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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

For Agent Use Only!

October 02, 2014



Fixed Annuity & Life Wholesaler

Fixed Indexed Annuities With Optional Income Rider



Genworth®
Financial

Secure Living Index 10 Plus

Optional Income Rider!

8.00% Benefit Base Enhancement

8.00% Simple Roll-up Credited Daily

7.00% Commission (0-75)

Income Pay Out Percentage

Age	55-59	60-64	65-69	70-74	75-79	80+
Single	4.00%	4.50%	5.00%	5.50%	6.00%	6.50%
Joint	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%

The Power of 8.64%

Did you know that the 8% Benefit Base Enhancement goes to work for your clients immediately? We take 100% of the clients Premium and the 8% Benefit Base Enhancement and add them together before calculating the 8% Roll Up on the SecureLiving Index 7 or Income 10 Plus with the Income Protection Rider.

108% of the premium multiplied by an 8% roll up equals 8.64%.

Each year the Benefit Base increases by the 8.64%.

[See a sample illustration showing this benefit. \(see page 3\)](#)

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ING USA is now VOYA FINANCIAL



Voya Wealth Builder Eight [\(view as web page\)](#)

	\$15,000	\$100,000	\$750,000+
Annual Point-to-Point Cap	5.00%	5.75%	6.00%
Performance Trigger Rate	3.10%	3.60%	3.75%
Interest Rate Benchmark	10.00% Cap 3.90% Multiplier	10.00% Cap 4.55% Multiplier	10.00% Cap 4.75% Multiplier
Fixed Rate	2.00%	2.00%	2.00%
	Brochure	Appointment	Rate Sheet

Voya Wealth Builder Six

	\$15,000	\$100,000	\$750,000+
Annual Point-to-Point Cap	3.75%	4.50%	4.75%
Performance Trigger	2.35%	3.00%	3.10%
Interest Rate Benchmark	10.00% Cap 3.10% Multiplier	10.00% Cap 3.70% Multiplier	10.00% Cap 3.90% Multiplier
Fixed Rate	1.50%	1.50%	1.50%
	Brochure	Appointment	Rate Sheet

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 Company You Can Trust Brochure

Standard Insurance FIA



Transitioning To Income From One Of The Standard's Fixed Index Annuities

Index Select Annuity 5	Index Select Annuity 7	Index Select Annuity 10
Surrender Period: 5 years 7, 6, 5, 4, 2%	Surrender Period: 7 years 7, 6, 5, 4, 3, 2, 1%	Surrender Period: 9 years 8, 7, 6, 5, 4, 3, 2, 1, 0.9%
3.75% 4.75% (15-99K) (100k+)	4.15% 5.00% (15-99K) (100k+)	5.05% 5.30% (15-99K) (100k+)
Guaranteed Minimum Accumulation Value 105% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 107% Fixed Interest Account 1.00%	Guaranteed Minimum Accumulation Value 110% Fixed Interest Account 1.00%
Commission 3.00%	Commission 4.00%	Commission 5.00%

New Guaranteed Minimum Accumulation Benefit (GMAB) is here, and this means your clients will enjoy the highest caps offered by The Standard

and one of the stronger guarantees on account value growth that we offer.

HOW IT WORKS: At the beginning of the index term that follows the end of the Market Value Adjustment (MVA) period, the annuity fund value is assured to reach the guaranteed minimum accumulation value, which is 105%, 107% and 110% of original premium (net of withdrawals and applicable surrender charges) for the ISA 5, ISA 7 and ISA 10, respectively.

The GMAB ensures that even in an extended down market, the annuity fund value will have earned a guaranteed minimum interest growth.

[Full Rate Sheet](#) / [Agent Appointment](#) / [State Approvals](#)

Do Your Clients Need A Higher Return For Income?

Think about a SPIA!

Would you like to see an immediate guaranteed income for life quote for your client?
Call 800-373-9697 or [click for on-line request form](#).

Life Insurance

[Click here](#) for a Life Insurance Checkup form
Great tool to evaluate your client's needs

F&G Life Insurance - ***Newly Enhanced Commission***

Call Darren at 800-373-9697 for the enhanced commission details.

110% commission for Elite IUL sales!! - [Product details](#)

Max Guaranteed Variable Loan Rates Reduced!

Elite IUL reduced from 5% to 4.50%

Choice IUL reduced from 6.50% to 5.00%

Heritage Single Premium IUL- **Great wealth transfer product.**

[Click here for Agent Guide](#)

ROYAL NEIGHBORS OF AMERICA



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Our death benefits have significantly increased and are market-competitive.

And the good news just gets better!

- Point of Sale (POS) - Immediate decisions in most cases mean faster commission payouts!
- New higher limits - now up to \$200,000 with just the underwriter's approval.
- Minimum premiums continuing to start at just \$10,000.
- Valuable Royal Neighbors membership benefits and discount programs currently include a scholarship program, retail, medical, and legal discounts; and disaster aid.
- Accelerated Benefit Rider includes nursing home confinement.
- Use rnaquickquote.org or Quick Quote from your smart phone for on the spot quotes.

13% commission PLUS bonus from FSD!!

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Life of the Southwest

Flex Life IUL offers 13.00% cap with Living Benefit Riders

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[Click here for Living Benefits Rider brochure](#)

2015 Conference of Champions Trip to Maui - [click here for details](#)

American National

[2015 Marketing Conference to The Cove Atlantis](#)

Fixed Rate Annuities

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[AK MN MO OR PA WA](#)

Guggenheim Life & Annuity

Preserve Multi-Year Guarantee

	\$10,000 + \$249,999	\$250,000	Commission (0-80)
3 Year	1.85%	1.95%	1.00%
4 Year	2.25%	2.35%	1.75%
5 Year	2.75%	2.85%	2.50%
6 Year	2.90%	3.00%	2.50%
7 Year	3.00%	3.10%	2.50%
8 Year	3.10%	3.20%	2.50%
9 Year	3.20%	3.30%	2.50%
10 Year	3.30%	3.40%	3.00%
Agent Appointment	Sales Presentation	Brochure	Ratings

Liberty Bankers Life

Guaranteed Fixed Annuity Rates

Bankers Elite 3	1.90%	Guaranteed 3 Years - 2.00% (0-90)
Bankers Elite 5	3.00%	Guaranteed 5 Years - 2.25% (0-90)
Bankers 5	2.50%	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	3.15%	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	2.65%	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	3.35%	Guaranteed 9 Years - 2.75% (0-80)

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

A.M. Best recently reaffirmed the **B (stable)** financial strength rating of both LBL and CLIC. In their copyrighted news release, they commented on the company's strong capital position. Of particular note is that LBL's BCAR score was 181, an indication of significant strength. In spite of very good yields on real estate related investments, Best remains critical of this asset class.

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SecureLiving Independence

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	\$100,000 plus	\$50,000-\$99,999	\$15,000-\$49,999
Year 1 Guaranteed Rate (3.05% Base Rate)	5.30% Includes 2.25% Additional Interest Credit	4.80% Includes 1.75% Additional Interest Credit	4.30% Includes 1.25% Additional Interest Credit
Year 2 Guaranteed Rate (3.05% Base Rate)	3.05%	3.05%	3.05%
Surrender:	6 Years: 9%, 9%, 8%, 7%, 6%, 5%, 0% - NO MVA		
Issue Ages	0-85		
Brochures / Appointment	Brochure / Fact Sheet / Appointment		
Company Rating	A (excellent) by A.M. Best / Financials		

October 07, 2014

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Sample Illustration: [Illustration 10/06/2014](#)

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SecureLiving Smart Rate
([View as web page](#))

[Buyers Guide To Annuities](#)

		\$15,K - \$49,999	\$50K - \$99,999	\$100K - \$249,999	\$250,000+
Interest Rate:	5 Year Guaranteed Rate	2.20%	2.70%	2.90%	3.00%
Surrender Charges %:	7 year period: NO MVA 8,8,8,7,6,5,4,0%				
Issue Age:	0-85				
Commission:	3.00% (0-75) 1.95% (76-80) 1.05% (81-85)				
Brochure:	Brochure / Fact Sheet				
Appointment:	Agent Appointment				
Ratings:	A By A.M. Best - Click Here				
Sample Illustration:	Illustration 10/07/2014				

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[Company You Can Trust Brochure](#)

Life Insurance

F&G Life Insurance - **Newly Enhanced Commission**

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FIXED RATES - GUARANTEED GROWTH - TAX DEFERRAL

Jeff Affronti
jeff@fsdfinancial.com



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Fixed Annuity & Life Wholesaler

AIG Fixed Indexed Annuities - Income Rider Available

NO CAP OPTION - INCOME BASE DOUBLES - INCREASING INCOME

	Power 7 Protector		AG Power 7 Protector Plus Income		Power 10 Protector	Power 10 Protector Plus Income
Premium Bonus	0.00%		0.00%		4.00%	4.00%
	\$100K+	\$10K-100K	\$100K+	\$10K-100K	All Premium \$	All Premium \$
100% Participation Annual Pt to Pt	4.60%	4.10%	5.25%	4.75%	3.50%	3.00%
NO CAP Monthly Aver Spread	2.25%	2.75%	1.75%	2.25%	3.00%	3.75%
Monthly Additive Cap	2.00%	1.65%	2.10%	1.75%	1.65%	1.00%
Fixed Rate	2.20%	2.20%	1.80%	1.80%	1.50%	1.20%
Issue Ages	0-85		50-80		0-75	50-75
Living Benefit Rider (see below)	Not Available		Included 0.95% Fee		Not Available	Included 0.95% Fee

October 14, 2014

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Surrender Charges W/ MVA	8,7,6,5,4,3,2,0	8,7,6,5,4,3,2,0	10,9,8,7,6, 5,4,3,2,1,0	10,9,8,7,6, 5,4,3,2,1,0															
Commission	Option 1 4.00% (0-80) 2.00% plus 0.25% Trail (81-85) Option 2 1.50% (issue -80) With a 0.50% Trail	Option 1 4.00% (50 -80) Option 2 1.50% (50 -80) With a 0.50% Trail	Option 1 6.50% (issue -70) / 4.50% (71-75) Option 2 3.75% (issue -70) / 1.75% (71-75) With a 0.50% Trail Option 3 1.25% (issue -75) With a 1.00% Trail																
Brochures	Brochure 7 Brochure 7 Plus Income Comparison of Power 7 Power 7 Plus		Brochure 10 Brochure 10 Plus Income Comparison Power 10 & 10 Plus																
Living Benefit Rider	<table border="1"> <thead> <tr> <th>Attained Age:</th> <th>60-64</th> <th>65-69</th> <th>70-74</th> <th>75 +</th> </tr> </thead> <tbody> <tr> <td>Single Covered Person:</td> <td>4.25%</td> <td>5.00%</td> <td>5.50%</td> <td>6.00%</td> </tr> <tr> <td>Joint Covered Person:</td> <td>3.75%</td> <td>4.50%</td> <td>5.00%</td> <td>5.50%</td> </tr> </tbody> </table> <p>Brochure / Income Base Doubles / Guaranteed Rising Income</p>				Attained Age:	60-64	65-69	70-74	75 +	Single Covered Person:	4.25%	5.00%	5.50%	6.00%	Joint Covered Person:	3.75%	4.50%	5.00%	5.50%
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Life Insurance Product News

October 21, 2014

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The Role of Life Insurance in Retirement

Do your clients need to know more about the role that life insurance can play in their retirement? This [Producers Web article](#) can help YOU help your clients better understand their life insurance needs.

- Did you know that life insurance not only provides financial support to beneficiaries, but can also be used to supplement retirement income?
- Do you have clients who'd like to know more about how life insurance can help with their retirement income?
- Do your clients understand how taxes can affect their retirement goals?
- Are your clients researching the benefits of [Indexed Universal Life Insurance vs. a Roth 401\(k\)](#)?
- Do your clients know that with an indexed universal life product like **FG Life-Elite**, they can take policy loans against the cash value of their life insurance policy? The guaranteed maximum variable loan rate of 4.5% makes the **FG Life-Elite** product one of the most competitive IULs in the tax-free retirement marketplace. [Click here](#) to see how it works!

F&G Elite IUL

*15.25% annual cap

*110% commission (1st year target) PLUS bonus from FSD

Call Darren at 800-373-9697 for Bonus details.

[Click here for Product details](#)

LOW Guaranteed Loan Rates!

Elite IUL only 4.50%

Choice IUL only 5.00%

Heritage Single Premium IUL - Great wealth transfer product

*10% Premium bonus

*Return of Premium rider

*Simplified Underwriting

*11% commission PLUS bonus from FSD

[Click here for Agent Guide](#)

Royal Legacy SPWL Re-priced!



Fantastic Royal Legacy SPWL Re-price!

Now your clients can get more **death benefit for their premium dollars** with Royal Legacy Life Single Premium Whole Life (SPWL), making us one of the best choices out there. [Compare our rates!](#)

And the good news just gets better!

- Immediate decisions for your clients mean faster coverage and faster payouts!*
- New higher limits for home office approvals - up to \$200,000 with just the underwriter's approval.
- Minimum premiums start at just \$10,000.
- Valuable Royal Neighbors membership benefits and discount programs** currently include a scholarship program, disaster aid, and retail, medical, and legal discounts.
- Accelerated Benefit Rider includes terminal illness and permanent nursing home confinement.
- Use **Quick Quote** from your smart phone - educate your customers on the spot!

* Additional medical underwriting may be needed if the information provided isn't sufficient to determine an immediate pre-approval.

** Member benefits are provided at the discretion of Royal Neighbors of America and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed.

13% commission PLUS bonus from FSD!!

[Click here for Agent Guide](#)

The Importance of Living Benefits



Meet the Other Guy



National Life has a new compelling consumer approved video to help you tell their living benefits story.

There is a saying that goes "that won't happen to me, that always happens to the other guy."

They would like to introduce you to one of those other guys.



Robert Curry is a military veteran, father and husband. When he purchased Life insurance from National Life Group he was so moved by the living benefits, he became an agent himself. Bob didn't know that he would eventually have to use the Living Benefits that he was so passionate about.

We are proud to have captured Robert Curry's courageous story for you, your clients, and your prospects to experience. He wants as many people as possible to know what our life insurance products can do. [Watch his story](#) and find out why, and then help him tell it.

Flex Life IUL

*** 13.00% cap with Living Benefit Riders**

*** 100% commission (1st year target) PLUS bonus from FSD**

[Click here for Agent Guide](#)

[Click here for Living Benefits Rider brochure](#)

[2015 Conference of Champions Trip to Maui](#) -[click here for details](#)

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darren@fsdfinancial.com



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5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

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