

4.10%
Guaranteed!

6 Year Fixed MYGA Annuity Rate

6 Year Non-Repeating Surrender
Withdrawal Of Accumulated Interest
27.26% Yield In 6 Years If Left To Accumulate

Capture | Combine | Distribute

It's Liquid!

Fully Liquid, Flexible & Tax Deferred

No Tricks Here:



- Clients nearing a 30 day window and a renewed surrender charge.
- Clients can lock in gains without making a long term commitment.
- Clients who want to regularly add premiums that can move anytime.
- Clients wanting to combine qualified funds.
- Issues to age 100 (85 in OK).
- Not available in AK, DC, DE, MN, NH, NY
- Guaranteed rate 1.25% for full first year.
- \$10,000 minimum
- More details [here](#)

SOLVE THIS QUESTION - WHAT WILL LAST LONGER, LIFE OR MONEY?

Immediate Annuities

SPIAQUOTE.COM

A la carte MYGA - Add Riders As Desired @ Decreased Rate

4.00% For 5 Years

10% Withdrawal Subtract 0.08%

Terminal Ill, Nursing Subtract 0.15%

72t Withdrawal Subtract 0.05%

Full Death Benefit Subtract 0.35%

Interest Withdraw Subtract 0.08%

RMD Withdrawal Subtract 0.16%

3.90% In CA and FL

CA & FL 0.10% Less as full death benefit is included.

A 0.35% value for only 0.10% - Great Deal For CA & FL!

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



FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | www.fsdfinancial.com | www.SPIAquote.com

800-373-9697
Let's talk guarantees

Life Agent Use Only
Quick Discussion Guide

November 07, 2018
Update

MYGA's - Accumulation solutions with guarantees!

Current Top Fixed Rate Deferred Annuities

Do you have clients who would be interested in consistent & guaranteed gains?
Here are some traditional FIXED insurance products that are worth review.

MYGA COMPARISON - \$500,000 At End Of Term

Let's **BRAINSTORM** some guaranteed solutions:



How much premium is required?

\$500,000 accumulation value at the end of a term:

3 Years @ 3.25% = \$454,256 required premium

5 Years @ 3.85% = \$413,941 required premium

6 Years @ 4.10% = \$392,886 required premium

Would you like to see a comparison for your clients?

Accumulation Or Income
[CLICK HERE FOR A QUOTE](#)

5 YEAR MYGA WITH GREAT FEATURES

5 Year Guaranteed Rate 3.85%
Yield To Term 20.79% If No Withdrawals



5 Year Walk-Away Plus Member Benefits

- This carrier has a 20% surplus (A- Rated)
- 5 year non recurring surrender | No MVA
8.5%, 7.5%, 7%, 6%, 4%, 0% Thereafter
- Not available in AK, AL, HI, IA, LA, MA, NH, NY
- Monthly Interest Available
- \$20,000 minimum premium
- Guaranteed rate is 3.85 all 5 years
- Confinement Terminal Illness Waivers
- Full death benefit if owner & annuitant same
- Call us for contracting & [click for details](#)

Carrier Specific Info

Fixed Annuity Carriers - Agents ONLY

- Liberty Bankers | Agent Appointment
- Guggenheim | Agent Appointment
- Royal Neighbors | Agent Contracting

Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!
- 4.20% For 10 Years - [Details](#)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.70% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.25% For 7 Years - [Details](#) (4.00% Commission)

- Sentinel Security | [Agent Appointment](#)
- American General | NY |
- American National | NY | [Agent Appointment](#)
- Guarantee Income Life | [Agent Appointment](#)
- The Standard | [Agent Appointment](#)
- Lafayette | [Agent Appointment](#)
- Great American | [Agent Appointment](#)
- Oxford Life | Call for appointment
- Equitrust | [Agent Appointment](#)

- 3.85% For 6 Years - [Details](#) (A- Rated)
- **4.10% For 6 Years - [Details](#) (CA Approved)**
- 3.65% For 5 Years - [Details](#) (All Inclusive Product)
- 3.75% For 5 Years - [Details](#) (A- Rated) Bonus
- **3.80% For 5 Years - [Details](#) (CA Approved)**
- **4.00% For 5 Years - [Details](#) (3.90% In CA!)**
- **3.85% For 5 Years - [Details](#) (A- Rated - Yield 20.79%)**
- 3.55% For 5 Years - [Details](#) (A Rated)
- **3.45% For 4 Years - [Details](#) (NICE!)**
- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- 3.00% For 3 Years - [Details](#) (2.00% Commission)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- **3.25% For 3 Years - [Details](#) (2.00% Commission 0-90)**
- 3.00% For 3 Years - [Details](#) (A Rated)
- 3.05% For 3 Years - [Details](#) (A- Rated)
- 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more! Not Available in all states!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

LTC Annuity

MYGA With A Long Term Care Rider - [Details](#)

If you would like to learn more about call Darren @ 800-373-9697

HOTLIST - November

This month we highlight a **fully liquid fixed annuity**, designed to capture, combine and distribute premiums for clients with great flexibility.

Also, as fixed rates have increased so have MYGA rates. The **6-year MYGA rate is up to 4.10%**, a tax deferred and compounded interest rate, left to accumulate for the full term will yield 27.26%.

Immediate Annuities - Immediate lifetime income insurance optimized, get quotes from top quality carriers for your clients. *They will never outlive their money!*


Fixed Annuity Hot List


www.FSDfinancial.com | www.SPIAQuote.com

November 05, 2018 800-373-9697 AGENT USE ONLY

4.10% Guaranteed!

6 Year Fixed MYGA Annuity Rate
 6 Year Non-Repeating Surrender
 Withdrawal Of Accumulated Interest
 27.26% Yield In 6 Years If Left To Accumulate

Capture | Combine | Distribute
It's Liquid!

Fully Liquid, Flexible & Tax Deferred
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SOLVE THIS QUESTION - WHAT WILL LAST LONGER, LIFE OR MONEY?
Immediate Annuities  SPIAQUOTE.COM

A la carte MYGA - Add Riders As Desired @ Decreased Rate

4.00% For 5 Years 3.90% In CA and FL <small>CA & FL 0.10% Less as full death benefit is included. A 0.35% value for only 0.10% - Great Deal For CA & FL!</small>	10% Withdrawal Subtract 0.08% Terminal Ill, Nursing Subtract 0.15% 72t Withdrawal Subtract 0.05% Full Death Benefit Subtract 0.35% Interest Withdraw Subtract 0.08% RMD Withdrawal Subtract 0.16%
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CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FSD FINANCIAL SERVICES | 5530 COBBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE

Fixed Rate Annuity Monthly Hot List

BIG MYGA RATE INCREASE

Immediate Annuities - Cost Of Living Adjustments

Comparison INCREASING SPIA Income LIFE INSTALLMENT Refund

We specialize in large premium cases & work with the most competitive highest quality carriers.

This weeks SPIA example uses a cost of living adjustment of 3.00%, this will increase the starting payment by 3.00% compounded annually. See the examples below illustrating the starting payments and the increased payments at age 85.

Check out this example.

A+ Rated Income starts in 1 month \$500,000 premium 3.00% COLA		
Gender / Age: LIFE With Installment Refund	Starting Monthly Income	Monthly Income At Age 85
Male 67	\$2,089.04	\$3,452.86
Female 67	\$2,001.90	\$3,308.83
Male 70	\$2,296.16	\$3,472.32
Female 70	\$2,198.33	\$3,325.16
Male 73	\$2,558.24	\$3,541.20
Female 73	\$2,407.34	\$3,332.31

Compare SPIA's against any other insurance options.

Clients do not have to worry about decreasing assets or a reduced income when they use immediate annuities for lifetime income needs. As life agents, we have the ability to offer clients a way to use more of their nest egg now, without a fear of it running out later.

Top Quality SPIAS

Longevity Protection
 If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!



- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- See what is needed for an immediate annuity illustration
- **Get A Quote & Compare Lifetime Income NOW**

- Uses:
- Establish Lifetime Base Income High Net Worth Clients
 - Terminal Funding
 - Laddering
 - Survivor Income Peace Of Mind
 - Gap Income
 - Settlements and Buyouts
 - Set Recurring Expenses From 5 Years To Life
 - Supplement Retirement Income
 - Offer Legacy Payments To Beneficiaries

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW.

Liberty Bankers Life - (LBL)

Insurance Carrier Rate Sheet Done Right!

Liberty Bankers Life (LBL) fixed annuity rate sheet gives agents a plethora of product information. Rates, products features surrender terms, commissions and availability all in one place. LBL has multiple products with the same surrender terms, the spreadsheet is very helpful in comparing the products and finding the best fit. Check it out below:

Liberty Bankers Life The Capitol Life		November 1, 2018			
Marketing Support 1.800.274.6829		www.LibertyBankersLife.com		Annuity Service Center 1.800.745.6927	
BANKERS ELITE SERIES ENHANCED RATE / MULTI-YEAR GUARANTEED - SINGLE PREMIUM ONLY ANNUITIES					
Features:	Bankers Elite 3 Guaranteed 3 Yr	Bankers Elite 5 Guaranteed 5 Yr	Bankers Elite 7 Guaranteed 7 Yr	Bankers Elite 9 Guaranteed 9 Yr	
Initial Rate (10 Year Term)	3.25%	3.80%	3.80%	3.85%	
Current Rate Guarantee:	3 Yr	5 Yr	7 Yr	9 Yr	
Reversion Rate Strategy:	Guaranteed 3 Yr	Guaranteed 5 Yr	Guaranteed 7 Yr	Guaranteed 9 Yr	
Minimum Guarantee Rate:	The minimum rate is determined each year based on a formula and the current market treasury rate. The rate may not be less than 1% or more than 5%. The rate determined by this methodology for 2018 is 1%.				
Minimum Issue Age:	50	50	50	50	
Minimum Issue Age:	50	50	50	50	
Minimum Premium:	\$10,000	\$10,000	\$10,000	\$10,000	
Rate:	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	
Minimum Withdrawal Charge:	3.75%	3.75%	3.75%	3.75%	
Family Non-Withdrawal:	NONE SUBJECT TO SURRENDER CHARGE PERIOD: 100% LIFELONG				
Health & Disability Riders:	No				
Death Benefit (Amount/Contingent):	SURRENDER VALUE: Beneficiary receives any amount to which the policy is due and will avoid surrender charges. Non-surrender beneficiaries may receive an amount charged by deferring payment or taking a periodic income P. Only Death Benefit is subject to Accumulation Value for purposes of death benefit.				
Survival Benefits:	None unless otherwise noted higher rates are available for longer term contracts and are subject to the same surrender charges and other contract terms.				
Available through Liberty Bankers Life:	MO, CA, CO, CT, FL, GA, HI, IL, IN, IA, KS, KY, LA, MA, MD, ME, MI, MN, MO, NE, NH, NJ, NY, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WY				
Available through Capitol Life:	AL, AZ, DE, HI, IL, IN, IA, KS, KY, LA, MA, MD, ME, MI, MN, MO, NE, NH, NJ, NY, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WY				
Priority Non-Residence:	DE, MD, MA, NY				
10 Year Term Commission (Base)**:	3.0% of all ages	3.25% of all ages	3.0% of all ages	3.75% of all ages	

Liberty Bankers Life The Capitol Life		November 1, 2018						
Marketing Support 1.800.274.6829		www.LibertyBankersLife.com					Annuity Service Center 1.800.745.6927	
BANKERS SERIES MULTI-YEAR GUARANTEED - SINGLE PREMIUM ONLY ANNUITIES								
Features:	Bankers Accumulator Premium Payment	Bankers 3 Banked 3 Yr	Bankers 5 Banked 5 Yr	Bankers 5 Premium Payment	Bankers 5 Plus Banked 5 Yr	Bankers 7 Banked 7 Yr	Bankers 7 Premium Payment	
Initial Rate (10 Year Term)	1.25%	3.00%	3.25%	3.5%	4.35%	3.25%	3.5%	
Current Rate Guarantee:	1 Yr	3 Yr	3 Yr	3 Yr	3 Yr	3 Yr	3 Yr	
Reversion Rate Strategy:	Guaranteed 1 Yr	Guaranteed 3 Yr	Guaranteed 3 Yr	Guaranteed 3 Yr	Guaranteed 3 Yr	Guaranteed 3 Yr	Guaranteed 3 Yr	
Minimum Guaranteed Rate:	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
Minimum Issue Age:	50	50	50	50	50	50	50	
Minimum Issue Age:	50	50	50	50	50	50	50	
Minimum Premium:	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	
Rate:	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	
Minimum Withdrawal Charge:	None	3 Yr	3 Yr	5 Yr	5 Yr	5 Yr	5 Yr	
Family Non-Withdrawal:	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	
Health & Disability Riders:	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	
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Survival Benefits:	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	
Available through Liberty Bankers Life:	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	
Available through Capitol Life:	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	
Priority Non-Residence:	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	See table on page 2 of this rate sheet	
10 Year Term Commission (Base)**:	3.0% of all ages	3.0% of all ages	3.0% of all ages	3.0% of all ages	3.0% of all ages	3.0% of all ages	3.0% of all ages	

Enhanced Rate - All Walk Away MYGA's Surrender Periods From 0 - 9 Years!

Multi-Year Guarantee Annuity (MYGA)

All LBL Fixed Annuities are true "walk away" at the end of the term. **No recurring surrender charges/30 day windows**, to worry about. Should your clients want to internally rollover to a better rate after a term, this carrier pays a full new commission!

Guaranteed Rate	Surrender Charge Term	Commission
<u>3.85%</u>	9 Years	2.75%
<u>3.80%</u>	7 Years	2.50%
<u>3.80%</u>	5 Years	2.25%
<u>3.25%</u>	3 Years	2.00%

Liberty Bankers Life
The Capitol Life

Bankers Elite 5
3.80%
Issued to Age 90
(75 in CA & FL).

Bankers Elite
3.25%
Issued to Age 90
(75 in CA & FL).

INDUSTRY BEST INTERNAL EXCHANGE PROGRAM
FULL COMMISSION AND TRIP CREDIT
NO WINDOWS

For Agent Use Only | Not For Use With the Public

1.25%

LIQUID None

0.50% annually
(as 1/12 monthly trail)
As long as in force.

Capture | Combine | Distribute

It's Liquid!



1.25% Tax Deferred, Fully Liquid & Flexible Premium

- Clients nearing a 30 day window and not wanting to lock in to a renewed surrender charge.
- Clients can lock in gains without making a long term commitment.
- Clients who want to regularly add premiums to a fixed annuity with the ability to move anytime.
- Clients wanting to combine qualified funds.
- Issues to age 100 (85 in OK).
- Not available in AK, DC, DE, MN, NH, NY
- Guaranteed rate 1.25% for full first year.
- \$10,000 minimum
- Commission pay for as long as product is in-force
- More details here

EXCITING UPDATES TO THIS SPWL

Tax-Efficient Wealth Transfer - Create a LEGACY - Request illustrations below.

Preferred and Standard Ratings Available

- Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 14.00% commission starts 12/1/2018
- Full incentive trip credit
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD
- [Request a quote](#)

Agent Guide



Liberty Legacy

Single Premium Whole Life Insurance

Liberty Bankers Life
The Capitol Life
1-800-274-4829
www.libertybankerslife.com

LBL Agent Information

Get [appointed](#) with LBL now! If you are looking for a carrier who has shown a commitment to their agents and clients for many years, Liberty Bankers is the carrier for you.

Liberty Bankers offers a line of traditional deferred and immediate annuities and no indexed annuities. The fact they do not offer FIA's keeps the attention on guaranteed products the risk averse fixed annuity and life clients are truly looking for.

Offer Fixed Annuity With FSD's Assistance

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!
Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

For more than just our weekly updates, follow on LinkedIn for a traditional approach to current fixed financial insurance products available now.

Follow Here

STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE



SPIAQUOTE.COM



FINANCIAL
SERVICES

Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

Jeff Affronti | Darren Mitchell

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

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Non Resident Licenses:

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FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | www.fsdfinancial.com | www.SPIAquote.com

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Let's talk guarantees

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Quick Discussion Guide

November 14, 2018
Update

MYGA's - Avoid volatility altogether, Just guarantee it!

Current Top Fixed Rate Deferred Annuities

Do you have clients who would be interested in consistent & guaranteed gains?
Here are some traditional FIXED insurance products that are worth review.

MYGA GUARANTEE GAINS

No Volatility - Just Guaranteed Gains Every Year



How much will the premium grow?

\$500,000 premium with no withdrawals will have this accumulation value at the end of a term:

3 Years @ 3.25% = **\$546,363** In 3 years ([illustration](#))

5 Years @ 3.85% = **\$603,952** in 5 years ([illustration](#))

6 Years @ 4.10% = **\$636,318** in 6 years ([illustration](#))

Would you like an illustrations for your clients?

Accumulation Or Income
[CLICK HERE FOR A QUOTE](#)

5 YEAR MYGA WITH GREAT FEATURES

5 Year Walk-Away - Top Rated Carrier

- Carrier has \$239,826,136,000 in admitted assets
- (A+ Rated) - Established 1905
- 5 year non recurring surrender | No MVA
7%, 7%, 6%, 5%, 4%, 0% Thereafter
- Not available in AK, MN, MO (NY rates lower)
- 10% Withdrawals Available
- \$10,000 minimum premium
- Guaranteed rate is 3.65% all 5 years (\$100K+)
- Full death benefit
- Call us for contracting & [click for details](#)

5 Year MYGA

A+ Top Quality

CLIENTS LOOKING FOR GROWTH?
HOW ABOUT ONE WITH:

- NO FEES
- GUARANTEED GAINS
- WALK AWAY AFTER TERM

3.65% RATE GUARANTEED

Get an illustration for your clients!

FSD Financial Services | California Insurance License Number 0B67385

Carrier Specific Info

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- Guggenheim | [Agent Appointment](#)
- Royal Neighbors | [Agent Contracting](#)
- Sentinel Security | [Agent Appointment](#)
- American General | NY |
- American National | NY | [Agent Appointment](#)
- Guarantee Income Life | [Agent Appointment](#)
- The Standard | [Agent Appointment](#)
- Lafayette | [Agent Appointment](#)
- Great American | [Agent Appointment](#)
- Oxford Life | [Call for appointment](#)
- Equitrust | [Agent Appointment](#)
- Lincoln National | [Agent Appointment](#)

Top MYGA Rates:

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- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.25% For 7 Years - [Details](#) (4.00% Commission)
- 3.85% For 6 Years - [Details](#) (A- Rated)
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- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
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- 3.00% For 3 Years - [Details](#) (2.00% Commission)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- **3.25% For 3 Years - [Details](#) (2.00% Commission 0-90)**
- 3.00% For 3 Years - [Details](#) (A Rated)
- 3.05% For 3 Years - [Details](#) (A- Rated)
- 1.25% **No Surrender Liquid - [Details](#) - Fully Liquid**

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more! Not Available in all states!

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LTC Annuity

MYGA With A Long Term Care Rider

Annuity Based LTCi | The Sales Process plus 6 Year MYGA | Rate 4.10%

Join Guarantee Income Life Insurance Company (GILICO) for a webinar on November 15, 2018 at 12:00 p.m. CST
1:00 Eastern - 12:00 Central - 11:00 Mountain - 10:00 Pacific

[Click here](#) to register

If you would like to learn more about call Darren @ 800-373-9697

Immediate Annuities - Cost Of Living Adjustments

Comparison Joint Life SPIA Income With 240 Payment Minimum Guarantee

We specialize in large premium cases & work with the most competitive highest quality carriers.

This weeks SPIA example focuses on joint life options. See the examples below illustrating 100% Joint Life Income Only and 100% Joint Lives With 240 minimum payments guaranteed. Both will pay for as long as either annuitant is alive. The 20 year certain option also guarantees a gain on premium if annuitants pass early.

Check out this example.

A+ Rated Income starts in 1 month \$500,000 premium		
Gender / Age:	Monthly Income 100% Joint Lifetime ONLY	Monthly Income 100% Joint Lifetime W 20 Year Guarantee
Male 67 & Female 65	\$2,438.42	\$2,411.99 (\$578,877 Minimum return)
Male 70 & Female 68	\$2,592.04	\$2,529.46 (\$607,070 Minimum return)
Male 72 & Female 70	\$2,718.21	\$2,609.91 (\$626,378 Minimum return)

Compare SPIA's against any other insurance options.

Clients do not have to worry about decreasing assets or a reduced income when they use immediate annuities for lifetime income needs. As life agents, we have the ability to offer clients a way to use more of their nest egg now, without a fear of it running out later.

INCOME NOW



Longevity Protection

Longevity Protection

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- See what is needed for an immediate annuity illustration
- [Get A Quote & Compare Lifetime Income NOW](#)

Uses:

- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW.

Liberty Bankers Life - (LBL)

Enhanced Rate - All Walk Away MYGA's

Surrenders Periods From 0 - 9 Years! RATES ARE HOLING!

Multi-Year Guarantee Annuity (MYGA)

All LBL Fixed Annuities are true "walk away" at the end of the term.



No recurring surrender charges/30 day windows, to worry about. Should your clients want to internally rollover to a better rate after a term, this carrier pays a full new commission!

Guaranteed Rate	Surrender Charge Term	Commission
3.85%	9 Years	2.75%
3.80%	7 Years	2.50%
3.80%	5 Years	2.25%
3.25%	3 Years	2.00%
1.25%	LIQUID None	0.50% annually (as 1/12 monthly trail) As long as in force.

Capture | Combine | Distribute

It's Liquid!



The ACCUMULATOR

1.25% Tax Deferred, Fully Liquid & Flexible Premium

- Clients nearing a 30 day window and not wanting to lock in to a renewed surrender charge.
- Clients can lock in gains without making a long term commitment.
- Clients who want to regularly add premiums to a fixed annuity with the ability to move anytime.
- Clients wanting to combine qualified funds.
- Issues to age 100 (85 in OK).
- Not available in AK, DC, DE, MN, NH, NY
- Guaranteed rate 1.25% for full first year.
- \$10,000 minimum
- Commission pay for as long as product is in-force
- More details here

LBL Agent Information

Get [appointed](#) with LBL now! If you are looking for a carrier who has shown a commitment to the their agents and clients for many years, Liberty Bankers is the carrier for you.

Liberty Bankers offers a line of traditional deferred and immediate annuities and no indexed annuities. The fact they do not offer FIA's keeps the attention on guaranteed products the risk averse fixed annuity and life clients are truly looking for.

Life Insurance - SPWL - WL - UL - TERM

Life Insurance -

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

LIFE INSURANCE QUOTES

Commission
Experienced Life Agents
Can Earn More

Offer Fixed Annuity With FSD's Assistance

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!
Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

For more than just our weekly updates, follow on LinkedIn for a traditional approach to current fixed financial insurance products available now.

Follow Here

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SPIAQUOTE.COM



FINANCIAL
SERVICES

Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

Jeff Affronti | Darren Mitchell

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

Quality | Integrity | Expertise | www.fsdfinancial.com | www.SPIAquote.com

800-373-9697
Let's talk guarantees

Life Agent Use Only
Quick Discussion Guide

November 20, 2018
Update

Enjoy Your Thanksgiving!

Thank you agents!

FSD would like to thank all our agents for a productive year. We wish you all a very safe and Happy Thanksgiving.

FSD will be closed on Thursday and Friday. Feel free to email or leave us a voice mail if you need assistance during those days and we will do our best to respond quickly.



November 14th Update

No Volatility - Just Guaranteed Gains Every Year

How much will the premium grow?

\$500,000 premium with no withdrawals will have this accumulation value at the end of a term:

3 Years @ 3.25% = **\$546,363** In 3 years ([illustration](#))

5 Years @ 3.85% = **\$603,952** in 5 years ([illustration](#))

6 Years @ 4.10% = **\$636,318** in 6 years ([illustration](#))



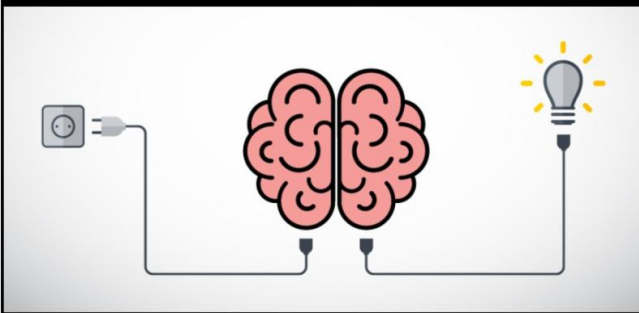
Would you like an illustrations for your clients?

[See Full Email](#)

November 7th Update

AGENTS & FSD

Let's BRAINSTORM some guaranteed solutions:



How much premium is required?

\$500,000 accumulation value at the end of a term:

3 Years @ 3.25% = \$454,256 required premium

5 Years @ 3.85% = \$413,941 required premium

6 Years @ 4.10% = \$392,886 required premium

Would you like to see a comparison for your clients?

[See full Email](#)

TOP PRODUCTS

TOP RATE

5 Year MYGA

A+ Top Quality

CLIENTS LOOKING FOR GROWTH?
HOW ABOUT ONE WITH:

- NO FEES
- GUARANTEED GAINS
- WALK AWAY AFTER TERM

**3.65% RATE
GUARANTEED**

Get an illustration for your clients!

FSD Financial Services | California Insurance License Number 0B67385

6 Year MYGA

Top Interest Rate

CLIENTS LOOKING FOR GROWTH?
HOW ABOUT ONE WITH:

- NO FEES
- GUARANTEED GAINS
- WALK AWAY AFTER TERM

**4.10% RATE
GUARANTEED**

Get an illustration for your clients!

FSD Financial Services | California Insurance License Number 0B67385

Carrier Specific Info

Fixed Annuity Carriers - Agents ONLY

- Liberty Bankers | [Agent Appointment](#)

Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!

- Guggenheim | Agent Appointment
 - Royal Neighbors | Agent Contracting
 - Sentinel Security | Agent Appointment
 - American General | NY |
 - American National | NY | Agent Appointment
 - Guarantee Income Life | Agent Appointment
 - The Standard | Agent Appointment
 - Lafayette | Agent Appointment
 - Great American | Agent Appointment
 - Oxford Life | Call for appointment
 - Equitrust | Agent Appointment
 - Lincoln National | Agent Appointment
- 4.20% For 10 Years - [Details](#)
 - 4.10% For 7 Years - [Details](#) (4.00% in CA!)
 - 3.70% For 7 Years - [Details](#) (A- Rated)
 - 3.40% For 7 Years - [Details](#) (A+ Rated)
 - 3.25% For 7 Years - [Details](#) (4.00% Commission)
 - 3.85% For 6 Years - [Details](#) (A- Rated)
 - **4.10% For 6 Years - [Details](#) (CA Approved)**
 - 3.65% For 5 Years - [Details](#) (All Inclusive Product)
 - 3.75% For 5 Years - [Details](#) (A- Rated) Bonus
 - **3.80% For 5 Years - [Details](#) (CA Approved)**
 - **4.00% For 5 Years - [Details](#) (3.90% In CA!)**
 - **3.85% For 5 Years - [Details](#) (A- Rated - Yield 20.79%)**
 - 3.55% For 5 Years - [Details](#) (A Rated)
 - **3.45% For 4 Years - [Details](#) (NICE!)**
 - 3.15% For 4 Years - [Details](#) (10% Withdrawals)
 - 3.10% For 3 Years - [Details](#) (10% Withdrawals)
 - 3.00% For 3 Years - [Details](#) (2.00% Commission)
 - 3.00% For 3 Years - [Details](#) (A- Rated)
 - **3.25% For 3 Years - [Details](#) (2.00% Commission 0-90)**
 - 3.00% For 3 Years - [Details](#) (A Rated)
 - 3.05% For 3 Years - [Details](#) (A- Rated)
 - 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more! Not Available in all states!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed insurance product!

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