.00% Minimum Guarantee

9 Year Annuity

ENDS 11/30/2012 / [Click for the details!](#)

OUR MARKETING HISTORY

FSD has always tried to pick and market the most client oriented fixed rate products. Below is a link to a history of our past suggestions from 1995 to now.

We feel a client that purchases the highest guaranteed rate available at the time they are looking will have done very well over the years. Most of these clients stay in fixed annuities for life because of those guarantees! A guaranteed gain every year is hard to beat and harder to walk away from.

[FSD Marketing History](#)

Get an Extra \$1,000 When You Sell ATHENE Benefit 10 with Enhanced Benefit Rider

To help celebrate the launch of **ATHENE Benefit 10**, from October 1 through December 31, 2012, agents will receive an additional 1% cash incentive once they've hit \$100,000 production!

This is in addition to your commissions!

[GET APPOINTED](#) - [Product Fact Sheet](#) - [Brochure](#) - [Athene Rates](#)

[Attend an ATHENE Benefit 10 Informational Webinar](#)

November 15, 2012 at 11:00 a.m. (EST)

November 27, 2012 at 1 p.m. (EST)

November 05, 2012

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[History of Fixed Annuity Marketing](#)

[Extra Commission / Webinar](#)

[3.00% Minimum FOREVER](#)

[High Cap Index Annuity](#)

[105% Life Commissions](#)

[Current Fixed Rates](#)



2012 News

[ING LIBOR OPPORTUNITY INDEX](#)

[Eight Ways Annuities Pay](#)

[SPIA Taxation Refresher from LBL](#)

[2012 Tax Reference Guide](#)

[2012 Pension Planning Guide](#)

[After Tax Earnings](#)

[Buyers Guide To Annuities](#)

Royal Neighbors (RNA)

Special Rates

3.00% Minimum Guarantee - 5.00% Commission

\$200,000 of premium gets you to Four Seasons Costa Rica

High Cap Indexed Annuity

Up To 5.00% CAP

A Rated Carrier

[Click here for details](#)

Life Insurance Commissions

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

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

FIXED RATE ANNUITIES

MYGA

- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Guide](#)
- [Indexed Annuity Quick Reference Guide](#)

Company Rate Sheets

- [Liberty Bankers](#)
- [Athene Annuity](#)
- [ING Annuities](#)
- [Lincoln Financial](#)

Like us on **Facebook** 

Follow us on **twitter**

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.

Sincerely,

Jeff Affronti
jeff@fsdfinancial.com



FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

www.fsdfinancial.com

800-373-9697

Agency:

FSD Financial Services

National Marketing Organization

Licensed in most states.

CA Insurance License OB91910 and OB67385

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LAST CHANCE

GREAT PRODUCT BEING SUSPENDED

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8.25% Year 1

3.00% Minimum Guarantee

9 Year Annuity

ENDS 11/30/2012 / [Click for the details!](#)

How much will **guaranteed income** cost your client? It could be zero

If Janet is 55 years old and has a \$100,000 fixed indexed annuity with an income rider, she'll get a 6% roll-up for the first ten years, and 5% income for life starting at 65. But what else will she get?

Over 20 years, she'll be paying more than \$20,000 for the comfort of peace of mind. Isn't there a better option?

With the ING IncomeProtector Withdrawal Benefit with Return of Charges provision, she won't pay a single cent - even if she makes income withdrawals*

With the ING IncomeProtector Withdrawal Benefit, available with a fixed index annuity from ING USA Annuity and Life Insurance Company, 100% of rider charges are added back into your accumulation value prior to determining the death benefit if your accumulation value never reaches zero.

This means there is still something left for your beneficiaries. The refund occurs only if the rider is terminated due to death and a withdrawal in excess of the Maximum Annual Withdrawal has not been taken prior to death.

[Click here for details](#) - [Sample Index Illustration](#)

November 15, 2012

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2012 News

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[SPIA Taxation Refresher](#)
from LBL

[2012 Tax Reference](#)
Guide

[2012 Pension Planning](#)
Guide

[After Tax Earnings](#)

[Buyers Guide To](#)
Annuities

Life Insurance Commissions
Ask about our life products that start at
105% commission

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

Holiday Hours

11/21/2012 - 8:30am - 12:30pm

11/22/2012 - Closed - Happy Thanksgiving!

11/23/2012 - Closed

Limited email available - contact@fsdfinancial.com

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