

**Standard Insurance | FIA**

ISA 10—10 Year Surrender Charge

Annual Point to Point Cap **5.50%** (\$100K+)

Annual Point to Point Cap 4.75% (\$15K—\$99.9K)

Commission 5.00% and Bonus \$500 per \$100K (0-80)

**Annual Cap up to 5.50%**

**Voya Wealth Builder Eight Annuity** (Flexible Premium)

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap	Cap	4.75%	5.50%	5.75%
Performance Trigger Index	Trigger	3.60%	4.10%	4.25%
Interest Rate Benchmark	Cap	10.00%	10.00%	10.00%
	Multiplier	3.55	4.05	4.30
Fixed Rate	Rate	2.55%	2.55%	2.55%

**Liberty Bankers**

ENHANCED  
MYGA RATES

5 Years	7 Years	9 Years
<b>2.90</b>	<b>3.20%</b>	<b>3.35%</b>
15.37% After 5 Years	24.67% After 7 Years	34.52% After 9 Years

\$10,000 minimum | Allows NO withdrawals during surrender period | Bankers Elite

**Oxford Life Multi-Select**

5 Years	6 Years	7 Years	10 Years
<b>2.50%</b>	<b>2.65%</b>	<b>3.00%</b>	<b>3.15%</b>

Issue ages 18-80 On 3-7 Years, 18-79 on 8 year, 18-77 on 9 year and 18-75 on 10 year. 10% Withdrawals after year 1.

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.

**Agent Contact Information**

Name:  Phone:  Email:

**Client Information**

Name:   Male  Female | AGE / DOB:

Preferred  Standard  Table Rated | Tobacco:  Yes  No

State:

**Joint Client Information**

Name:   Male  Female | AGE / DOB:

Preferred  Standard  Table Rated | Tobacco:  Yes  No

**New Life Policies Death Benefit Needs**

Client: \$  Joint Client \$

**Suitability and Evaluation Information**

Cash & Equivalents = \$

Marketable Securities = \$

Real Estate = \$

Business Valuation = \$

Other = \$

Total Assets = \$

Mortgages = \$

Other Liabilities = \$

Total Liabilities = \$

Occupation:

Net Income = \$

Additional Notes:

**Current Life Policies**

Client:

CSV \$  DB\$  Premium \$

Joint Client:

CSV \$  DB\$  Premium \$

1035 Exchange?  Yes  No



## FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

Agent Use Only

November 03, 2015



*Fixed Annuity & Life Wholesaler  
Quality | Integrity | Expertise*

### FIXED INDEXED ANNUITY IDEAS!

**Blending crediting methods in FIAs will guarantee a gain every year!**



On the years the index is positive the gain will be larger and in negative years the gain will be smaller. All gain are locked in and will compound.

[Click here to read more](#) or get the [PDF here](#).

### SPOTLIGHT - VOYA FIA

**New! Voya Point-to-Point Volatility Control Strategy!**

Don't let the markets control you; manage retirement with a strategy that aims to reduce volatility by dynamically allocating between equities and cash. In addition to other fixed index annuity (FIA) benefits such as tax deferral, credited interest and protection against market downturns, this index crediting strategy may help. The Voya Point-to-Point Volatility Control Strategy - featuring Deutsche Bank's proprietary CROCI US 5% Volatility Control Index - is now available within our Secure Index series of fixed index annuities, issued by Voya Insurance and Annuity Company.

[Volatility Control Brainshark Video.](#)

[PDF Information](#) | [Agent Appointment](#) | [Rate Sheet](#)

### Immediate Annuities

#### Social



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[VOYA FIAs](#)

[Immediate Annuities](#)

[F&G IUL](#)

[October Rates](#)

[Premium Finance](#)

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#### CONTESTS

[Liberty Bankers](#)

[American National](#)

[F&G Life](#)

#### Annuity Webinars

[American National](#)

[AIG](#)

[Genworth Financial](#)

[Genworth Agent Appointment](#)

#### Marketing Help

[Annuity Answer Book From Standard](#)

[Something You Would Sell Your Mother From Standard](#)

[Life Insurance Check-Up From LSW](#)

[After Tax Earnings From Integrity](#)

[SPIA Taxation Refresher from LBL](#)

## Immediate Annuity

CLIENTS LOOKING FOR LIFETIME INCOME?  
HOW ABOUT ONE WITH:

- NO FEES
- GUARANTEED GAINS
- VERY HIGH PAYOUT PERCENTAGE

# Top Quality

# A++ SPIAS

**MALE AGE 65**  
**LIFETIME WITHDRAW AT 5.36%**  
**GUARANTEED TO RECEIVE NO**  
**LESS THAN 134.00% OF PREMIUM**

Get an illustration for your client!

Illustrated as a monthly income of  
\$4,466.85 for life with 25 year certain.  
Starts 1 month after premium received.

**WWW.SPIAQUOTE.COM | 800-373-9697**

FSD Financial Services | California Insurance License Number 0B67385

Rates as of 11/02/2015 and Subject to Change | For Agent Use

**LONGEVITY PROTECTION and maximum immediate lifetime income!**

**REQUEST A SPIA ILLUSTRATION HERE**

## F&G Life Insurance



### F&G Life's Elite IUL Even Better!

- Non-medical underwriting is extended for issue ages 0-45 with face amounts from \$50,000 through \$149,999
- The minimum face amount is reduced to \$50,000
- Preferred rate class not available on non-medical case
- 80% (1st year target) ages 0-17 / 105% (1st year target) ages 18-75
- Marketing Bonus \$100.00 Per \$1,000 of Target Premium
- [Index UL Highlights](#) / [Agent Appointment](#)

**California Compliance Update -**

Buyers Guide To  
Annuities

Advertising Portfolio  
from LBL

American Equity  
Compliance Review

#### 2015 News

MYGA Rate Page

NEW IRS RULE Limits  
IRA Rollovers

2015 Tax Reference  
Guide Integrity

2015 Tax Reference  
Guide Voya

2015 Retirement  
Planning Guide  
Integrity

Longevity Annuity  
Treasury Ruling QLAC  
and DIAs



All life insurance applications taken or dated after **October 15, 2015** must be accompanied by a hard copy of the full illustration signed by both the insurance producer and applicant... [read more](#)

## Current Fixed Rates & Caps

### Review Of Rates

Rates are holding with a few carriers having a drop.

#### Company Rate Sheets For Agents

- [Voya Financial](#) - FIA's - High Caps
- [Liberty Bankers](#) - Enhanced MYGA Rates
- [The Standard Fixed Annuities](#) - FIA & MYGA Rates
- [Royal Neighbors](#) - MYGA's and Life Insurance
- [AIG \(NY\)](#)
- [Guggenheim](#) - Great MYGA's (Sales Center)
- [American National \(NY\)](#) - FIA MYGA SPIA
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\)\(SPDA\) \(NY\)](#)
- [Equitrust FIA](#) - New DynaMARC FIA & Larger Bonuses
- [Oxford Life](#) - MYGA & SPIA
- [Athene NY](#)
- [F&G Life Insurance Rates](#)

The [Fixed Annuity Hot List](#) for November  
Includes our In-House Advanced Deferred and Indexed Annuity Guides.



## PREMIUM FINANCING OF LIFE INSURANCE



A BUSINESSMAN FOUND HIMSELF NEEDING  
\$10 MILLION OF LIFE INSURANCE  
FUNDING IT HOWEVER WAS A PROBLEM  
THE SOLUTION—PREMIUM FINANCING

## THE NEW PREMIUM FINANCING MAKING LIFE INSURANCE INTERESTING

Your clients can obtain larger amounts of life insurance while having a major bank fund a large part of the insurance premiums. A line of credit to fund Life!

Clients who may not have foreseen needing a large amount of life insurance can benefit from Premium Financing. These clients may not be willing or able to make changes to their current financial plan. Current investments may be time sensitive or non-liquid.

A Premium Financing program will allow the bank to pay a large portion of the ongoing insurance premiums for the lifetime of the policy. After the payment term for example the cash value of the insurance policy combined with growth should pay off the loan and keep the policy in force.

This financing is approved by the lender and insurance carrier and they do share information.

[Read more...](#) OR Get Started NOW! - [Fill out the trial application here](#)

## What We Do

### Fixed Annuity and Life Wholesaler

We make it simple, especially for agents who do not use fixed annuities often. If you specialize in P&C, Health or Disability Ins we want to show you how easy it is to add fixed annuities and life insurance to your client offerings. Really, we will keep it guaranteed and simple so you can keep focused on your primary business.

We work directly with you, the agent. We are here to assist in product selection, brainstorming, income comparisons, follow-up on new business submissions and paperwork assistance. We focus on the product features and rates that benefit your clients and quickly respond to requests.

Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and very happy agents!

Jeff Affronti



**FSD FINANCIAL SERVICES**  
5530 Corbin Ave. Suite 101 - Tarzana, CA 91356  
Quality Integrity Expertise  
[www.fsdfinancial.com](http://www.fsdfinancial.com)

**800-373-9697**

**Agency:  
FSD Financial Services  
National Marketing Organization**

**CA Insurance License 0B91910 and 0B67385  
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November 10, 2015



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## Multi-Year Guarantee Annuity



**Guaranteed Growth With Tax Deferral**

**A- Rated | No MVA | 5 Year Surrender**

**Interest Withdrawals Available**

### Social



### In This Issue

[MYGA Special](#)

[Immediate Annuities](#)

[F&G IUL](#)

[Join FSD On-Line](#)

### 2015 News

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Integrity](#)

[Longevity Annuity  
Treasury Ruling QLAC  
and DIAs](#)



**MYGA  
3.00%  
For 5 Years**

[Agent Appointment](#) | [Request an Illustration](#) | [See More](#)



Not Available in: AK, AL, HI, LA, MA, NH, NY

Commission:

\$100,000+ 2.00% (0-75) 1.70% (76-85)

\$20K -\$99K 1.75% (0-70) 1.45% (76-85)

Issue ages may vary by state. [RNA Financial Info](#)

## Immediate Annuities

# IMMEDIATE ANNUITIES

Insurance To  
Maximize And Guarantee  
Income For LIFE!

No Fees | Higher Payments Now!

TRY AN ILLUSTRATION AND COMPARE!

[WWW.SPIAQUOTE.COM](http://www.SPIAQUOTE.COM)

FSD Financial Services | California Insurance License Number 0B67385 | 800-373-9697 | By: Jeff Affronti California Insurance License Number 0B91910

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Fidelity &  
Guaranty Life®

Be smart. Take action. Own your future.

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Fixed Annuities and Life Insurance for Agents

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November 24, 2015



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Social



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[2015 Tax Reference  
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Planning Guide  
Integrity](#)

[Longevity Annuity  
Treasury Ruling QLAC  
and DIAs](#)



## Holiday Hours

**We would like to wish you  
all a Happy Thanksgiving!**

Have a wonderful weekend.

We will be closed Thursday  
and Friday.

Email us for anything special  
and we will respond as  
available.



## Multi-Year Guarantee Annuity

**Guaranteed Growth With Tax Deferral**

# Multi Year Guarantee

**FIXED ANNUITY**

## 2.75% GUARANTEED FOR 7 YEARS

## 4.00% COMMISSION (0-80)

Interest Withdrawals | Full Death Benefit

800-373-9697



[Agent Appointment](#) | [Request an Illustration](#) | [See More Rates](#)

Not Available in: CT, DE, MN, NY, NH, NJ, RI

## Immediate Annuities

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