



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!



Annuity & Life Wholesale

Below is a quick review of some interesting fixed annuity and life insurance products and topics. SPIA's may offer the best return right now for clients seeking guaranteed income.

Like us on Facebook 

Follow us on 

WHAT WE DO:

FSD Financial is a full service fixed annuity and life insurance wholesale agency. We work directly with you, the agent.

We are here to assist in product selection, brainstorming, follow-up on new business submissions and paperwork assistance. We offer top level commissions and bonuses as marketing support for you.

View our profile on 

Royal Neighbors (RNA)

Special Rates

RNA Steady Choice
3.00% Guaranteed Minimum Forever
5.00% Commission (16-75)
Hurry this product is being refiled soon with a lower minimum guarantee!

[Get Appointed](#)

Get an Extra \$1,000 When You Sell ATHENE Benefit 10 with Enhanced Benefit Rider

To help celebrate the launch of **ATHENE Benefit 10**, from October 1 through December 31, 2012, agents will receive an additional 1% cash incentive once they've hit \$100,000 production!

October 09, 2012

In This Issue

[Special MYGA Rate](#)

[Extra Commission](#)

[Trips and Prizes](#)

[Fixed Rate Annuity](#)

[High Cap Index Annuity](#)

[Deferred Annuity Rates](#)

[105% Life Commissions](#)



2012 News

[ING LIBOR OPPORTUNITY INDEX](#)

[Eight Ways Annuities Pay](#)

[SPIA Taxation Refresher from LBL](#)

[2012 Tax Reference Guide](#)

[2012 Pension Planning Guide](#)

[After Tax Earnings](#)

[Buyers Guide To Annuities](#)

This is in addition to your commissions!

ATHENE Benefit 10 is a refreshingly new fixed index annuity designed to help you grow your business this year and beyond.

It is paired with a remarkable Enhanced Benefit Rider designed around features that clients know, need and want, including:

- * Guaranteed Lifetime Withdrawal Benefit
 - * Enhanced Lifetime Withdrawal Benefit (ADL triggered)
 - * Confinement Benefit
 - * Terminal Illness Benefit
 - * Death Benefit
-
- Benefit Builder - Simple interest roll-up applied annually to benefit base until age 85 or when benefits are taken
 - Early income bonus
 - 10 year surrender charge period
 - 6% upfront commission with an additional 1% in years 2 and 3 (6-1-1)

Q4 Cash Incentive Program: earn an extra \$1,000 when you start selling ATHENE Benefit 10 with Enhanced Withdrawal Rider today!

From October 1 through December 31, 2012, agents will receive an extra 1% incentive once they've hit \$100,000 in paid/issued premium.

[GET APPOINTED](#) - [Product Fact Sheet](#) - [Brochure](#) - [Athene Rates](#)

[Attend an ATHENE Benefit 10 Informational Webinar](#)

Trips and Prizes

Royal Neighbors Sales Conference 2013

"Pure Vida" - Four Seasons Resort Costa Rica

Qualify with (8) \$25,000 Steady Choice annuity cases.....it's that simple!! - [Click here for details](#)

Hurry capacity running out!

Liberty Bankers Life 2012

[2013 Rhine Getaway](#)

[Lead Program From Liberty Bankers](#)

Fixed Rate Annuity

Symetra Custom 7

\$250,000 + Premium

3.75% Year 1

3.25% Years 2-3

2.03% minimum over the 7 year surrender charge period.

4.00% Commission (0-75) Plus a 0.25% Bonus for 2012

[Sample Illustration and Information](#)

High Cap Indexed Annuity Up To 5.00% CAP

A Rated Carrier

[Click here for details](#)

Deferred Annuities as of 10/09/2012

Multi-Year Guarantee Rates - Various Carriers

- 1 Year Annuity - 1.10%
- 3 Year Annuity - 1.95%
- 5 Year Annuity - 2.85%
- 5 Year Annuity - 2.75%
- 5 Year Annuity - 2.35% - 3.25% Commission
- 6 Year Annuity - 1.65%
- 7 Year Annuity - 3.20%
- 7 Year Annuity - 3.10%
- 9 Year Annuity - 8.25% Year 1 then 3.00% Minimum!
- 9 Year Annuity - 3.20%

Click for the [fixed rate annuity page](#).

Life Insurance Commissions

**Ask about our life products that start at
105% commission**

[Click here](#) or Email: lifeinsurance@fsdfinancial.com

Sincerely,

Jeff Affronti
jeff@fsdfinancial.com



FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

www.fsdfinancial.com

800-373-9697

Agency:
FSD Financial Services
National Marketing Organization
Jeff Affronti
Licensed in most states.
CA Insurance License OB91910 and OB67385
FOR AGENT USE ONLY

[Forward email](#)



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

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

Share:   

[View Web Version](#)



Try This Alternative To CDs, Money Markets And Notes.

Index Rate Caps

Effective 10/01/12

\$15,000 \$100,000

Index Select Annuity 5

2.75% **3.35%**

Fixed Interest Account 1.50%

Index Select Annuity 7

2.95% **3.50%**

Fixed Interest Account 1.50%

Index Select Annuity 10

4.50% **5.00%**

Fixed Interest Account 1.50%

Index Select Annuity 5, 7 & 10

The Standard's Index Select Annuity is comprised of two different accounts: Index Interest and Fixed Interest. It's a premier choice for disciplined savers who want to benefit from an index annuity with the highest rate cap available at The Standard.

Made Available to You By



800.373.9697

jeff@fsdfinancial.com

Index Annuity: A Tool For Diversification

- Potential for account growth as the S&P 500® index grows
- Benefits of a fixed-annuity contract
- Partial index credit feature available

Index Select Annuity Features

- **Index Interest Account**
 - Annual Point-to-Point
 - 100% Participation in S&P 500® up to Index Rate Cap
 - Annually Declared Renewal Cap Rates
 - **Fixed Interest Account**
 - 1-Year Rate Guarantee 1.50%
-
- 5, 7 or 9-Year Surrender Period
 - 45-day Rate Lock for Transfers
 - Issue to Age 90 (Age 80 for ISA 10)
 - **Market Value Adjustment Feature** (10-Year MVA on ISA 10)
 - No Automatic Surrender Reset
 - **Surrender-Charge-Free Withdrawals Options**
 - 10% Annual withdrawals after first contract year
 - IRS required minimum distributions

- Nursing home and terminal condition waivers - with partial index credit available
- Death benefits with partial index credit available
- Annuitization (subject to rules) with partial index credit available

[MORE ISA INFORMATION](#)

[ISA BROCHURE](#)

[SEND ME A SALES KIT](#)

Not For Use With Consumers


"S&P 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Standard Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P index does not reflect dividends paid on the underlying stocks.


Rates effective 10/01/12; initial rates offered are subject to change. The Index Select Annuity is a product of Standard Insurance Company; availability varies by state. Policies: ICC11-SPDA-IA2, SPDA-IA2. Riders: ICC11-R-PTP, ICC11-R-MVA, ICC10-R-POF, ICC11-R-TCB, ICC11-R-NHB, ICC11-R-ANN, ICC11-R-DB, ICC11-R-ANNDW, R-PTP, R-MVA, R-POF, R-TCB, R-NHB, R-ANN, R-ANNDW, R-SEPP-IA. The ISA includes an MVA provision. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. The annuity is not guaranteed by any bank or credit union and is not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value.



Annuities Sales Support
P: 800.378.4578

[CONTACT US](#)

 [Forward to a Colleague](#)

 [Join Our Mailing List](#)

Standard Insurance Company 1100 SW Sixth Ave Portland, OR 97204

The Standard is the marketing name for Standard Insurance Company a subsidiary of StanCorp Financial Group, Inc.

[Unsubscribe](#) | [Legal/Privacy](#) | 16393