



**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 02, 2016**



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

**Social**

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**Enhanced MYGA Rates**

**Fixed Annuity Hot List November 2016**

**Insurance MYGA | SPIA | FIA**  
**fixed Annuity Hot List**  
 www.SPIAquote.com | www.fsdfinancial.com  
 November 02, 2016 800-373-9697 AGENT USE ONLY

9 Years	7 Years	5 Years	3 Years
<b>3.25%</b>	<b>3.10%</b>	<b>2.90%</b>	<b>2.00%</b>
33.36% After 9 Years	23.83% After 7 Years	15.37% After 5 Years	6.12% After 3 Years
2.75% Commission	2.50% Commission	2.25% Commission	2.00% Commission

**NOVEMBER 2016 - NEW MYGA**  
 Enhanced Accumulation In These States  
 AL, AR, CO, FL, GA, IN, KY, LA, MD, MS, NM, NC, OK, SC, TN, TX, UT, VA, WV

- 3.10% Over 5 Years**
- 3.17% Over 6 Years**
- 3.24% Over 7 Years**
- 3.35% Over 10 Years**

**Get MYGA Quotes Visit FSDFinancial.com**

**FIXED INDEXED ANNUITY CARRIERS**  
 Voya Financial | Equitrust | The Standard Insurance | LSW  
 Lincoln National | American National | AIG | *(New)* Lafayette

**Immediate Annuities**  
 Working with agents to find the best Immediate Annuities for their clients!  
**EVERY DAY FOR 20 YEARS!**  
 Illustrations | Contracting | Commissions  
 SPIAQUOTE.COM

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.  
FSD Financial Services: 8500 Cedar Ave #101 | CA 94515-4000 | (916) 438-9847 | (916) 538-3737 | (916) 538-3737 | (916) 538-3737 | (916) 538-3737

**FIXED RATE MYGA's**  
 Guaranteed accumulation year after year

**Fixed Indexed Annuities**  
 Potential for greater than fixed rates

**Immediate Annuities**  
 The highest guaranteed lifetime income NOW!

[Get Appointed](#) | [Request A Fixed Rate Annuity Quote](#) | [More Rates](#)

**Fee Based Income From Indexed Annuities**

**Gender Based Longevity Income?**

**In This Issue**

[November Hot List](#)

[FIA's Non Gender Based Life Income](#)

[MYGA Rates](#)

[Qualified SPIA Rates Are UP!](#)

[Short Term Accumulation MYGA](#)

[Life Ins. Premium Financing](#)

[Agent Life Ins. Commission](#)

**2016 News**

[MYGA Rate Page](#)

[NEW IRS RULE Limits IRA Rollovers](#)

[2016 Tax Reference Guide Integrity](#)

[2016 Retirement Planning Guide](#)

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

**Trips / Rewards**

[Liberty Bankers](#)

[American Equity](#)

[Equitrust](#)

**Annuity Webinars**

## Huge Advantage For Women Using Fixed Indexed Annuity Lifetime Income Riders



### Live Longer & You Get More!

The types of insurance used to guarantee lifetime income is expanding rapidly. The Single Premium Immediate Annuity is no longer the only game in town. The rise of the fee based income rider has convincingly shown this. Bells, whistles, a ton of sizzle and when we look closely we find gender based advantages too. Since these income benefit riders are marketed and promoted primarily based on the roll ups and bonuses we can safely conclude income should be the main objective. The income pay out percentages are based on age and if single or joint lives will be insured. Looking at the product and how it works and understanding longevity insurance and mortality one cannot help but see a tremendous advantage for a female over a male when it comes to the ultimate conclusion of pulling the trigger and starting income.... ([Read More](#)) ([View PDF](#))

## FIA Cap Increase

**Simple crediting method for clients who would like a shot at better than fixed rates!**

VOYA

Voya Blitz

American General



# 5.00% Annual Point to Point Cap



- 100% Participation Rate
- 110% Of Premium Guarantee Min.
- "A" Rated Carrier Est. 1906
- Commission 5.00% to age 80
- 10% Free Withdrawal After Year 1
- Illustrations Available
- Get Appointed

[Agent Appointment](#) | [Rate Sheet](#) | [Financial Carrier Information](#)

**Rates Are Up On Qualified Premiums  
Immediate Annuities - NO Assumptions!**

## Top Quality SPIAS

**RATES ARE UP ON QUALIFIED PREMIUMS**  
A+ Rated Carrier - With Commission Up To 5.00%

[Request A SPIA Quote Here](#)

**SHORT TERM ACCUMULATION MYGA's**

### Short Term MYGA's

3 Year 2.00% - 2.10%

4 Year 2.10% - 2.20%

**Tax Deferred Compounding**

[Click here for more rates!](#)

## LIFE INSURANCE FUNDING

### MAKING LIFE INSURANCE WORK

## Funding For Life Insurance Policies



Meet The Needs  
Of High Net Worth  
Individuals

Avoid the "Oh I didn't know" surprises!  
Work with an experienced program!  
[www.pfproposal.com](http://www.pfproposal.com)

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. [Get a started here!](#)

## LIFE INSURANCE FUNDING

### Looking for top Life Commissions?

## *LIFE INSURANCE EXPERT?*

CONTRACTING | COMMISSIONS | ILLUSTRATIONS | SALES | SERVICE | 800-373-9697

**BONUS For Your  
Expertise**

Selling *LIFE* Insurance for a long time?  
Do all your own work?

Well, we feel you should be **compensated**  
for your expertise.

Before you place that next *LIFE* case call us  
for your special *LIFE* commission bonus!

FSD Financial Service | 5530 Corbin Ave #101 | CA Insurance License #0B67385 | Rates subject to change | FSD062001001

[Check out our line of carriers here.](#)  
**SPECIAL ON Fidelity & Guaranty Life Insurance.**



**SPIAQUOTE.COM**

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

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

**800-373-9697**

**Agency: FSD Financial Services  
National Marketing Organization  
Fixed Annuities & Life Insurance**

**CA Insurance License 0B91910 and 0B67385**

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November 23, 2016



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Social

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SPIA Rates Are Up!

**AMAZING Lifetime Income Rates On  
QUALIFIED Premiums!**

**Immediate Annuities**

**Daily Rates**

**Capture the highest rate NOW!**

**Illustrations | Contracting | Commissions**

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

November 14, 2016 | CA Insurance License #0B67385

**Certain carriers change rates more often than others.**

**Currently our qualified pricing has notably increased. If your clients have qualified funds and are looking for the highest guaranteed lifetime income you must show them a SPIA. Compare against any other guaranteed lifetime income options.**

**SPIA have the HIGHEST immediate life income payouts.**

**YES! Joint life quotes are available on IRA's and other qualified funds!**

**Commission is up to 5.00%!**

[Get a quote here..](#)

## MYGA's

### Fixed Rates

**3.00% Guaranteed For 7 Years**  
**2.15% Commission To Age 80**

**3.30% Guaranteed For 9 Years**  
**2.75% Commission To Age 80**

Many More Options From 3 - 20 Years

[Get Appointed](#) | [Request A Fixed Rate Annuity Quote](#) | [More Rates](#)

## Holiday Info!

### Happy Thanksgiving!



Best wishes to you and your families!

#### OFFICE HOURS

FSD will close at 1:00 pm on Wednesday, November 23.

We'll return on Monday, November 28.

We will be available on Friday 25th by email for special requests.

[contact@fsdfinancial.com](mailto:contact@fsdfinancial.com)



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