

Having trouble viewing this email? [Click here](#)



FSD Financial Services Newsletter

Life Insurance

10/10

Featured Article

Contact us for your next life insurance sale. We'll get you contracted with the company you want to

Attention:

Life Insurance Agents:

sell and pay you more
commission.

It's that simple!

Make FSD Financial your
1-Stop shop for all your
fixed life and fixed annuity
sales.

Quick Links

[Our Website](#)
[Products](#)
[Services](#)

[Join Our Mailing List!](#)

:: 800-373-9697

Life insurance can help do many things for the people you care about most. Here are 10 of them:

- 1) REPLACE YOUR INCOME
- 2) PAY OFF THE MORTGAGE OR
OTHER DEBTS
- 3) SEND YOUR CHILDREN
TO COLLEGE
- 4) PAY ESTATE SETTLEMENT COSTS
- 5) ENSURE THE QUALITY OF LIFE FOR
A FAMILY MEMBER WITH SPECIAL
NEEDS
- 6) PAY LAST EXPENSES FOR
FUNERAL COSTS
- 7) CREATE A LEGACY THROUGH
CHARITABLE GIFT-GIVING
- 8) CREATE AN IMMEDIATE ESTATE
- 9) FUND YOUR BUSINESS
CONTINUATION PLAN
- 10) TRANSFER YOUR WEALTH TO THE
NEXT GENERATION IN A COST-
EFFECTIVE MANNER

[Forward email](#)



This email was sent to annuity@earthlink.net by darren@fsdfinancial.com |
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

FSD Financial Services | FSD Financial Services | 5530 Corbin Avenue, Suite 333 | Tarzana | CA | 91356

Having trouble viewing this email? [Click here to view as web page](#)

FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

Call 800-373-9697 - For Agent Use Only!



Annuity & Life Wholesale

Dear FSD,

Below is a quick review of some hot products and topics from the last couple months. Income riders are still selling strong and have very nice options for income including an 8% roll-up.

Deferred Annuities

Multi-Year Guarantee Rates

1 Year Annuity - 1.20%
 3 Year Annuity - 2.25%
 5 Year Annuity - 3.40%
 7 Year Annuity - 3.35%
 8 Year Annuity - 3.40%
 10 Year Annuity - 3.60%

High Minimum Guarantee

8.00% Year 1
 3.00% Base Rate
 3.00% Minimum Guarantee Floor
 6.25% Commission (0-70)
 4.25% Commission (71-79)

FSD Agents: Get exclusive access to:

1. Our regularly updated **Deferred Annuity Guide** and **Indexed Annuity Guide**.
2. Access to client conference calling to assist in detailed client concepts and product explanations.
3. Marketing Allowance bonus on Annuities.
4. Marketing Allowance bonus on Life Insurance.
5. Visit our agent area for full list of carriers and rates.

October 11, 2010

In This Issue

[Deferred and Indexed Rates](#)

[Income Rider 37.5%](#)

[Simplified Issue Term](#)

[SPIA With 5.00% Commission and Cash Value](#)



Carrier News

North American:

State Residence Guidelines

Penn Mutual:

UL a& SUL has outperformed the S&P Index the last 10 years

Liberty Bankers:

New Law New Opportunities

BONUS INCOME RIDER OF 37.5%

10% premium bonus

PLUS

25% GMWB rider bonus

8.50% - 9.00% Commission (0-75)

4%-6.5% (single) and 3.5%-6% (joint) of the Benefit Base amount.

Call Jeff @ 800-373-9697 to get appointed!

Simplified issue term life insurance

Maximum speed and minimum hassle

Up to \$250,000* in term life insurance in only 15 minutes!



- Online application and policy delivery
- No medical exam - just a few health questions
- 10, 15, 20 and 30-year term options
- Accidental Death and Child riders available
- Through age 65
- 100% Commission + Sign up bonus through 11/1/2010

Call 800-373-9697 for appointment and details.

Immediate Annuities

Guaranteed Income For Life

The below Immediate Annuity is a Lifetime With Cash Refund that:

- Allows access to cash value
- 5.00% Commission on all issue ages
- A+ Rated Company

- Joint Options Available
- Guaranteed Minimum Death Benefit Option

Sample Quotes:

1. 65 year old male a monthly income of \$542.59 (**6.51% P&I Annually**) of which 69.8% is excluded from tax?
2. 70 year old male a monthly income of \$594.60 (**7.14% P&I Annually**) of which 75.4% is excluded from tax?

Call Jeff @ 800-373-9697 for a specific quote or go to www.SPIAquote.com and request a quote. Be sure to mention you would like to see the 5% commission quote.

Sincerely,

Jeff Affronti
jeff@fsdfinancial.com

Licensed in:

ALABAMA , ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT
DELAWARE, FLORIDA, GEORGIA, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS,
LOUISIANA, MARYLAND, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI,
NEBRASKA, NEVADA, NEW JERSEY, NEW MEXICO, NEW YORK, NORTH CAROLINA,
NORTH DAKOTA, OHIO, OREGON, PENNSYLVANIA, RHODE ISLAND, SOUTH
CAROLINA, TENNESSEE, TEXAS, UTAH, VIRGINIA, WASHINGTON
WISCONSIN, WEST VIRGINIA

FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 333 - Tarzana, CA 91356

Quality Integrity Expertise

www.fsdfinancial.com -

800-373-9697

Over 37 Years

[Forward email](#)



This email was sent to annuity@earthlink.net by jeff@fsdfinancial.com |
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

FSD Financial Services | 5530 Corbin Avenue | Suite 333 | Tarzana | CA | 91356



Having trouble viewing this email? [Click here](#)



FSD Financial Services Newsletter

Life Insurance

10/10

Featured Article

Contact us for your next life insurance sale. We'll get you contracted with the company you want to

Attention:

Life Insurance Agents:

sell and pay you more
commission.

It's that simple!

Make FSD Financial your
1-Stop shop for all your
fixed life and fixed annuity
sales.

Quick Links

[Our Website](#)
[Products](#)
[Services](#)

[Join Our Mailing List!](#)

:: 800-373-9697

Life insurance can help do many things for the people you care about most. Here are 10 of them:

- 1) REPLACE YOUR INCOME
- 2) PAY OFF THE MORTGAGE OR
OTHER DEBTS
- 3) SEND YOUR CHILDREN
TO COLLEGE
- 4) PAY ESTATE SETTLEMENT COSTS
- 5) ENSURE THE QUALITY OF LIFE FOR
A FAMILY MEMBER WITH SPECIAL
NEEDS
- 6) PAY LAST EXPENSES FOR
FUNERAL COSTS
- 7) CREATE A LEGACY THROUGH
CHARITABLE GIFT-GIVING
- 8) CREATE AN IMMEDIATE ESTATE
- 9) FUND YOUR BUSINESS
CONTINUATION PLAN
- 10) TRANSFER YOUR WEALTH TO THE
NEXT GENERATION IN A COST-
EFFECTIVE MANNER

[Forward email](#)



Try it FREE today.

This email was sent to annuity@earthlink.net by darren@fsdfinancial.com |
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

FSD Financial Services | FSD Financial Services | 5530 Corbin Avenue, Suite 333 | Tarzana | CA | 91356