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## FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!



Annuitants & Life Wholesale

### FIXED INTEREST RATES - GUARANTEED GROWTH - TAX DEFERRAL

## Royal Neighbors / A- Rated

ENDS 11/08/2013

- Rate:** **3.00%**  
**Guaranteed For 5 Years**  
 (15.93% over 5 years)
- Product:** **Choice 5 SPDA**
- Surrender:** **5 Year - 8.5%, 7.5%, 7%, 6%, 4%, 0% - Non-MVA**
- Withdrawals:** **Monthly Interest Available Withdrawals up to the amount of accumulated interest**
- FSD Page:** [Click here for more information](#) / [Brochure](#)

### Limited Time Offer - Begins 11/1/2013

**3.60% For 5 Years**

4.40% Year 1 - 3.40% Years 2-5  
**(19.33% Yield Over 5 Years)**

November 04, 2013

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Rated](#)

[3.60% For 5 Years](#)

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#### 2013 News

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[Liberty Bankers AM  
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[Click here for detailed Web Page](#)

[Annuities](#)

[Get appointed now](#) so you can be set up to sell this outstanding guaranteed rate annuity by 11/01/2013

**2.50% Commission (0-79)**  
 (\$25.00 Gift Card for every \$25,000 of Premium\*)

**These Rates will not last.  
 Once Company reaches 300 Million in premium, rate  
 will be reduced.**

**\*Can not be combined with other bonuses!  
 800-373-9697**

## Liberty Bankers Fixed Annuities

<b>Liberty Choice</b>	<b>3.25% Year 1</b>	
<b>5 Year Surrender</b>	<b>2.25% Base Rate Plus 1.00% 1st Year Bonus</b>	
	<b>Rate Determined Annually</b>	
	Commission 4.00% (0-80)	
<b>Liberty Select</b>	<b>3.75% Year 1</b>	
<b>7 Year Surrender</b>	<b>2.25% Base Rate Plus 1.50% 1st Year Bonus</b>	
	<b>Rate Determined Annually</b>	
	Commission 5.50% (0-80)	
Bankers Elite 3	2.00%	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.00%	Guaranteed 5 Years - 2.25% (0-90)
Bankers Elite 7	3.25%	Guaranteed 7 Years - 2.50% (0-85)
Bankers Elite 9	3.40%	Guaranteed 9 Years - 2.75% (0-80)
Bankers 7	2.75%	Guaranteed 7 Years - 4.00% (0-80)

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

**Join Liberty Bankers in Italy 2014 - [Details](#)**

## 1.5 million in premium issued and paid by 6/30/2014

### Royal Neighbors - Non-Med

#### Higher Non-Med Limits on Essential Whole Life

No paramedical exam or blood/urine testing for applications written up to age 50 and below \$250,000. MIB, Prescription Profile, and MVR requested.

[Click here for Agent Guide](#)

### F&G Life

#### High Caps on the F&G Life Elite - 15.25%

#### Term Insurance for your Spouse!

The spouse term rider will be available on all 3 fixed indexed universal life products from F&G (new business only). With the addition of this rider, your clients benefit from the FIUL insurance and they can afford to cover their spouse at term policy rates, all in one policy!

### Genworth Financial Index With Bail-Out Cap

Rates have gone up and Genworth responded by raising caps. Even better they offer a bail-out cap that is higher than most first year rates

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

#### 10 Year Surrender - 6.50% Commission Plus Bonus

	25K-99K	100-249K	250K+
Premium Bonus:	4.00%	4.00%	4.00%
Monthly Cap:	1.95%	2.15%	2.25%
Annual Pt 2 Pt Cap: 100% Participation	4.00%	4.50%	4.70%
Annual Cap "Bail Out"	3.50%	4.00%	4.20%
1 Year Trigger:	3.30%	3.80%	4.00%
7-Year Fixed:	1.65%	1.90%	2.00%

**Secure Living Index 7** ([view as web page](#))**7 Year Surrender - 4.50% Commission Plus Bonus**

	25K-99K	100-249K	250K+
Monthly Cap:	2.05%	2.25%	2.35%
Annual Pt 2 Pt Cap: 100% Participation	<b>5.25%</b>	<b>5.75%</b>	<b>5.95%</b>
Annual Cap Bail Out	<b>4.75%</b>	<b>5.25%</b>	<b>5.45%</b>
1 Year Trigger:	4.25%	4.75%	4.95%

**Secure Living Index 5** ([view as web page](#))**5 Year Surrender - 3.00% Commission**

	25K - 50K	25K-50K	50-100K	250K+
Monthly Cap:	1.40%	1.80%	2.00%	2.10%
Annual Pt 2 Pt Cap: 100% Participation	3.25%	<b>4.00%</b>	<b>4.50%</b>	<b>4.70%</b>
Annual Cap Bail Out	2.75%	<b>3.50%</b>	<b>4.00%</b>	<b>4.20%</b>
1 Year Trigger:	2.75%	3.40%	3.80%	4.00%

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

- **[5 Year Index](#) - ([AK MN MO OR PA WA](#))**
- **[7 Year Index](#) - ([AK MN MO OR PA WA](#))**
- **[10 Year Index](#) - ([AK MN MO OR PA WA](#))**

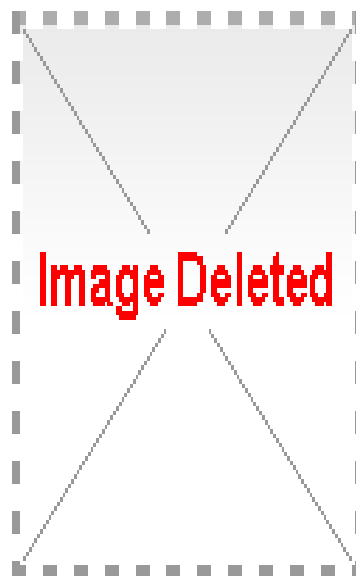
**FIXED RATE ANNUITIES****MYGA - 11/01/2013**

- **[10 Year - 3.60% \(42.43% over the 10 years\)](#)**
- **[9 Year - 3.50% \(35.70% over the 9 years\)](#)**
- **[8 Year - 3.30% \(29.66% over the 8 years\)](#)**
- **[7 Year - 3.25% \(25.09% over the 7 years\)](#)**
- **[5 Year - 3.60% \(19.33% over the 5 years\)](#)**
- **[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 \(NY\)](#)
- [Athene Annuity](#)
- [ING Annuities](#)
- [F&G Life](#)
- [American National \(NY\)](#)
- [The Standard](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth SPDA \(FIA 7\) \(FIA 10\) \(NY\)](#)
- [North American](#)
- [Guggenheim](#)



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### **FSD FINANCIAL SERVICES**

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Quality Integrity Expertise

[www.fsdfinancial.com](http://www.fsdfinancial.com)

# **800-373-9697**

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**Annuity & Life Wholesale**

***Guaranteed Taxed Deferred Interest Year After Year!***

**Limited Time Offer**

**3.60% For 5 Years**

4.40% Year 1 - 3.40% Years 2-5

19.34% Over 5 Years

[Click here for detailed Web Page](#)

[Get appointment](#) now the company is taking several days to review.

**2.50% Commission (0-79)**

(\$25.00 Gift Card for every \$25,000 of Premium\*)

**Applications received by 12/13/2013  
issued and paid within the 60 day rate hold  
will receive higher rate.**

\*Can not be combined with other bonuses!

### Liberty Bankers Fixed Annuities

<b>Liberty Choice</b>	<b>3.25% Year 1</b>
<b>5 Year Surrender</b>	<b>2.25% Base Rate Plus 1.00% 1st Year Bonus</b>
	<b>Rate Determined Annually</b>
	<b>Commission 4.00% (0-80) (Plus Available Trail)</b>

November 14, 2013

#### In This Issue

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<b>Liberty Select 7 Year Surrender</b>	<b>3.75% Year 1 2.25% Base Rate Plus 1.50% 1st Year Bonus Rate Determined Annually Commission 5.50% (0-80) (Plus Available Trail)</b>
Bankers Elite 3	2.00%      Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.00%      Guaranteed 5 Years - 2.25% (0-90)
Bankers Elite 7	3.25%      Guaranteed 7 Years - 2.50% (0-85)
Bankers Elite 9	3.40%      Guaranteed 9 Years - 2.75% (0-80)
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[Full Rate Spreadsheet](#) / [Agent Appointment](#) / [Financial Update](#)

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

## Mid November Update

- [Athene Fixed Indexed Annuities](#)
- [Guaranteed Fixed Rates](#)
- [Life Insurance Link](#)
- [Case Study: Illustration for Immediate Medicaid Qualification](#)

## Immediate Annuities

### Guaranteed Income For Life - Sample Quotes

Lifetime Income SPIA With 100% Money Back Guarantee Refund Death Benefit. Income begins 1 month after deposit.			
Gender / Age	Monthly Income	Annual Percentage Return P&I	Tax Free Portion
Male 60	\$510.32	6.12%	62% Tax Exclusion
Male 65	\$559.42	6.71%	66% Tax Exclusion



<b>Male 70</b>	<b>\$619.04</b>	<b>7.43%</b>	<b>72% Tax Exclusion</b>
<b>Male 75</b>	<b>\$696.23</b>	<b>8.35%</b>	<b>75% Tax Exclusion</b>
<b>Male 80</b>	<b>\$716.84</b>	<b>8.60%</b>	<b>82% Tax Exclusion</b>
<b>Male 85</b>	<b>\$870.02</b>	<b>10.44%</b>	<b>83% Tax Exclusion</b>
<b>Gender / Age</b>	<b>Monthly Income</b>	<b>Annual Percentage Return P&amp;I</b>	<b>Tax Free Portion</b>
<b>Female 60</b>	<b>\$485.09</b>	<b>5.82%</b>	<b>69% Tax Exclusion</b>
<b>Female 65</b>	<b>\$528.54</b>	<b>6.34%</b>	<b>72% Tax Exclusion</b>
<b>Female 70</b>	<b>\$583.79</b>	<b>7.01%</b>	<b>78% Tax Exclusion</b>
<b>Female 75</b>	<b>\$660.12</b>	<b>7.92%</b>	<b>82% Tax Exclusion</b>
<b>Female 80</b>	<b>\$684.14</b>	<b>8.21%</b>	<b>85% Tax Exclusion</b>
<b>Female 85</b>	<b>\$839.87</b>	<b>10.08%</b>	<b>87% Tax Exclusion</b>
<b>Gender / Age 100% Joint Lives ONLY</b>	<b>Monthly Income</b>	<b>Annual Percentage Return P&amp;I</b>	<b>Tax Free Portion</b>
<b>Male 65 Female 60</b>	<b>\$465.71</b>	<b>5.59%</b>	<b>65% Tax Exclusion</b>
<b>Male 70 Female 65</b>	<b>\$508.80</b>	<b>6.11%</b>	<b>71% Tax Exclusion</b>
<b>Male 75 Female 70</b>	<b>\$569.61</b>	<b>6.84%</b>	<b>77% Tax Exclusion</b>
<b>Male 80 Female 75</b>	<b>\$658.42</b>	<b>7.90%</b>	<b>85% Tax Exclusion</b>

<b>Non-Life Fixed Period ONLY</b>	<b>Monthly Income</b>	<b>Guaranteed Total Payout Over Term</b>	<b>Tax Free Portion</b>
<b>10 Year Certain</b>	<b>\$890.13</b>	<b>\$106,815.60</b>	<b>94% Tax Exclusion</b>
<b>15 Year Certain</b>	<b>\$670.37</b>	<b>\$120,666.60</b>	<b>83% Tax Exclusion</b>
<b>20 Year Certain</b>	<b>\$581.62</b>	<b>\$139,588.80</b>	<b>72% Tax Exclusion</b>
<b>25 Year Certain</b>	<b>\$539.17</b>	<b>\$161,751.00</b>	<b>62% Tax Exclusion</b>
<b>30 Year Certain</b>	<b>\$495.65</b>	<b>\$178,434.00</b>	<b>56% Tax Exclusion</b>
<b>Annual Percentage Return P&amp;I : This is the annual percentage needed in any other vehicle to guaranteed the same income without out ever running out of money!</b>			
Quotes may vary in some states due to state premium taxes.			
Various Insurance Companies Rated (A+ or A) By A.M. Best Based on \$100,000 Premium			

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