

**Enhanced MYGA RATES**

9 Years	7 Years	5 Years	3 Years
<b>3.30%</b>	<b>3.20%</b>	<b>3.10%</b>	<b>2.15%</b>
33.94% After 9 Years	24.67% After 7 Years	16.49% After 5 Years	6.59% After 3 Years
2.75% Commission	2.50% Commission	2.25% Commission	2.00% Commission

**NO SURRENDER FIXED ANNUITY IS BACK!**

**0.00% SURRENDER CHARGE | ISSUES TO AGE 100\* | NO MVA**

Not Available in AK, CT, DC, DE, MN, NH, NJ, NY, RI (\* 85 in OK)

**1.00% Rate**

**Walk Away Anytime**

**Fixed Indexed Annuities**

7 Year Surrender Charge  
Multiple Crediting Methods  
Capped and Uncapped Strategies  
2.25% Fixed Rate Bucket

Volatility Control No Cap  
Participation Rate No Cap  
Real Estate & Gold Shares With Cap  
Annual Reset Pt 2 Pt With 5.40% Cap  
Income Rider and Premium Bonuses



Gender / Age	Monthly Income	Annual P&I %	Gender / Age	Monthly Income	Annual P&I %
Male Age 62	\$2,510.46	6.03%	Female Age 62	\$2,406.15	5.77%
Male Age 65	\$2,660.49	6.39%	Female Age 65	\$2,541.66	6.10%
Male Age 67	\$2,773.07	6.66%	Female Age 67	\$2,647.11	6.35%
Male Age 71	\$3,042.99	7.30%	Female Age 71	\$2,899.19	6.96%
Male Age 75	\$3,383.91	8.12%	Female Age 75	\$3,226.98	7.74%
Male Age 85	\$4,558.76	10.94%	Female Age 85	\$4,425.61	10.62%

Rates as of 11/01/2017 and are subject to change. Other restrictions may apply. Life With Installment Refund Option. Ultra Low Commission Product For High Premiums

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



**FSD Financial Services News & Reviews**  
**Fixed Rate | Indexed | Immediate Annuities | For Life Agents**  
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For Agent Use Only

November 08, 2017

# Fixed Indexed Annuities

Product #1	Crediting Method	Crediting Method	Minimum Guarantee
7 Year Index A Rated Carrier <a href="#">(Details)</a>	65% S&P 500 Risk Control Annual Pt-to-Pt and No Cap	S&P 500 monthly sum with 2.25% cap	100% of purchase payments, plus interest credited daily at a minimum guaranteed rate of 1.00%
Product #2	Crediting Method	Crediting Method	Minimum Guarantee
7 Year Index A Rated Carrier <a href="#">(Details)</a>	100% Participation Rate Annual Point to Point \$15,000+ - 4.50% Cap \$100,000+ - 5.00% Cap	1 Year Fixed Rate 2.00%	107% of premium.
Optional Income Rider Available On Product #1	Cost	Features	Benefits
Option A	0.95% of the benefit base amount, deducted from the account value	7% rollup credit, increasing payout percentages	Charges refunded at death, if benefit period hasn't started
Option B	1.35% of the benefit base amount, deducted from the account value	6% rollup credit, increasing payout percentages until income starts	Enhanced death benefit options
Option C	0.95% of the death benefit base amount, deducted from the account value	7% rollup credit	Refund of rider charges available in certain circumstances

[Request an FIA Quote](#) | [Agent Contracting](#)

## Stop The Commission Haircuts!

If you are NOT required to write your fixed indexed business through a BD or other entity and are interested in competitive FIA crediting methods and client oriented products, call me for details!  
 800-373-9697

**Immediate Annuities & SPIAQuote.com**  
**The Superior Lifetime Income NOW Option**

**Reliable | Guaranteed | Longevity Protected**



Large Premium Cases | QLAC | DIA | COLA  
Liquidity | Enhancements | Cash Refunds



**WALK AWAY MYGA'S** | Rates With Non Recurring Surrender Charges  
Multiple carriers have MYGA rates of 3.00% or more, check for availability.

**GREAT NEWS! - LIBERTY BANKERS UPGRADED TO B++**

**3.00% Guaranteed For 5 Years (bonus commission from carrier)**  
**Most Client Friendly Features** | No MVA | 10% Free withdrawals | [More Info!](#)

**2.15% Guaranteed For 3 Years**  
B++ Rated Carrier | No Withdrawals | [More Info!](#)

**2.00% Guaranteed For 3 Years**  
B++ Rated Carrier | Interest Withdrawals | [More Info!](#)

**3.00% Guaranteed For 5 Years**  
A- Rated Fraternal Carrier | No MVA | Free Withdrawals | [More Info!](#)

**3.10% Guaranteed For 5 Years (10K+)**  
B++ Rated Carrier | Interest Withdrawals | [More Info!](#)

**3.09% Guaranteed After 5 Years (1 time 30 Day Window)**  
102% Surrender value after yr. 2 & 106% after yr. 3 | **1% Surrender** | [More Info!](#)

**3.00% Guaranteed For 5 Years (bonus commission from carrier)**  
B Rated Carrier | No MVA | 10% Free withdrawals | [More Info!](#)

**3.25% Guaranteed for 6 Years (BEST IN CALIFORNIA & B++ RATED)**  
21.15% Yield if left to accumulate for full 6 years | Interest Withdrawals | [More Info](#)

**2.75% Guaranteed for 7 Years - B++ Rated**

4.00% Commission (0-80) 2.00% (81-90) | Withdrawals | Full Death Benefit | [More Info](#)

[See More Rates Here](#) | [Request a MYGA Quote](#)

## Quote Access

MYGA | SPIA | FIA | LIFE

[Request a Life Insurance Quote](#)

[Request a MYGA Illustration](#)

[Request an FIA Illustration](#)

[Request A SPIA Quote Here](#)

[Contracting](#)



## FULLY LIQUID - Fixed Rate Deferred Annuity

**NO SURRENDER FIXED ANNUITY IS BACK!**

**0.00% SURRENDER CHARGE | ISSUES TO AGE 100\* | NO MVA**

**100% Rate**

Not Available in AK, CT, DC, DE, MN, NH, NJ, NY, RI (\* 85 in OK)

**Walk Away Anytime**

Trail Commission Paid Every Year Policy Is In Force

Great for combining qualified assets accounts, older issue ages that have reached the maximum age in other annuities, as a "parking spot" with tax deferral and competitive rate, to gather and hold liquid assets with the intent to re-direct a portion of those funds to longer duration products at a later date.

Accumulation based trail commission! [View More Here](#)

## LIFE INSURANCE CORNER

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### Single Premium Whole Life

**Very efficient way to transfer wealth!**

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- **Accelerated Death Benefit** Smaller Of 80% or \$250,000 for **Chronic or Terminal Illness** of 12 months or 2 ADLs for consecutive 90 days
- **13.00% commission** Includes 1st case bonus of 1.00% from FSD
- **Not Available In:** CA, DE, DC, FL, MN, NH, NY, ND, SD
- [Click Here For SPWL Quote](#)

# Return Of Premium Life Insurance

## Get 100% Of Premiums Returned!

\$500,000 Death Benefit	Female Age 40	ROP At End Of Term
20 Year Level Term	\$1,860.00 Annually	\$37,200
30 Year Level Term	\$1,745.00 Annually	\$52,350
	<a href="#">ROP Term Life Quote Request</a>	

### WHAT'S HAPPENING NOW

#### 2017 News

- [2017 Tax Reference Guide Integrity](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [2017 Retirement Planning Guide](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Fake Insurance Tax Form Scam](#)

#### DOL Updates

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- [Athene Guide](#)

#### Trips / Rewards

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- [American National](#)

#### Annuity Webinars

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- [W & S Financial Group](#)

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- [Review ALL options to secure the MOST retirement income now!](#)

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November 15, 2017

# *Fixed Indexed Annuities*

***The Potential To Earn More Than Fixed Rates***



**Product #1**

7 Year Index | A Rated Carrier | ([Details](#))

**Minimum Guarantee**

100% of purchase payments, plus interest credited daily at a minimum guaranteed rate of 1.00%

**Product #2**

7 Year Index | A Rated Carrier | ([Details](#))

**Minimum Guarantee**

107% of premium.

**If you are NOT required to write your fixed indexed business through a BD or other entity and are interested in competitive FIA crediting methods and client oriented products, call me for details!**  
**800-373-9697**

[Request an FIA Quote](#)

[Agent Contracting](#)

**BEST OVERALL MYGA**  
(BEST RATE CALIFORNIA & B++ RATED)

**\$105,000 GUARANTEED GAIN!**

**\$500,000 Premium @ 3.25% Rate  
Guaranteed For All 6 Years!**

**Walk Away Value  
\$605,773  
After 6th Year**

**No Fees | No Charges | Just Yield**

**3.25% Guaranteed for 6 Years**

21.15% Yield if left to accumulate for full 6 years | Interest Withdrawals | [More Info](#)

[See More Rates Here](#) | [Request a MYGA Quote](#)

Multiple carriers have MYGA rates of 3.00% or more, [check for availability.](#)

***Immediate Annuities & SPIAQuote.com***

**CLIENTS WORRIED ABOUT OUTLIVING THEIR INVESTMENTS?**



**Immediate Annuities offer the highest guaranteed lifetime income payments, now!**

Single Life | Joint Lives | Period Certain | Pension | Income Laddering | Top Quality

Large Premium Cases | QLAC | DIA | COLA  
Liquidity | Nursing Home Enhancements | Cash Refunds



**Reliable | Guaranteed | Longevity Protected Income**

**Combine - Accumulate - No Commitment**

**Advantages And Uses  
Of A Fully Liquid  
Fixed Rate Annuity**

 Working with agents everyday for over 20 years.  
Expert selected client oriented fixed annuities.  
For your most risk averse clients 800-373-9697  
www.AnnuityExperts.com | A domain of FSD Financial Services

The complex block contains an image of a hand holding a puzzle piece labeled 'Liquidity' on the left. To the right is a blue box with white text. Below the image is the AnnuityExperts.com logo and contact information.

Here is a fixed annuity that can assist in gathering premiums for use at the most opportune time. A Flexible Premium Deferred Annuity (FPDA) with NO surrender charges. This means a client can withdraw premium anytime without charges or fees [Read More Here](#) | [Visit Product Page](#)

## Access Quote Request Forms

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## LIFE INSURANCE CORNER

# Single Premium Whole Life

Very efficient way to transfer wealth!

- **Accelerated Death Benefit** Smaller Of 80% or \$250,000 for **Chronic or Terminal Illness** of 12 months or 2 ADLs for consecutive 90 days
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- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD
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MYGA | SPIA | FIA | LIFE

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For Agent Use Only

November 21, 2017



*FSD would like to thank all of our agents and associates for their continued trust, we truly value the relationships we share!*

*May you all have a holiday that is just right for you and yours.*

*We will be closing at 1PM pst. Wednesday and will reopen Monday.*

*Pass experience has shown as multi generations of family members get together for the holidays talk of finances and retirement income needs may occur. So, if you do need MYGA or SPIA numbers over the holiday feel free to email us or request at [www.AnnuityExperts.com](http://www.AnnuityExperts.com) and we will get you some numbers!*

*We are here to help! [contact@fsdfinancial.com](mailto:contact@fsdfinancial.com)*

**Accumulation or Income guarantees with in depth comparative illustrations to keep our agents the most competitive and knowledgeable.**

**IF YOU DO NOT KNOW FIXED ANNUITIES:**

We understand, you have a client base that could be interested in a fixed product however, you and your agents have never offered/sold a fixed product. First and foremost you do not want to sell an annuity to a trusted client and have it be a bad experience. At FSD we have the simplest and most guaranteed products so your clients will have no guess work. A premium deposited will return exactly what is guaranteed from day one. No assumptions and utilizing only the most client friendly multi-year guarantee (MYGA's) and Immediate Annuities (SPIA's) we can help you offer guaranteed accumulation or income to clients.



**The Fixed Annuity Wholesaler For Independent Agents.  
Unbiased Case By Case Support With A Multi Option Approach!**

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***Your Fixed Annuity Back Office***

Call or click! 800-373-9697



**Product #1**

7 Year Index | A Rated Carrier | ([Details](#))

**Minimum Guarantee**

100% of purchase payments, plus interest credited daily at a minimum guaranteed rate of 1.00%

**Product #2**

7 Year Index | A Rated Carrier | ([Details](#))

**Minimum Guarantee**

107% of premium.

If you are NOT required to write your fixed indexed business through a BD or other entity and are interested in competitive FIA crediting methods and client oriented products, call me for details!  
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[Request an FIA Quote](#)

[Agent Contracting](#)

**BEST OVERALL MYGA**  
(BEST RATE CALIFORNIA & B++ RATED)

**\$21,155 GUARANTEED GAIN PER \$100,000!**

ILLUSTRATION DATE: November 21, 2017  
 AGENT: FSDFinancial.com  
 CLIENT: Sample Client  
 SEX/AGE: F 59  
 RESIDENCE STATE: CA  
 INITIAL PREMIUM: \$100,000

ADDITIONAL PREMIUMS: None  
 Years: N/A

NET WITHDRAWALS: None  
 Type: N/A  
 Years: N/A

*CURRENT ANNUITY INTEREST RATE				*GUARANTEED ANNUITY INTEREST RATE		
End of Year	Additional Premiums/Withdrawals	ACCUM VALUE	SURR VALUE	Additional Premiums/Withdrawals	ACCUM VALUE	SURR VALUE
1	\$0	\$103,250	\$95,250	\$0	\$103,250	\$95,250
2	\$0	\$106,606	\$99,606	\$0	\$106,606	\$99,606
3	\$0	\$110,070	\$103,070	\$0	\$110,070	\$103,070
4	\$0	\$113,648	\$107,648	\$0	\$113,648	\$107,648
5	\$0	\$117,341	\$112,341	\$0	\$117,341	\$112,341
6	\$0	\$121,155	\$117,155	\$0	\$121,155	\$117,155
7	\$0	\$125,092	\$122,092	\$0	\$122,366	\$122,366
8	\$0	\$129,158	\$127,158	\$0	\$123,590	\$123,590
9	\$0	\$133,355	\$132,355	\$0	\$124,826	\$124,826
10	\$0	\$137,689	\$137,689	\$0	\$126,074	\$126,074

**21.15%**  
**Day 1**  
**Of Yr. 7**

\* Current annuity interest rate is 3.25%, guaranteed years one through six. Guaranteed rate is 1% for years seven throughout the remainder of the contract. Cash Surrender Values shown above reflect penalties for early withdrawals in the first six years. A Market Value Adjustment (MVA) will be applied during the Withdrawal Charge period. The MVA could increase or decrease surrender values, but never less than the Minimum Guaranteed Surrender Value in the contract.

21.15% Yield if left to accumulate for full 6 years | Interest Withdrawals | [More Info](#)

[See More Rates Here](#) | [Request a MYGA Quote](#)

Multiple carriers have MYGA rates of 3.00% or more, [check for availability.](#)

## Immediate Annuities & SPIAQuote.com Income Longevity Protection With Less Stress



Get Guaranteed Lifetime or Joint Life Income At Higher Percentages NOW!

Large Premium Cases | QLAC | DIA | COLA  
 Liquidity | Nursing Home Enhancements | Cash Refunds



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# A Great Place To Start

On-Line Quote Request - MYGA | SPIA | FIA | LIFE

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## LIFE INSURANCE CORNER

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### Single Premium Whole Life

Very efficient way to transfer wealth!

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### Return Of Premium Life Insurance

Get 100% Of Premiums Returned!

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## WHAT'S HAPPENING NOW

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### DOL Updates

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- [Athene Guide](#)

### Trips / Rewards

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- [American National](#)

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- [American General | AIG Wednesday](#)

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- [Review ALL options to secure the MOST retirement income now!](#)
- [No Surrender Fixed Annuity](#)

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For Agent Use Only

November 29, 2017

## **GUARANTEED TO INCREASE**

### **Multi-Year Guarantee Annuity Rates**

<b>Yield If Held To Term</b>	<b>Annual Interest Rate</b>	<b>Top Features</b>	<b>Information</b>
6.59% In 3 Years	2.15% All 3 Years	Enhanced Interest Rate   Short Term Non-Recurring Surrender Charges	<a href="#">Details</a>
16.12% In 3 Years	2.00% All 3 Years	Free Withdrawals   Waivers   Short Term Non-Recurring Surrender Charges	<a href="#">Details</a>
16.42% In 5 Years	4.15% All 5 Years	102% Surrender Value After 2 Years   Upfront fee with low 1.00% surrender	<a href="#">Details</a>
16.49% In 5 Years	3.10% All 5 Years	Enhanced Interest Rate   Non-Recurring Surrender Charge   2.25% Commission	<a href="#">Details</a>
21.15% In 6 Years	3.25% All 6 Years	100% of Accumulated Interest   Full Death Benefit   Non-Recurring Surrender Charge	<a href="#">Details</a>
1.00% in 1 Year	1.00% For 1 Year	100% Liquid   No Surrender Charges Accumulation Based Trail Commission	<a href="#">Details</a>

[See More Rates Here](#) | [Request a MYGA Quote](#)

**Multiple carriers have MYGA rates of 3.00% or more call for personalized assistance.**

# Have A LIFE AGENT License?



**Open New Doors!**  
**Learn About The Easiest  
Fixed Annuities To Offer  
Your Risk Averse Clients**



AnnuityExperts.com

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If you do not use fixed annuities due to lack of support and trust in product lines, CALL ME! For over 20 years I have been working side by side with agents who primarily sell Life or Health Ins. We sift through the junk to find top quality fixed products.

[http://www.annuityexperts.com/LifeAgents\\_HealthAgencies.html](http://www.annuityexperts.com/LifeAgents_HealthAgencies.html)

*A Fixed Products Only IMO/FMO  
We are here to help! 800-373-9697*

## Upside Potential No Risk To Premium

# *Fixed Indexed Annuities*

### Product #1

5 Year Index | A Rated Carrier | ([Details](#))

### Crediting Buckets | Caps

-S&P 500 Risk Control annual pt-to-pt with 65% par. rate  
-S&P 500 annual point-to-point with 5.25% cap  
-Declared Rate 2.25%

### Product #2

7 Year Index | A Rated Carrier | ([Details](#))

### Crediting Buckets | Caps

-S&P 500 Risk Control annual pt-to-pt with 65% par. rate  
-S&P 500 annual point-to-point with 5.40% cap  
-S&P U.S. Retiree Spending annual pt-to-pt NO CAP and with 70% par. rate

### Product #3

7 Year Index | A Rated Carrier | ([Details](#))

### Crediting Buckets | Caps

-S&P 500 annual point-to-point with 5.00% Cap  
-107% of premium minimum guarantee

### INCOME RIDER

New lifetime income option available  
Optional rider allows your clients to receive lifetime income

### Details

-10% roll-up credit and seven-year roll-up period  
-Option to start income payments immediately if age 55+  
-Income percentages that increase 0.10% each year your

Maximum income percentage table		
Age at income start date	Single lifetime income	Joint lifetime income
55	4.0%	3.0%
60	4.5%	3.5%
65	5.0%	4.0%
66	5.1%	4.1%
67	5.2%	4.2%
68	5.3%	4.3%
69	5.4%	4.4%
70	5.5%	4.5%
71	5.6%	4.6%
72	5.7%	4.7%
73	5.8%	4.8%
74	5.9%	4.9%
75	6.0%	5.0%
80	6.5%	5.5%
85	7.0%	6.0%
90+	7.5%	6.5%

If joint lifetime, use the age of the younger spouse (or domestic partner).

clients wait to start payments  
**-Refund of rider charges at death if income payments have not started**

Call Jeff @ 818-388-0500 or email [jeff@annuityexperts.com](mailto:jeff@annuityexperts.com) for a brochure.

[SIGN UP for Training and Carrier Appointments](#) | [Get A Historical Illustration](#)

## Your Fixed Annuity Back Office

Call or click! 800-373-9697

# Immediate Annuities Insurance To Guarantee Income

**Income Longevity Protection With Less Stress**

**Guaranteed Lifetime or Joint Life Income At Higher Percentages NOW!**

Large Premium Cases | QLAC | DIA | COLA | Liquidity |  
 Nursing Home Enhancements | Cash Refunds



**SPIAQUOTE.COM**

It is still **Cool** To do Case Design

Request a quote on-line or call for detailed assistance!

**MYGA | SPIA | FIA | LIFE**

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## LIFE INSURANCE CORNER

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Single Premium Whole Life

Very efficient way to transfer wealth!

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Return Of Premium Life Insurance

Get 100% Of Premiums Returned!

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