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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!



Annuities & Life Wholesale

FIXED INTEREST RATES - GUARANTEED GROWTH - TAX DEFERRAL

Royal Neighbors

Limited Time Only

- Rate:** 3.00% Guaranteed For 5 Years (15.93% over 5 years)
- Product:** Choice 5 SPDA
- Surrender:** 5 Year - 8.5%, 7.5%, 7%, 6%, 4%, 0% - Non-MVA
- Withdrawals:** Monthly Interest Available Withdrawals up to the amount of accumulated interest
- Rating:** A- By AM Best
- FSD Page:** [Click here for more information](#) / [Brochure](#)

Liberty Bankers Fixed Annuities

- Liberty Choice** 3.25% Year 1
2.25% Base Rate Plus 1.00% 1st Year Bonus
Rate Determined Annually
Commission 4.00% (0-80)

October 10, 2013

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[5 Years at 3.00%](#)

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Rates](#)



2013 News

[A close look at the
definition of a policy
maturity date](#)

[Liberty Bankers AM
Best Upgrade](#)

[SPIA Taxation
Refresher from LBL](#)

[After Tax Earnings](#)

[Buyers Guide To
Annuities](#)

Liberty Select	3.75%Year 1	
	2.25% Base Rate Plus 1.50% 1st Year Bonus	
	Rate Determined Annually	
	Commission 5.50% (0-80)	
Bankers Elite 3	2.00%	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.00%	Guaranteed 5 Years - 2.25% (0-90)
Bankers Elite 7	3.25%	Guaranteed 7 Years - 2.50% (0-85)
Bankers Elite 9	3.40%	Guaranteed 9 Years - 2.75% (0-80)
Bankers 7	2.75%	Guaranteed 7 Years - 4.00% (0-80)

[Full Rate Spreadsheet](#) / [Agent Appointment](#) / [Financial Update](#)

Join Liberty Bankers in Italy 2014 - [Details](#)
1.5 million in premium issued and paid by 6/30/2014

Athene Annuity & Life Assurance Company

Enhanced Choice 8 2.00% Premium Bonus	
Crediting Method/ Cap Rates Annual point-to-point cap: 1 Year Monthly pt-to-pt cap: 1 Year Quarterly pt-to-pt cap: 1 Year Monthly averaging cap: 8 Year Fixed:	6.20% (S&P) 2.70% (S&P) 2.55% (DJIA) 5.70% (DJIA) 1.75%
8 Years Surrender %:	(10,9,8,7,6,5,4,2) (9,8,7,6,5,4,3,2) CA and WA +/- MVA
Features:	* 2.00% premium bonus (no recapture) * Confinement / Terminal Illness Waiver * 10% Free Withdrawals after 1st yr * Annuitization: 5x5

State Availability:	All except: AK, CT, DE, HI, MN, NJ, NY, OK, OR, PA, UT
Minimum Premium:	\$5,000
PDFs	Fact Sheet / Brochure / Agent Appointment

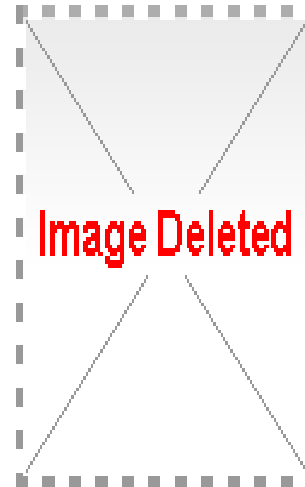
FIXED RATE ANNUITIES

MYGA - 10/10/2013

- [10 Year - 3.60% \(42.43% over the 10 years\)](#)
- [9 Year - 3.50% - \(35.70% over the 9 years\)](#)
- [8 Year - 3.30% - \(29.66% over the 8 years\)](#)
- [7 Year - 3.25% - \(25.09% over the 7 years\)](#)
- [5 Year - 3.00% - \(15.93% over the 5 years\)](#)
- [3 Year - 2.00% - \(6.12% over the 3 years\)](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Agent Guide](#)
- [Indexed Annuity Quick Reference Agent Guide](#)

Company Rate Sheets

- [Liberty Bankers](#)
- [American General \(NY\)](#)
- [Athene Annuity](#)
- [ING Annuities](#)
- [F&G Life](#)
- [American National \(NY\)](#)
- [The Standard](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth SPDA \(FIA 7\) \(FIA 10\) \(NY\)](#)
- [North American](#)
- [Guggenheim](#)



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FSD FINANCIAL SERVICES

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October 22, 2013



Annuity & Life Wholesale

Your one-stop annuity shop!

Royal Neighbors / A- Rated Limited Time Offer

Choice 5 SPDA

5 Year Surrender - 8.5%, 7.5%, 7%, 6%, 4%, 0% - Non-MVA

3.00% For 5 Years

Withdrawals up to the amount of accumulated interest.

Monthly Interest Available

[Click here for detailed Web Page](#)

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[Win A Trip To ITALY](#)



End Of October Update

- [Index Annuity With a Bail-Out Cap as high as 5.95%](#)
- [Guaranteed Fixed Rates](#)
- [Life Insurance Link](#)

Liberty Bankers

Want to get away?

2014 ITALIAN LAKES TOUR Milan - Lake Como - Venice



\$1,500,000 Of Premium

[Win a trip to Italy - Details Here](#)

Liberty Choice 3.25% First Year Rate ([details](#))
[Full Rate Sheet](#)

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October 24, 2013



Annuity & Life Wholesale

Your one-stop annuity shop!

Limited Time Offer - Begins 11/1/2013

3.60% For 5 Years

4.40% Year 1 - 3.40% Years 2-5

[Click here for detailed Web Page](#)

[Get appointment](#) now so you can be set up to sell the outstanding guaranteed rate annuity by 11/01/2013

2.50% Commission (0-79)

(\$25.00 Gift Card for every \$25,000 of Premium*)

**These Rates will not last.
Once Company reaches 300 Million in
premium, rate will be reduced.**

*Can not be combined with other bonuses!

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End Of October Update

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