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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

For Agent Use Only!

November 05, 2014



Fixed Annuity & Life Wholesaler

AIQ Fixed Indexed Annuities No Cap Option Available

AVAILABLE OPTIONAL INCOME RIDER

[Income Rider Brochure](#) / [Income Base Doubles](#) / [Guaranteed Rising Income](#)

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Power 7 Protector / 7 Plus

[Brochure 7](#)

[Brochure 7 Plus Income](#)

[Comparison of Power 7 Power 7 Plus](#)

[Rates](#)

Power 10 Protector / 10 Plus

[Brochure 10](#)

[Brochure 10 Plus Income](#)

[Comparison Power 10 & 10 Plus](#)

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Fixed Indexed Annuities With Optional Income Rider



Secure Living Index 10 Plus

Optional Income Rider!

8.00% Benefit Base Enhancement

8.00% Simple Roll-up Credited Daily

7.00% Commission (0-75)

Income Pay Out Percentage

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[Genworth 8.00%
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2014 News

[MYGA Rate Page](#)

[NEW IRS RULE Limits
IRA Rollovers](#)

[2014 Tax Reference
Guide](#)

Age	55-59	60-64	65-69	70-74	75-79	80+
Single	4.00%	4.50%	5.00%	5.50%	6.00%	6.50%
Joint	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%

[2014 Retirement Planning Guide](#)

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

[Losing Interest on Taxable Investments? SPIA Taxation Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To Annuities](#)

The Power of 8.64%

Did you know that the 8% Benefit Base Enhancement goes to work for your clients immediately? We take 100% of the clients Premium and the 8% Benefit Base Enhancement and add them together before calculating the 8% Roll Up on the SecureLiving Index 7 or Income 10 Plus with the Income Protection Rider. 108% of the premium multiplied by an 8% roll up equals 8.64%.

Each year the Benefit Base increases by the 8.64%.

[See a sample illustration showing this benefit. \(see page 3\)](#)

[View as web page](#) / [Rider Fact Sheet](#)

[Get Appointed Paperwork](#) / [Index Rates Most States](#) / [Rates for AK,MN,MO,OR,PA,WA](#)

ING USA is now VOYA FINANCIAL



VOYA is reducing commission on Opportunities Plus by 10%
VOYA is reducing commission on Wealth Builder 6 by 100bps
11/10/2014

Voya Wealth Builder Eight [\(view as web page\)](#)

	\$15,000	\$100,000	\$750,000+
Annual Point-to-Point Cap	5.00%	5.75%	6.00%

Performance Trigger Rate	3.10%	3.60%	3.75%
Interest Rate Benchmark	10.00% Cap 3.90% Multiplier	10.00% Cap 4.55% Multiplier	10.00% Cap 4.75% Multiplier
Fixed Rate	2.00%	2.00%	2.00%
	Brochure	Appointment	Rate Sheet

Voya Wealth Builder Six

	\$15,000	\$100,000	\$750,000+
Annual Point-to-Point Cap	4.00%	4.75%	5.00%
Performance Trigger	2.35%	3.00%	3.10%
Interest Rate Benchmark	10.00% Cap 3.10% Multiplier	10.00% Cap 3.70% Multiplier	10.00% Cap 3.90% Multiplier
Fixed Rate	1.50%	1.50%	1.50%
	Brochure	Appointment	Rate Sheet

[All Product Guide](#) / [Strategy For Any Market](#) / [We The People Brochure](#)
[Company You Can Trust Brochure](#)

Standard Insurance FIA



Transitioning To Income From One Of The Standard's Fixed Index Annuities

Index Select Annuity 5	Index Select Annuity 7	Index Select Annuity 10
Surrender Period: 5 years 7, 6, 5, 4, 2%	Surrender Period: 7 years 7, 6, 5, 4, 3, 2, 1%	Surrender Period: 9 years 8, 7, 6, 5, 4, 3, 2, 1, 0.9%
3.25% 4.00% (15-99K) (100k+)	3.65% 4.50% (15-99K) (100k+)	4.50% 5.00% (15-99K) (100k+)
Guaranteed Minimum Accumulation Value 105% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 107% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 110% Fixed Interest Account 1.00%
Commission 3.00%	Commission 4.00%	Commission 5.00%

[Full Rate Sheet](#) / [Agent Appointment](#) / [State Approvals](#)

Do Your Clients Need A Higher Return For Income?

Think about a SPIA!

Would you like to see an immediate guaranteed income for life quote for your client?

Call 800-373-9697 or [click for on-line request form.](#)

Life Insurance

[Click here](#) for a Life Insurance Checkup form
Great tool to evaluate your client's needs

F&G Life Insurance - **Great Products and Attractive Compensation**

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

110% commission for Elite IUL sales!! - [Product details](#)

New allocation strategy for FG Choice IUL product!!

1 Year Annual Point to Point with 100% Participation Rate with a current Cap of 6% but with a Guarantee Interest Rate of 3%. This new allocation strategy is ideal for your client who has a more conservative risk tolerance level in that they are willing to give up some of the upside potential, but receive a higher guarantee interest rate.

Heritage Single Premium IUL - 11% commission up to age 79
Help your clients transfer wealth - [Click here for Agent Guide](#)

ROYAL NEIGHBORS OF AMERICA



Introducing lower rates and increased death benefits on Royal Neighbors' SPWL Royal Legacy product! [Click here](#) to register for a webinar on October 3rd.

Our death benefits have significantly increased and are market-competitive.

And the good news just gets better!

- Point of Sale (POS) - Immediate decisions in most cases mean faster commission payouts!
- New higher limits - now up to \$200,000 with just the underwriter's approval.
- Minimum premiums continuing to start at just \$10,000.
- Valuable Royal Neighbors membership benefits and discount programs currently include a scholarship program, retail, medical, and legal discounts; and disaster aid.
- Accelerated Benefit Rider includes nursing home confinement.
- Use rnaquickquote.org or Quick Quote from your smart phone for on the spot quotes.

13% commission PLUS bonus from FSD!!

[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](#)

2015 Conference of Champions Trip to Maui - [click here for details](#)

American National

2015 Marketing Conference to The Cove Atlantis

Fixed Rate Annuities

MYGA HOT RATES

- [10 Year - 3.30% \(38.36% over the 10 years\)](#)
- [9 Year - 3.20% - \(32.78% over the 9 years\)](#)
- [8 Year - 3.10% - \(27.66% over the 8 years\)](#)

- [7 Year - 3.15% - \(24.25% over the 7 years\)](#)
- [6 Year - 2.90% - \(18.71% over the 6 years\)](#)
- [5 Year - 3.00% - \(15.92% over the 5 years\)](#)
- [5 Year - 2.50% - \(3.25% Commission To Age 80\)](#)
- [4 Year - 2.10% - \(8.67% over the 4 Years\)](#)
- [3 Year - 1.60% - \(4.88% over the 3 years\)](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Agent Guide](#)
- [Indexed Annuity Quick Reference Agent Guide](#)

Company Rate Sheets

- [Voya Financial](#) - Nee FIA's From VOYA
- [Liberty Bankers](#)
- [American General \(NY\)](#) - New Products From AIG!
- [Guggenheim](#)
- [Voya Financial Annuities](#)
- [American National \(NY\)](#)
- [The Standard Fixed Indexed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\) \(SPDA\) \(NY\)](#)
[AK MN MO OR PA WA](#)

Guggenheim Life & Annuity

Preserve Multi-Year Guarantee

	\$10,000 + \$249,999	\$250,000	Commission (0-80)
3 Year	1.50%	1.60%	1.00%
4 Year	2.00%	2.10%	1.75%
5 Year	2.60%	2.70%	2.50%
6 Year	2.80%	2.90%	2.50%
7 Year	2.90%	3.00%	2.50%
8 Year	3.00%	3.10%	2.50%
9 Year	3.10%	3.20%	2.50%
10 Year	3.20%	3.30%	3.00%

[Agent Appointment](#)

[Sales Presentation](#)

[Brochure](#)

[Ratings](#)

Liberty Bankers Life

Guaranteed Fixed Annuity Rates

Bankers Elite 3	1.90%	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.00%	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	2.50%	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	3.15%	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	2.65%	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	3.35%	Guaranteed 9 Years - 2.75% (0-80)

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

A.M. Best recently reaffirmed the **B (stable)** financial strength rating of both LBL and CLIC. In their copyrighted news release, they commented on the company's strong capital position. Of particular note is that LBL's BCAR score was 181, an indication of significant strength. In spite of very good yields on real estate related investments, Best remains critical of this asset class.

[Advertisement Portfolio](#)

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 the product features and rates that benefit your clients. We can offer bonuses as marketing support for you as well.

View our profile on [Linked in](#)

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Follow us on [twitter](#)

FIXED RATES - GUARANTEED GROWTH - TAX DEFERRAL

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

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November 25, 2014



Fixed Annuity & Life Wholesaler



**FSD will be closing at 2pm Wednesday 11/26
and will reopen Monday 12/01**

Genworth Rates INCREASE + All new Product!

FIXED INDEXED CAPS INCREASE

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2014 News

7 Years High Band Cap Now **5.20%** (bail-out cap 4.50%)
[Click here](#) for more cap rates and details.

NEW PRODUCT [CLICK](#) FOR DETAILS

[MYGA Rate Page](#)

[NEW IRS RULE Limits
IRA Rollovers](#)

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[Buyers Guide To
Annuities](#)



SecureLiving® Growth+ with IncomeChoice Rider

Six distinct differences – one unique approach to retirement income

1 50% Credit Enhancement

- The 50% credit enhancement gives your clients 50% more growth to interest credited to their contract during the deferral period.
- Any amount credited to the contract, including the credit enhancement, is immediately vested to contract value resulting in greater income potential and a greater death benefit.
- The 50% interest credit enhancement is set at contract issue, cannot be changed, and continues throughout the deferral period, as long as the IncomeChoice rider is in effect.
- Create the opportunity for your clients' contracts to grow faster during deferral. With the 50% credit enhancement, the amount credited to your clients' contract can be greater than the cap or annual rate – even if the index doesn't perform up to the full cap – and their contract value can grow faster.

2 2-Year Trigger Crediting Strategy

- Offers greater opportunity – credits a specified rate if the S&P 500® Index value is flat or up each contract anniversary of the 2-year term.
- Unique, patent-pending 2-Year Trigger Crediting Strategy is based solely on the up or down movement of the index – it's not tied to a specified percentage increase.
- Create double digit growth/outstanding opportunity even if the market goes up in low single digit percentages over each of the next couple of years.
- Plus, until they begin income withdrawals and while the IncomeChoice rider is in effect, they get the 50% credit enhancement added to their contract value.

3 Renewal Protection with a Bailout

- Give your clients growth potential protection with a promise.
- During the surrender charge period, if the renewal cap for the annual cap strategy is **below** the bailout rate, your client can make a full or partial withdrawal from their contract.
- Bailout applies to the entire contract value, including any prior credit enhancements – **no matter the allocation** – without surrender charge or market value adjustment and the annual rider charge will be prorated.
- The only performance driven fixed index annuity and rider combination that offers this level of protection.

My clients are looking for guaranteed income.
increasing



Issued by Genworth Life and Annuity Insurance Company, Richmond, VA

161624 11/14/14

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(Continued on back)

AIG Fixed Indexed Annuities No Cap Option Available

AVAILABLE OPTIONAL INCOME RIDER

[Income Rider Brochure](#) / [Income Base Doubles](#) / [Guaranteed Rising Income](#)

[View as Web Page](#)

Power 7 Protector / 7 Plus

[Brochure 7](#)

[Brochure 7 Plus Income](#)

[Comparison of Power 7 Power 7 Plus](#)

[Rates](#)

Power 10 Protector / 10 Plus

[Brochure 10](#)

[Brochure 10 Plus Income](#)

[Comparison Power 10 & 10 Plus](#)

[Rates NY](#)

ING USA is now VOYA FINANCIAL



Voya Wealth Builder Eight ([view as web page](#))

	\$15,000	\$100,000	\$750,000+
Annual Point-to-Point Cap	5.00%	5.75%	6.00%
Performance Trigger Rate	3.10%	3.60%	3.75%
Interest Rate Benchmark	10.00% Cap 3.90% Multiplier	10.00% Cap 4.55% Multiplier	10.00% Cap 4.75% Multiplier
Fixed Rate	2.00%	2.00%	2.00%

	Brochure	Appointment	Rate Sheet
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Voya Wealth Builder Six

	\$15,000	\$100,000	\$750,000+
Annual Point-to-Point Cap	4.00%	4.75%	5.00%
Performance Trigger	2.35%	3.00%	3.10%
Interest Rate Benchmark	10.00% Cap 3.10% Multiplier	10.00% Cap 3.70% Multiplier	10.00% Cap 3.90% Multiplier
Fixed Rate	1.50%	1.50%	1.50%
	Brochure	Appointment	Rate Sheet

[All Product Guide](#) / [Strategy For Any Market](#) / [We The People Brochure](#)
[Company You Can Trust Brochure](#) /

Standard Insurance FIA



Transitioning To Income From One Of The Standard's Fixed Index Annuities

Index Select Annuity 5	Index Select Annuity 7	Index Select Annuity 10
Surrender Period: 5 years 7, 6, 5, 4, 2%	Surrender Period: 7 years 7, 6, 5, 4, 3, 2, 1%	Surrender Period: 9 years 8, 7, 6, 5, 4, 3, 2, 1, 0.9%
3.50% 4.10% (15-99K) (100k+)	3.75% 4.60% (15-99K) (100k+)	4.60% 5.10% (15-99K) (100k+)
Guaranteed Minimum Accumulation Value 105% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 107% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 110% Fixed Interest Account 1.00%
Commission 3.00%	Commission 4.00%	Commission 5.00%

[Full Rate Sheet](#) / [Agent Appointment](#) / [State Approvals](#)

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Life Insurance

We want your F&G Life business

Great Products and Attractive Compensation

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F&G Elite IUL

110% commission + bonus from FSD!! [Product details](#)

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3% Guaranteed Interest rate with lower Annual Point to Point Cap

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13% commission PLUS bonus from FSD!!

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- [7 Year - 3.40% - \(26.37% over the 7 years\)](#)
- [6 Year - 2.90% - \(18.71% over the 6 years\)](#)
- [5 Year - 3.25% - \(17.34% over the 5 years\)](#)
- [5 Year - 2.70% - \(3.25% Commission To Age 80\)](#)
- [4 Year - 2.10% - \(8.67% over the 4 Years\)](#)
- [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

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- [Lincoln Financial \(NY\)](#)

- [Genworth \(FIA\) \(SPDA\) \(NY\)](#)
[AK MN MO OR PA WA](#)

Liberty Bankers Life

Guaranteed Fixed Annuity Rates

Bankers Elite 3	2.00%	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.25%	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	2.70%	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	3.40%	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	2.90%	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	3.55%	Guaranteed 9 Years - 2.75% (0-80)

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

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[Advertisement Portfolio](#)

Guggenheim Life & Annuity

Preserve Multi-Year Guarantee

	\$10,000 + \$249,999	\$250,000	Commission (0-80)
3 Year	1.50%	1.60%	1.00%
4 Year	2.00%	2.10%	1.75%
5 Year	2.60%	2.70%	2.50%

6 Year	2.80%	2.90%	2.50%
7 Year	2.90%	3.00%	2.50%
8 Year	3.00%	3.10%	2.50%
9 Year	3.10%	3.20%	2.50%
10 Year	3.20%	3.30%	3.00%
Agent Appointment	Sales Presentation	Brochure	Ratings

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 the product features and rates that benefit your clients. We can offer bonuses as marketing support for you as well.

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FIXED RATES - GUARANTEED GROWTH - TAX DEFERRAL

Jeff Affronti
jeff@fsdfinancial.com



FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

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