

# Fixed Rate Annuity MYGA Hot List

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

October 01, 2018

800-373-9697

AGENT USE ONLY

**5 Year MYGA Rate  
True Walk-Away**

**3.85%**

Interest Withdrawals In 30 Days  
Full Accumulation Value Death Benefit  
Non-Recurring Surrender Charge  
No MVA + Confinement Waiver

**MYGA  
Rates Are**

**5 Year MYGA Rate  
True Walk-Away**

**4.35% Year 1**

**3.35% Years 2-5**

**3.55% 5 Year Average**

**3 Year MYGA Rate  
True Walk-Away**

**3.25%**

**2.00% Commission (0-90)**  
Non-Recurring Surrender Charges  
CA and FL Issue To Age 75

## Multi-Year Guarantee Annuity - MYGA Rates

Term	Guaranteed Interest Rate	Yield If No Withdrawals	Surrender Charges	Included Features	Carrier A.M Best / Base Commission
Monthly <a href="#">Details</a>	1.25%	N/A	0% None / No MVA	Liquid Full Death Benefit	B++ / 0.50% (1/12th Month)
3 Years <a href="#">Details</a>	<b>3.25%</b>	<b>10.07%</b>	7.9%, 7.0%, 6.2% <b>0% Thereafter</b> +/- MVA 1st 3 Years	NONE (FL full death benefit & CA if over 65 at issue)	B++ / 2.00% (0-90)
3 Years <a href="#">Details</a>	3.00%	9.27%	8%, 7%, 6% <b>0% Thereafter</b> +/- MVA	Full Death Benefit Interest Withdrawals Waivers	B++ / 2.00% (0-80)
4 Years <a href="#">Details</a>	3.05% - \$10K+ 3.15% - \$250K	12.76% 13.21%	7%,6%,5%,4% (30 Day Exit Window) Recurring ) - MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B++ / 1.75% (0-75)
5 Years <a href="#">Details</a>	<b>3.85%</b>	20.79%	8.5%,7.5%,7%,6%,4% 0% Thereafter—NO MVA	Full Death Benefit Interest Withdrawals Waivers	A- / 2.00% (0-75)
5 Years <a href="#">Details</a>	<b>4.35% Year 1</b> <b>3.35% Years 2-5</b> (3.55% 5 Year Yield)	19.06%	8.1%,7.3%,6.4%,5.5%, 4.5%, 0% Thereafter MVA	Full Death Benefit Interest Withdrawals	B++ / 2.00% (0-80)
5 Years <a href="#">Details</a>	4.00% (3.90% in CA & FL)	21.67% (21.08%)	9%, 8%, 7%, 6%, 5%, 30 Day Window <b>PRIOR</b> To End Of Period	None (CA & FL full death benefit)	B++ / 2.25% (0-80) Plus 0.75% Bonus
6 Years <a href="#">Details</a>	3.70%	24.36%	8%, 7%, 7%, 6%, 5%, 4%, <b>0%</b> <b>Thereafter</b> / MVA	Full Death Benefit Interest Withdrawals	B++ / 2.00%
7 Years <a href="#">Details</a>	4.10% (4.00% in CA & FL)	32.48% 31.59%	9%,8%,7%,6%,5%,5%,5% 30 Day Window <b>PRIOR</b> To End Of Period	None	B++ / 2.25% (0-80) Plus 0.75% Bonus
10 Years <a href="#">Details</a>	4.20% (4.10% in CA& FL)	50.90% 49.45%	9,8,7,6,5,5,5,5,5% 30 Day Widow <b>PRIOR</b> To End Of Guarantee Period	NONE	B++ / 2.75% 0-80) Plus 0.75% Bonus

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](http://www.fsdfinancial.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

800-373-9697

For Agent Use Only

October 03, 2018

# Immediate Annuities - SPIA Quotes

## Immediate Guaranteed Lifetime Income For longevity Protection!

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

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

SPIA can offer large guarantees from day 1.

### Check out these payout percentage for a life with 25 year certain guarantee.

A+ rated carrier | 3.00% commission | Income starts in 1 month | \$500,000 premium | **One Time Withdrawal Rider**

Gender / Age	Income Per Month / Annual %	Minimum Income Return	Income At Age 100
Male 65	\$2,368.53 / 5.68%	\$710,559.00	\$994,782.60
Male 67	\$2,404.69 / 5.77%	\$721,407.00	\$981,113.52
Male 70	\$2,449.44 / 5.88%	\$734,832.00	\$911,191.68
Male 72	\$2,465.89 / 5.92%	\$739,767.00	\$858,129.72
Gender / Age	Income Per Month / Annual %	Minimum Income Return	Income At Age 100
Female 65	\$2,352.06 / 5.64%	\$705,618.00	\$1,016,089.92
Female 67	\$2,394.75 / 5.75%	\$718,425.00	\$977,058.00
Female 70	\$2,435.83 / 5.85%	\$730,749.00	\$906,128.76
Female 72	\$2,460.42 / 5.91%	\$738,126.00	\$856,226.16

### Compare SPIA's against any other insurance option.

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.

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!

## Top Quality SPIAS

**GET A  
SPIA QUOTE  
HERE**

### 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
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- See what is needed for an immediate annuity illustration
- **Get A Quote & Compare Lifetime Income NOW!**

# Fixed Annuity Hotlist October 2018

## HotList Of Top MYG Annuity Rates

Hello agents, with the rate environment on the rise we have short term yields that have increased to numbers not seen in some time.

**Yield 10.07% in 3 Years @ 3.25%! \$500,000 grows to \$550,351.54**

**Fixed Rate Annuity  
MYGA Hot List**

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October 01, 2018      800-373-9697      AGENT USE ONLY

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True Walk-Away**

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10 Years <a href="#">Details</a>	4.20% (4.10% in CA & FL)	50.90% 49.45%	9, 8, 7, 6, 5, 5, 5, 5, 5% 30 Day Window PRIOR To End Of Guarantee Period	NONE	B++ / 2.75% 0-80 Plus 0.75% Bonus

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

FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE

## Liberty Bankers Life - Rate Increase (LBL)

### Enhanced Rate - Walk Away MYGA's

*Surrenders 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 or 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 Term	Commission
<u>3.85%</u>	9 Years	2.75%
<u>3.80%</u>	7 Years	2.50%



Bankers Elite 5

**3.80%**

Issued to Age 90 (75 in CA & FL)

Bankers Elite 3

**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

[3.80%](#)

[3.25%](#)

[1.25%](#)

5 Years

3 Years

LIQUID None

2.25%

2.00%

0.50% annually (as 1/12 monthly trail)

## New Illustrations

LBL has a new format for their illustration, check out the sample 3 years @ 3.25%. Simple and yet detailed, the illustration lets clients see the accumulation growth and life annuitization in the future.



### Bankers Elite 3

A Single Premium Deferred Annuity  
California policy form BankersElite-0112-CA

A Fixed Annuity Illustration Prepared for

Valued Client

Prepared by

Jeff Affronti FSD Insurance Services

This is an illustration only. This illustration is not intended to predict actual performance. Interest rates or values that are set forth in this illustration are not guaranteed except for those items clearly labeled as guaranteed.

Please review the entire Disclosure Document provided with this illustration and the Buyer's Guide provided with your Annuity for more detailed information. This proposal is for illustrative purposes and is not part of the annuity contract. This illustration must be accompanied by the Product Disclosure.

Liberty Bankers Life Insurance Company  
1605 LBJ Freeway  
Suite 700  
Dallas, Texas 75234

This illustration is not valid unless all pages are present.  
Date prepared: 10/02/2018  
Page 1 of 5

### Bankers Elite 3 Single Premium Deferred Annuity

Annuitant: Valued Client Initial Guaranteed Interest Rate: 3.25%  
Age: 67, M Guaranteed for: 3 Years  
Anticipated Premium: \$500,000.00 Minimum Guaranteed Interest Rate: 1.00%  
State of Residence: California

TABLE OF ILLUSTRATED VALUES

Year	End of Year Age	Beginning of Year Premium	End of Year Guaranteed Values Excluding MVA		End of Year Projected Values Excluding MVA		Minimum Guaranteed Cash Surrender Value
			Accumulated Value	Cash Surrender Value	Accumulated Value	Cash Surrender Value	
1	68	500,000.00	516,250.00	475,466.25	516,250.00	475,466.25	472,646.59
2	69	0	533,028.13	495,716.16	533,028.13	495,716.16	492,734.09
3	70	0	550,351.54	516,229.74	550,351.54	516,229.74	513,675.31
4	71	0	555,855.06	555,855.06	568,237.97	568,237.97	523,948.78
5	72	0	561,413.61	561,413.61	586,705.70	586,705.70	534,427.75
6	73	0	567,027.75	567,027.75	605,773.64	605,773.64	545,116.31
7	74	0	572,698.03	572,698.03	625,461.28	625,461.28	556,018.63
8	75	0	578,425.01	578,425.01	645,788.77	645,788.77	567,139.00
9	76	0	584,209.26	584,209.26	666,776.91	666,776.91	578,481.75
10	77	0	590,051.35	590,051.35	688,447.16	688,447.16	590,051.38

This illustration is not valid unless all pages are present.  
Date prepared: 10/02/2018  
Page 4 of 5

## SINGLE PREMIUM WHOLE LIFE (SPWL)

Tax-Efficient Wealth Transfer - Create a LEGACY - See sample 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

### See Premium Rate Guide - Preferred and Standard

- 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
- 12.00% commission
- Full incentive trip credit
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD
- [Request a quote](#)
- Sample Quotes \$100,000 Premium  
[Male 55](#) - Death Benefit = \$222,000 - \$207,000  
[Female 55](#) - Death Benefit = \$253,000 - \$236,000



## LBL Agent Information

Get [appointed](#) with LBL now! If you are looking for a carrier who has shown a commitment to the their agent and client base 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 clients are truly looking for.

## Fixed Rate Deferred Annuities

### Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

#### Fixed Annuity Carriers - Agents ONLY

- Liberty Bankers | [Agent Appointment](#)
- Guggenheim | [Agent Appointment](#)
- Sagicor Life | [Agent Contracting](#)
- 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](#)

#### 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!)
- 3.60% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.25% For 7 Years - [Details](#) (4.00% Commission)
- 3.75% For 6 Years - [Details](#) (A- Rated)
- 3.65% For 5 Years - [Details](#) (All Inclusive Product)
- 3.60% 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)**
- 3.40% For 5 Years - [Details](#) (A Rated)
- 3.35% 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)**
- 2.85% For 3 Years - [Details](#) (A Rated)
- 2.95% 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 Rates Increase

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

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about Annuicare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

# Fixed Indexed Annuity

## Equitrust - Increased Commission and a 6.00% CAP!

### MarketValue Index<sup>®</sup> Annuity

#### Highly Competitive Rates Available Now!

1-Year Interest	2.75%
1-Year Point-to-Point Cap	6.00%
1-Year Point-to-Point Part	55.00%
1-Year Monthly Average Cap	7.00%
1-Year Monthly Avg Part	100.00%
1-Year Monthly Cap	1.90%
2-Year Monthly Avg Cap	20.00%

#### 1% Commission Increase!

MarketValue Index offers the additional 1% commission to selling agents, on applications received on or after 9/17.\*

#### Product Features

- Flexible-premium, 10-year, deferred, index annuity
- Issue ages 0-80; no commission reduction on first-year premium; reduced commission for premium years 2-5
- 110% free withdrawals after year 1
- Nursing home waiver and terminal illness rider
- Full accumulation value at death
- Optional income rider with 6% roll-up for up to 10 years

#### Agent Guide

**AGENT GUIDE MARKETVALUE INDEX ANNUITY**

**Product Description:** A Flexible Premium Fixed Indexed Annuity with a reserve credited to the account and a variety of optional riders.

**Applicant Ages:** 0-80 ages (or 85 for the 10-Year and 20-Year Riders)

**Minimum Premium:** \$100 per month for the 10-Year Rider. \$250 per month for the 20-Year Rider. \$500 per month for the 30-Year Rider.

**Commission Structure:** The commission structure for this annuity is as follows: Year 1: 5.00% (or 6.00% for applications received on or after 9/17/17); Years 2-5: 4.00%; Years 6-10: 3.00%; Years 11-20: 2.00%; Years 21-30: 1.50%; Years 31-40: 1.00%; Years 41-50: 0.75%; Years 51-60: 0.50%; Years 61-70: 0.25%; Years 71-80: 0.00%.

#### Agent Appointment

**APPOINTMENT APPLICATION**

1. Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

2. Business Name: \_\_\_\_\_

3. (Check one)  Sole Proprietorship  Partnership  S-Corporation  Other: \_\_\_\_\_

4. (Check one)  New  Existing  Renewal

5. (Check one)  New  Existing  Renewal

6. (Check one)  New  Existing  Renewal

7. (Check one)  New  Existing  Renewal

8. (Check one)  New  Existing  Renewal

9. (Check one)  New  Existing  Renewal

10. (Check one)  New  Existing  Renewal

11. (Check one)  New  Existing  Renewal

12. (Check one)  New  Existing  Renewal

13. (Check one)  New  Existing  Renewal

14. (Check one)  New  Existing  Renewal

15. (Check one)  New  Existing  Renewal

16. (Check one)  New  Existing  Renewal

17. (Check one)  New  Existing  Renewal

18. (Check one)  New  Existing  Renewal

19. (Check one)  New  Existing  Renewal

20. (Check one)  New  Existing  Renewal

21. (Check one)  New  Existing  Renewal

22. (Check one)  New  Existing  Renewal

23. (Check one)  New  Existing  Renewal

24. (Check one)  New  Existing  Renewal

25. (Check one)  New  Existing  Renewal

26. (Check one)  New  Existing  Renewal

27. (Check one)  New  Existing  Renewal

28. (Check one)  New  Existing  Renewal

29. (Check one)  New  Existing  Renewal

30. (Check one)  New  Existing  Renewal

#### Client-Use Flyer

**Equitrust**

**AGENT GUIDE MARKETVALUE INDEX ANNUITY**

**AGENT APPOINTMENT**

**CLIENT-USE FLYER**

**Historical Chart**

**Historical Chart: MarketValue Index<sup>®</sup>**

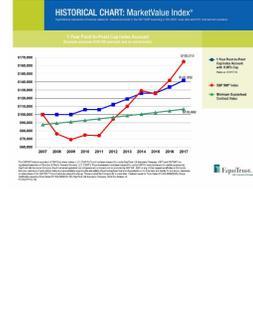
This fixed and indexed annuity from Equitrust Life Insurance Company enables you to:

- Lock in S&P 500<sup>®</sup> Index gains, subject to a Cap or Participation Rate
- Completely avoid market losses - Guaranteed!

Call me today for more information.

Agent Name: \_\_\_\_\_  
Company Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone Number: \_\_\_\_\_  
Website: \_\_\_\_\_

#### Historical Chart



# Lincoln National (A+) Rated

**NEW Income Payout Rates**  
**Check the payout percentages with the 65 year old joint life option at 5.50%!**



ANNOUNCEMENT

## Higher guaranteed income

Available October 1, 2018

We're excited to announce that we are increasing the guaranteed income percentages for *Lincoln Lifetime Income*<sup>SM</sup> Advantage 2.0 (Managed Risk), available only with Lincoln variable annuities. These changes are effective Monday, October 1, 2018.

### Increased income percentages for single and joint life

- For new rider elections of *Lincoln Lifetime Income*<sup>SM</sup> Advantage 2.0 (Managed Risk) on or after Monday, October 1, 2018, the Guaranteed Annual Income (GAI) percentages for single and joint life will increase as follows:

Age	Current		Age	October 1, 2018	
	Single	Joint		Single	Joint
75+	6.00%	5.75%	75+	6.00%	5.75%
65 - 74	5.60%	5.35%	70 - 74	5.75%	5.60%
			65 - 69	5.60%	5.50%
59 - 64	4.50%	4.25%	59 - 64	4.50%	4.25%
55 - 58	3.75%	3.75%	55 - 58	3.75%	3.75%

- The cost remains unchanged: 1.25% single life and 1.50% joint life, above standard contract expenses.

We look forward to helping you support your clients with their retirement income planning needs.

Insurance products issued by:  
 The Lincoln National Life Insurance Company  
 Lincoln Life & Annuity Company of New York

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2248560

Page 1 of 2

## Life Insurance - SPWL

### Single Premium Whole Life (SPWL)

**A great product for any agent who sells fixed annuities.**

Similar to a fixed annuity, there is a guaranteed cash value, surrender period, and withdrawals are available. The 1 aspect that

differentiates this SPWL from a fixed annuity is the enhanced death benefit.

### Sample Quotes \$50,000 Premium:

Male age 55 can place \$50,000 into this SPWL and his guaranteed death benefit day 1 is \$107,759 ([Sample Illustration](#))

Male age 60 can place \$50,000 into this SPWL and his guaranteed death benefit day 1 is \$92,421. ([Sample Illustration](#))

Male age 65 can place \$50,000 into this SPWL and his guaranteed death benefit day 1 is \$81,967 ([Sample Illustration](#))

### Sample Quote \$100,000 Premium:

Male age 55 can place \$100,000 into this SPWL and his guaranteed death benefit day 1 is \$215,517 ([Sample Illustration](#))

[Request A Life Insurance Quote](#)

**PRODUCT PROFILE**  
Royal Legacy Life  
Form Series 1313  
Single Premium Whole Life (SPWL)  
For Agent Use Only

Royal Legacy Life from Royal Neighbors of America is a single premium whole life (SPWL) product that offers a simple concept for positioning the value of life insurance in a wealth transfer sale. By reallocating funds to Royal Legacy Life, your clients can increase the amount they leave to their loved ones.

- May be suitable for a client where:
- There is a need for life insurance
  - The client has funds now available
  - There is an additional established emergency fund
  - Funds have been earmarked for the purpose of transferring wealth to beneficiaries
  - The client is looking to maximize his/her legacy

#### FINANCIAL NEEDS MET BY THE PRODUCT:

- Permanent life insurance with a guaranteed death benefit
- Wealth transfer
- A way to increase the gift your clients leave to their beneficiary

#### TARGET MARKET:

- Clients ages 45-80 who are looking for a way to protect their life through insurance while maximizing the legacy they leave their loved ones

PRODUCT FEATURES	BENEFITS
Wealth transfer	Maximize your clients' estate
Guaranteed cash value and death benefit	Security of a guaranteed product
One premium payment	Convenient for clients
Accelerated Death Benefit Rider for Critical, Chronic, and Terminal Illness <sup>1</sup>	Owners can draw down the death benefit in the event of a qualifying illness
Loan against certificate cash value available	Owners can access cash value in an emergency
Underwriting based on Net Amount at Risk (NAR) [NAR = Face Amount - Single Premium Payment]	Simplified underwriting process of specified NAR levels



<sup>1</sup> Rules not available in all states.

For agent use only - not to be used for consumer solicitation purposes. Form series 1313. Not available in all states. Contractual provisions and limitations may vary by state.

## Agent Information

### Agent Appointment Licensing

**PRODUCER CONTRACTING CHECKLIST**

Please be sure to **SIGN** the **Producer Contracting Application, Direct Deposit Authorization Agreement (if requested), and the Contract to Represent.**

Attach the following forms:

**CONTRACTING**

- Producer Application (must sign)
- Contract to Represent (must sign)
- Commission Acknowledgment
- Direct Deposit Authorization Agreement (must sign if elected)
- Voided Check
- Annualization Agreement (must sign if requested)

**LICENSING**

- Copy of current Resident Insurance License
- Individual license (contracting as an individual or partnership)
- Individual license of the Corporation's Principal (Authorized Officer who signed the Contract to Represent)
- Corporate license if required by the state of charter

If you are requesting any Non-Resident appointments:

- Copy of current Non-Resident License(s)
- Non-Resident appointment form for each requested appointment

**ANTI-MONEY LAUNDERING (AML) TRAINING REQUIREMENT**

- LIMRA
- Provider's Certificate of Completion (Other than LIMRA)

Return ALL Forms to your Recruiting Agent →

**FSD Financial**  
Attn: Darren Mitchell  
3330 Corbin Avenue #101  
Folsom, CA 95136  
Fax # 916-881-6973  
Email: darrenm@financial.com

Form 1001-1, Rev. 1/2012

### Financial Info

**Royal Neighbors of America**

Group Affiliation: Royal Neighbors of America  
Address: 210 Quince Orchard Road, Suite L, #1201, Rockville, MD 20850-4212  
Phone: 800-424-4762

Director: NAC Member  
Year Established: 1955  
Company Type: Fraternal

**Assets & Liabilities**

Total Adjusted Assets: 1,099,223  
Total Liabilities: 814,908  
Separate Accounts: 0  
Total Surplus & AVB: 213,285  
As % of General Account Assets: 21.0%

**Invested Asset Distribution**

Total Invested Assets: 976,740

5 Year Investment Yields: 4.44%

Net yield on non-invested assets

**Non-Performing Assets**

Bonds in or Near Default: 0.0%

Problem Mortgage: 0.0%

Risk Capital Accounted by Foreclosure: 0.0%

Total Non-Performing Assets/Surplus & AVB: 0.0%

As a Percent of Invested Assets: 0.0%

**Income & Earnings**

Total Income: 154,623  
Net Premiums/Volutes: 104,105  
Earnings Before Dividends and Taxes: 2,195  
Net Operating Earnings: 3,000

A Best's Financial Strength Rating speaks to the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength or ability to pay its obligations to policyholders. View our ratings here: [http://www.aaa.com/ratings](#)

Data for the first 101 years for the insurance company's history available. All other amounts are in thousands. All ratings shown are current as of December 31, 2016.

Member of the Royal Neighbors of America, 3330 Colton Ave., Folsom, CA 95136 Phone: 916-881-6973 Email: darrenm@financial.com

Form 1-17-2

### Product Guide

**ROYAL NEIGHBORS OF AMERICA**  
Insurance with a Difference

ROYAL NEIGHBORS OF AMERICA IS AN INSURANCE ORGANIZATION

- designed to agents
- that is 119 years old, with \$400 million of assets and \$12 billion of surplus as of Dec. 31, 2013
- rated A+ (Standard by A.M. Best as of Dec. 31, 2013)

**CHOICE SERIES ANNUITIES**

**MULTI-YEAR GUARANTEE ANNUITIES**

- Single Premium Deferred Annuity
- Issue ages: 16-99 (Owner Irrevocable), 16-99 (Owner Revocable), 16-99 (Owner Revocable), 16-99 (Owner Revocable)
- Minimum Withdrawal Guarantee: 10%

**Choice 6**

- 6-year rate guarantee for 6 years
- Greater surrender charge
- Minimum premium of \$5,000
- Rollover for a 10-year guaranteed interest rate

**Choice 5**

- 5-year rate guarantee for 5 years
- Greater surrender charge
- Minimum premium of \$10,000

**Choice 3**

- 3-year, 7-year interest rate guarantee periods
- 30-day non-refundable minimum period for first 30 days of the 7-year, 7-year guarantee periods
- 7-year surrender charge schedule
- Minimum premium \$20,000

**HEALTH PROGRESS ANNUITY**

**SteadyChoice II Flexible Premium Deferred Annuity**

- Minimum premium \$100/month or \$1,200 annually, maximum premium \$10,000/year
- Issue ages: 16-99 (Owner Irrevocable), 16-99 (Owner Revocable), 16-99 (Owner Revocable)
- 10-year surrender charge period
- 10% standing up to 10% of accumulation value per year with a 5-year charge
- \$10,000 administrative fee applies to accounts with less than minimum open account value

**IMMEDIATE INCOME ANNUITY**

**Single Premium Immediate Annuity**

- Minimum premium \$5,000
- Single premium with 10-year 20-year Period Certain, 100% or 200% payable to the surviving joint Annuitant
- Fixed Contract only with survival benefit 2-30 years
- Issue ages: 16-99 (Owner)

**FAMILY BENEFITS FOR AGENTS AND CERTIFICATEHOLDERS**

- Award benefits available
- Tailored to meet individual needs/benefits for beneficiaries
- The Royal Neighbor magazine
- Health and well-being programs
- Child care services
- Travel services
- Health savings
- Charitable contributions
- Life insurance

These benefits are provided at the discretion of Royal Neighbors of America. They are not part of any insurance or annuity contract and are not guaranteed.

Form 1001-1, Rev. 1/2012

## News and Reviews

### WHAT'S HAPPENING NOW

#### 2018 Important Topics

- 2018 Retirement Planning Guide W&S
- 2018 Tax Reference Guide Lafayette Life
- 2017 Tax Reference Guide Integrity
- 2018 Cost of Living Adjustments Announced
- **QLAC NEWS:**

Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed

#### Trips / Rewards

- Liberty Bankers 2019 Scotland
- American National Cabo 2019
- Portugal Douro River Cruise - Sentinel Security
- Equitrust - Napa Valley

#### Annuity Webinars

- Sagico Accumulation Focus 10/23/2018

Owner/Annuitant less purchase payments paid for another QLAC contract.

- Life Of The Southwest National Life Group
- Lafayette Life - What will retirement income look like
- Lafayette - 10 Pay (recording)
- Lafayette - Executive Bonus Arrangements Using Life Insurance (Recording)

### Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs
- Partial 1035 Rule - IRS Page

## 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 annuity!  
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](http://www.FSDfinancial.com) | [www.SPIAquote.com](http://www.SPIAquote.com) | [www.AnnuityExperts.com](http://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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## FSD Financial Services Insurance News & Reviews

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

Quality | Integrity | Expertise | [www.fsdfinancial.com](http://www.fsdfinancial.com) | [www.SPIAquote.com](http://www.SPIAquote.com)

800-373-9697

For Agent Use Only

October 10, 2018

# Fixed Indexed Annuity

## An Original FIA Crediting Method

Some of the most client friendly crediting methods are the simplest to understand. Understanding can help increase overall client satisfaction. Carriers with higher caps on the [point to point annual reset option](#) may be a great fit for your risk averse clients. This method gives 100% of the index gain up to the cap, locks in gains each year and resets the index annually. This is the option clients should find very easy to follow and it has a long history of good performance.

See the carrier rate sheets for all crediting methods, there is a bunch of them!

Carrier / Term / Annual Pt. 2 Pt. Cap Method	Information
<b>Great American Life</b> 5 Year - 6.30% (\$100K+) 6.05% (\$10K - \$99K) 7 Year - 6.40% (\$100K+) 6.15% (\$10K - \$99K)	<a href="#">Agent Appointment &amp; Commissions</a> <a href="#">5 Year Product Info</a> <a href="#">7 Year Product Info</a> <a href="#">Carrier Rate Sheet</a>
<b>Sagicor Life</b> 5 Year - 6.00% (\$15K - \$750K) 7 Year - 6.15% (\$15K - \$750K) 10 Year - 6.30% (\$15K - \$750K)	<a href="#">Agent Appointment &amp; Commissions</a> <a href="#">5, 7 and 10 Year Product Info</a> <a href="#">Carrier Rate Sheet</a> <a href="#">Commission Bonus</a>
<b>The Standard Insurance</b> 5 Year - 5.50% (\$100K+) 5.25% (\$15K - \$99K) 7 Year - 6.00% (\$100K+) 5.75% (\$15K - \$99K) 10 Year - 6.25% (\$100K+) 6.00% (\$15K - \$99K)	<a href="#">Agent Appointment &amp; Commissions</a> <a href="#">5, 7 and 10 Year Product Info</a> <a href="#">Carrier Rate Sheet</a>
<b>Sentinel Security Life</b> 5 Year - 6.00% (\$15K - \$750K)	<a href="#">Agent Appointment &amp; Commissions</a> <a href="#">Product Info</a> <a href="#">Carrier Rate Sheet</a>
<b>Equitrust</b> 10 Year - 6.00% (\$10K - \$999K)	<a href="#">Agent Appointment &amp; Commissions</a> <a href="#">Product Info</a> <a href="#">Carrier Rate Sheet</a>
<b>Would you like to see an Illustrations?</b>	<a href="#">Click Here</a>

# Income Rider By Lincoln National (A+) Rated

**NEW Income Payout Rates**  
**Check the payout percentages with the 65 year old joint life option at 5.50%!\***

## Pay-Out Percentages

**Lincoln Financial Group**  
 You're In Charge<sup>SM</sup>

ANNOUNCEMENT

### Higher guaranteed income

Available October 1, 2018

We're excited to announce that we are increasing the guaranteed income percentages for *Lincoln Lifetime Income<sup>SM</sup> Advantage 2.0 (Managed Risk)*, available only with Lincoln variable annuities. These changes are effective Monday, October 1, 2018.

**Increased income percentages for single and joint life**

- For new rider elections of *Lincoln Lifetime Income<sup>SM</sup> Advantage 2.0 (Managed Risk)* on or after Monday, October 1, 2018, the Guaranteed Annual Income (GAI) percentages for single and joint life will increase as follows:

Current			October 1, 2018		
Age	Single	Joint	Age	Single	Joint
75+	6.00%	5.75%	75+	6.00%	5.75%
65 - 74	5.60%	5.35%	70 - 74	5.75%	5.60%
59 - 64	4.50%	4.25%	65 - 69	5.40%	5.50%
55 - 58	3.75%	3.75%	59 - 64	4.50%	4.25%
			55 - 58	3.75%	3.75%

- The cost remains unchanged: 1.25% single life and 1.50% joint life, above standard contract expenses.

We look forward to helping you support your clients with their retirement income planning needs.

Insurance products issued by:  
 The Lincoln National Life Insurance Company  
 Lincoln Life & Annuity Company of New York

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## Carrier Rate Sheet

**Lincoln Financial Group**  
 You're In Charge<sup>SM</sup>

LINCOLN FIXED INDEXED ANNUITIES

### Lincoln fixed annuity

Rate Sheets

**Fixed indexed annuities**  
 Effective for applications received on or after 9/19/18<sup>1</sup>

	Premium	Initial Fixed Interest Rate	Performance Triggered Specified Rate	2-Year Point-to-Point Cap <sup>2</sup>
<b>New Directions 6</b> <small>3-year fixed interest rate guarantee period</small>	< \$100K	2.75%▲	4.00%▲	11.25%▲
	≥ \$100K	3.00%▲	4.50%▲	12.25%▲
<b>New Directions 8</b> <small>Single year fixed interest rate guarantee period</small>	< \$100K	2.30%▲	3.80%▲	9.50%▲
	≥ \$100K	2.45%▲	4.35%▲	11.50%▲

	Premium	Fixed Interest Rate	1-Year Volatility Controlled Point-to-Point Indexed with Spread Account	Performance Triggered Specified Rate	1-Year Point-to-Point Indexed with Cap Account
<b>OptiBlend 7</b>	< \$100K	2.20%	1.95%	3.80%	4.25%
	≥ \$100K	2.30%	1.45%	4.00%	5.50%
<b>OptiBlend 10</b>	< \$100K	2.40%	1.30%	4.25%	5.25%
	≥ \$100K	2.45%	0.90%	4.50%	6.20%

	Premium	Fixed Interest Rate	Performance Triggered Specified Rate	Monthly Indexed Cap <sup>3</sup>	1-Year Volatility Controlled Point-to-Point Indexed with Spread Account
<b>OptiChoice 5</b>	< \$100K	2.15%▲	3.70%▲	1.55%▲	2.25%▼
	≥ \$100K	2.30%▲	4.00%▲	1.60%▲	1.80%▼
<b>OptiChoice 7</b>	< \$100K	2.25%▲	4.00%▲	1.65%▲	2.05%▼
	≥ \$100K	2.35%▲	4.20%▲	1.75%▲	1.55%▼
<b>OptiChoice 9</b>	< \$100K	2.35%▲	4.20%▲	1.75%▲	1.40%▼
	≥ \$100K	2.55%▲	4.50%▲	1.85%▲	1.15%▼

Note: Arrows indicate a change from last month. Rate lock procedures vary by product line and transaction type. Please refer to the product specific rate lock guidelines for complete details.

<sup>1</sup>Specified Rate for the initial one-year indexed term. This account is not available in WA.  
<sup>2</sup>Indexed Interest Cap for the initial two-year indexed term.  
<sup>3</sup>Monthly Indexed Cap for the initial one-year indexed term.  
<sup>4</sup>Indexed Interest Spread for the initial one-year indexed term.  
<sup>5</sup>Credited to paid premium received during indicated years.  
<sup>6</sup>Monthly Indexed Cap for the initial two-year indexed term.  
<sup>7</sup>All guarantee periods may not be available at the same time.  
<sup>8</sup>Interest rates for subsequent guarantee periods may be higher or lower and may differ from those used for new contracts or for contracts issued at different times.

Insurance products issued by:  
 The Lincoln National Life Insurance Company

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## Immediate Annuities - SPIA Quotes

**5.00% + Income Stream Immediately With Long Term Guarantees**

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

Check out these payout percentage for a life with 30 year certain guarantee from an (A+) rated carrier.

Income starts in 1 month | \$500,000 premium | 3.00% Commission | One time Withdrawal Rider Included

Gender / Age	Income Per Month / Annual %	Minimum Income Return on \$500K	Income Thru Age 100
Male 62	\$2,191.61 / 5.26%	\$788,979.60	\$1,025,673.48
Male 65	\$2,213.18 / 5.31%	\$796,744.80	\$956,093.76
Male 67	\$2,224.74 / 5.34%	\$800,906.40	\$907,693.92
Male 70	\$2,239.58 / 5.37%	\$806,248.80	\$833,123.76
Gender / Age	Income Per Month / Annual %	Minimum Income Return	Income At Age 100
Female 62	\$2,201.61 / 5.28%	\$792,579.60	\$1,030,353.48
Female 65	\$2,224.68 / 5.34%	\$800,884.80	\$961,061.76
Female 67	\$2,241.64 / 5.38%	\$806,990.40	\$914,589.12
Female 70	\$2,246.99 / 5.39%	\$808,916.40	\$835,880.28

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.

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!

## Top Quality SPIAS



For Immediate  
Lifetime Income  
Get A SPIA Quote!

Immediate Annuities

 **SPIAQUOTE.COM**  
800-373-9697

**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
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

## Liberty Bankers Life - Rate Increase (LBL)

### Enhanced Rate - Walk Away MYGA's

*Surrenders Periods From 0 - 9 Years!*

## 3 Year MYGA Yield 10.07%

**Multi-Year Guarantee Annuity (MYGA)**  
All LBL Fixed Annuities are true "walk away" at the end of the term. No recurring surrender charges or 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 Term	Commission
<a href="#">3.85%</a>	9 Years	2.75%
<a href="#">3.80%</a>	7 Years	2.50%
<a href="#">3.80%</a>	5 Years	2.25%
<a href="#">3.25%</a>	3 Years	2.00%
<a href="#">1.25%</a>	LIQUID None	0.50% annually (as 1/12 monthly trail)

## SINGLE PREMIUM WHOLE LIFE (SPWL)

Tax-Efficient Wealth Transfer - Create a LEGACY - See sample 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
- 12.00% commission
- Full incentive trip credit
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD
- [Request a quote](#)
- Sample Quotes \$100,000 Premium
- [Male 55](#) - Death Benefit = \$222,000 - \$207,000

**See Premium Rate Guide - Preferred and Standard**

[Female 55](#) - Death Benefit = \$253,000 - \$236,000



## 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 clients are truly looking for.

## Fixed Rate Deferred Annuities

### Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

Commission Specials - Sagicor - Sentinel Security - Atlantic Coast

#### Fixed Annuity Carriers - Agents ONLY

- [Liberty Bankers](#) | [Agent Appointment](#)
- [Guggenheim](#) | [Agent Appointment](#)
- [Sagicor Life](#) | [Agent Contracting](#)
- [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](#)

#### 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!)
- 3.60% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.25% For 7 Years - [Details](#) (4.00% Commission)
- 3.75% For 6 Years - [Details](#) (A- Rated)
- 3.65% For 5 Years - [Details](#) (All Inclusive Product)
- 3.60% 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%)**
- 3.40% For 5 Years - [Details](#) (A Rated)
- 3.35% 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)**
- 2.85% For 3 Years - [Details](#) (A Rated)
- 2.95% 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 Rates Increase

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

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about Annuicare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

## News and Reviews

### WHAT'S HAPPENING NOW

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- [Equitrust - Napa Valley](#)

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- [Lafayette - Executive Bonus Arrangements Using Life Insurance \(Recording\)](#)

#### Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

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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 annuity!

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**





Quality | Integrity | Expertise

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

[www.FSDfinancial.com](http://www.FSDfinancial.com) | [www.SPIAquote.com](http://www.SPIAquote.com) | [www.AnnuityExperts.com](http://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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# FSD Financial Services Insurance News & Reviews

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

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October 17, 2018

## LTC Option

### Help clients protect their savings from long-term care expenses.

Lincoln has done a good job using multiple products to accomplish clients goals. The concept here is, clients can use an income optioned annuity to fund a life product designed to provide LTC benefits. The example uses \$200,000 and funds the life product at \$9,000 annually for the 10 years. After the initial 10 years the \$9,000 continues for life. The income can increase to \$20,000 annually if client ever qualifies for the nursing home enhancement. That is fabulous especially combined with the LTC benefits, a great concept.

The carrier could do better by also illustrating their SPIA as an option. Even if 50% of clients use the enhancement, the other 50% paid for something they will never use. Lincoln has a good DIA, Deferred Income Annuity and SPIA Immediate Annuity.

If the Lincoln SPIA, life and installment refund, was used to fund this Life / LTC concept, the \$9,000 annually would only cost \$165,844.66. That is only 83% of the premium illustrated in the FIA option. 83%! What could we do with that 17% over the next 10 years? I did find a SPIA that would fund a life installment refund for \$9,000 annually at a premium of only \$152,157.15, leaving \$47,842.85. \$47,842.85 premium in a the FIA at Lincoln will pay \$4,615 annually in 10 years. So, ALL clients could have \$13,615.00 annually without triggering a nursing home event and \$16,504.00 with an event. Again, clients would get an extra \$4,615 annually for life!

FOR IMMEDIATE LIFETIME INCOME - THE SPIA IS THE HIGHEST RETURN, start there and build the FIA in as needed.

<h3>Sudden Heath Change</h3>	<h3>Case Study - Male Age 60</h3>	<h3>FIA Income Trigger Quote</h3> <p><b>\$9,000 Annually Immediately</b></p>	<h3>LTC Benefit Product Quote</h3>
<h3>SPIA Quote Lincoln</h3> <p><b>\$165K to Fund \$9K Annually Immediately</b></p>	<h3>FIA Deferred For 10 Yrs.</h3> <p><b>\$4,615 Annually In 10 Years</b></p>	<h3>Best Cost Of \$9K Income</h3> <p><b>Single Premium Immediate Annuity Quote</b></p> <p>Prepared for Valued Annuitant</p> <p>Prepared by: [Name]</p> <p>Quote Date: <b>October 17, 2018</b></p> <p>Quote Expiration Date: <b>October 24, 2018</b></p> <p>Income Option: <b>Lifetime with Installment Refund</b></p> <p>Premium Amount: <b>\$152,157.15</b></p> <p>Annuitant: <b>Valued Annuitant</b></p> <p>Owner Name: <b>Valued Annuitant</b></p> <p>State: <b>Arizona (AZ)</b></p> <p>Contract Type: <b>Non-Qualified</b></p> <p>Income Payment Amount: <b>\$9,000.00</b></p> <p>Payment Frequency: <b>Annual</b></p> <p>Cost Basis: <b>\$0.00</b></p> <p>Deferral Period: <b>1 Month(s)</b></p> <p>Increasing Payout Option: <b>0%</b></p>	<h3>Strong Financials</h3> <p><b>Lincoln National Life Ins Co</b></p> <p>Single Premium Immediate Annuity Quote</p> <p>Quote Date: <b>October 17, 2018</b></p> <p>Quote Expiration Date: <b>October 24, 2018</b></p> <p>Income Option: <b>Lifetime with Installment Refund</b></p> <p>Premium Amount: <b>\$152,157.15</b></p> <p>Annuitant: <b>Valued Annuitant</b></p> <p>Owner Name: <b>Valued Annuitant</b></p> <p>State: <b>Arizona (AZ)</b></p> <p>Contract Type: <b>Non-Qualified</b></p> <p>Income Payment Amount: <b>\$9,000.00</b></p> <p>Payment Frequency: <b>Annual</b></p> <p>Cost Basis: <b>\$0.00</b></p> <p>Deferral Period: <b>1 Month(s)</b></p> <p>Increasing Payout Option: <b>0%</b></p>
<p><a href="#">AGENT APPOINTMENT</a></p>		<p><a href="#">CARRIER RATE SHEET</a></p>	



## 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 clients are truly looking for.

## Immediate Annuities - SPIA Quotes

### Premium Is Guaranteed With Refund Options

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

Check out these payout percentages for a life with full premium Installment Refund Guarantee From an (A+) rated carrier.

Income starts in 1 month | \$500,000 premium | 3.00% Commission | One time Withdrawal Rider Included

Gender / Age	Income Per Month / Annual %	Minimum Income Return on \$500K	Income Thru Age 100
Male 62	\$2,486.89 / 5.26%	\$500,000.00	\$1,163,864.52
Male 65	\$2,620.08 / 6.29%	\$500,000.00	\$1,131,874.56
Male 67	\$2,738.39 / 6.57%	\$500,000.00	\$1,117,263.12
Male 70	\$2,785.29 / 7.01%	\$500,000.00	\$1,087,222.08
Gender / Age	Income Per Month / Annual %	Minimum Income Return	Income At Age 100
Female 62	\$2,402.86 / 5.77%	\$500,000.00	\$1,124,538.48
Female 65	\$2,524.10 / 6.06%	\$500,000.00	\$1,090,411.20
Female 67	\$2,627.39 / 6.31%	\$500,000.00	\$1,071,975.12
Female 70	\$2,785.29 / 6.68%	\$500,000.00	\$1,036,127.88

### 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.

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!

**Immediate Annuities**  
Illustrations | Contracting | Comparisons |

**SPIA**  
**Illustrations**

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The Insurance Product Built To Guarantee Income For Life

#### 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
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- See what is needed for an immediate annuity illustration
- **Get A Quote & Compare Lifetime Income NOW!**

# Fixed Indexed Annuity

## FIA - Higher Cap Pt. 2 Pt. Crediting Methods

Some of the most client friendly crediting methods are the simplest to understand. Understanding can help increase overall client satisfaction. Carriers with higher caps on the [point to point annual reset option](#) may be a great fit for your risk averse clients. This method gives 100% of the index gain up to the cap, locks in gains each year and resets the index annually. This is the option clients should find very easy to follow and it has a long history of good performance.

See the carrier rate sheets for all crediting methods, there is a bunch of them!

Carrier / Term / Annual Pt. 2 Pt. Cap Method	Information
<b>Great American Life</b> 5 Year - 6.30% (\$100K+)   6.05% (\$10K - \$99K) 7 Year - 6.40% (\$100K+)   6.15% (\$10K - \$99K)	<a href="#">Agent Appointment &amp; Commissions</a> <a href="#">5 Year Product Info</a> <a href="#">7 Year Product Info</a> <a href="#">Carrier Rate Sheet</a>
<b>Sagicor Life</b> 5 Year - 6.00% (\$15K - \$750K) 7 Year - 6.15% (\$15K - \$750K) 10 Year - 6.30% (\$15K - \$750K)	<a href="#">Agent Appointment &amp; Commissions</a> <a href="#">5, 7 and 10 Year Product Info</a> <a href="#">Carrier Rate Sheet</a> <a href="#">Commission Bonus</a>
<b>The Standard Insurance</b> 5 Year - 5.50% (\$100K+) 5.25% (\$15K - \$99K) 7 Year - 6.00% (\$100K+) 5.75% (\$15K - \$99K) 10 Year - 6.25% (\$100K+) 6.00% (\$15K - \$99K)	<a href="#">Agent Appointment &amp; Commissions</a> <a href="#">5, 7 and 10 Year Product Info</a> <a href="#">Carrier Rate Sheet</a>
<b>Sentinel Security Life</b> 5 Year - 6.00% (\$15K - \$750K)	<a href="#">Agent Appointment &amp; Commissions</a> <a href="#">Product Info</a> <a href="#">Carrier Rate Sheet</a>
Equitrust 10 Year - 6.00% (\$10K - \$999K)	<a href="#">Agent Appointment &amp; Commissions</a> <a href="#">Product Info</a> <a href="#">Carrier Rate Sheet</a>
<b>Would you like to see an FIA Illustrations?</b>	<a href="#">Click Here</a>

## Fixed Rate Deferred Annuities

### Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

Commission Specials - Sagicor - Sentinel Security - Atlantic Coast

RATE INCREASES - Standard and Oxford Life

Fixed Annuity Carriers - Agents ONLY	Top MYGA Rates:
- Liberty Bankers   <a href="#">Agent Appointment</a>	- 4.30% After 10 Years - <a href="#">Details</a> - Maximum MYGA Rate!
- Guggenheim   <a href="#">Agent Appointment</a>	- 4.20% For 10 Years - <a href="#">Details</a>
- Sagicor Life   <a href="#">Agent Contracting</a>	- 4.10% For 7 Years - <a href="#">Details</a> (4.00% in CA!)
- Royal Neighbors   <a href="#">Agent Contracting</a>	- 3.70% For 7 Years - <a href="#">Details</a> (A- Rated)
- Sentinel Security   <a href="#">Agent Appointment</a>	- 3.40% For 7 Years - <a href="#">Details</a> (A+ Rated)
- American General   NY	- 3.25% For 7 Years - <a href="#">Details</a> (4.00% Commission)
- American National   NY   <a href="#">Agent Appointment</a>	- 3.85% For 6 Years - <a href="#">Details</a> (A- Rated)
- Guarantee Income Life   <a href="#">Agent Appointment</a>	- 3.70% For 6 Years - <a href="#">Details</a> (2.00% Commission)
- The Standard   <a href="#">Agent Appointment</a>	- 3.65% For 5 Years - <a href="#">Details</a> (All Inclusive Product)
- Lafayette   <a href="#">Agent Appointment</a>	- 3.60% For 5 Years - <a href="#">Details</a> (A- Rated) Bonus
- Great American   <a href="#">Agent Appointment</a>	- <b>3.80% For 5 Years - <a href="#">Details</a> (CA Approved)</b>
	- <b>4.00% For 5 Years - <a href="#">Details</a> (3.90% In CA!)</b>
	- <b>3.85% For 5 Years - <a href="#">Details</a> (A- Rated - Yield 20.79%)</b>
	- 3.55% For 5 Years - <a href="#">Details</a> (A Rated)
	- <b>3.45% For 4 Years - <a href="#">Details</a> (NICE!)</b>
	- 3.15% For 4 Years - <a href="#">Details</a> (10% Withdrawals)
	- 3.10% For 3 Years - <a href="#">Details</a> (10% Withdrawals)
	- 3.00% For 3 Years - <a href="#">Details</a> (2.00% Commission)
	- 3.00% For 3 Years - <a href="#">Details</a> (A- Rated)
	- <b>3.25% For 3 Years - <a href="#">Details</a> (2.00% Commission 0-90)</b>
	- 3.00% For 3 Years - <a href="#">Details</a> (A Rated)
	- 3.05% For 3 Years - <a href="#">Details</a> (A- Rated)
	- 1.25% <b>No Surrender Liquid - <a href="#">Details</a></b> - Fully Liquid

- [Oxford Life](#) | Call for appointment
- [Equitrust](#) | [Agent Appointment](#)

[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 Rates Increase

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

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about Annuicare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

## News and Reviews

### WHAT'S HAPPENING NOW

#### 2018 Important Topics

- [2018 Retirement Planning Guide W&S](#)
- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- **QLAC NEWS:**  
Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

#### Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [American National Cabo 2019](#)
- [Portugal Douro River Cruise - Sentinel Security](#)
- [Equitrust - Napa Valley](#)

#### Annuity Webinars

- [Life Of The Southwest National Life Group](#)
- [Lafayette Life - What will retirement income look like](#)
- [Lafayette - 10 Pay \(recording\)](#)
- [Lafayette - Executive Bonus Arrangements Using Life Insurance \(Recording\)](#)

#### Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

## 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 annuity!  
Jeff Affronti & FSD Financial

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

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October 23, 2018

# Immediate Annuities - SPIA Quotes

## Comparison Of Income With CASH Refund & Liquidity Options

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

Did you know SPIA's can offer beneficiaries a lump sum of any unused premium at death? This weeks SPIA examples include the cash refund option. A lifetime payment with a ROP minimum guarantee. The cash refund offers safety of principal and longevity protection.

Cash refunds work the same, principal minus payments equals the refund. The difference is in the product details and carrier strength. The below quotes are from four carriers, all top rated and have unique product details.

Check out these payout percentages for a LIFE with full premium CASH REFUND Guarantee.

Four top rated carriers   MONTHLY Income starts in 1 month   \$500,000 premium				
Gender / Age: Commission: Liquidity:	Company One (A+) 3.00% Commission 1 Time Liquidity	Company Two (A++) 2.75% Commission Commutation Option	Company Three (A+) 5.00% Commission ROP On Cancellation	Company Four (A+) \$500 Per \$100,000 NONE
Male 65	\$2,579.87	\$2,581.33	\$2,439.14	\$2,750.87
Female 65	\$2,494.96	\$2,478.36	\$2,302.56	\$2,656.87
Male 67	\$2,691.64	\$2,682.34	\$2,553.68	\$2,847.62
Female 67	\$2,593.81	\$2,569.94	\$2,401.97	\$2,729.54
Male 70	\$2,861.47	\$2,855.31	\$2,754.89	\$3,039.43
Female 70	\$2,742.51	\$2,727.11	\$2,572.91	\$2,912.20
Male 73	\$3,093.91	\$3,057.25	\$2,995.39	\$3,302.73
Female 73	\$2,950.04	\$2,911.69	\$2,778.08	\$3,134.64
Male 75	\$3,254.41	\$3,208.88	\$3,185.21	\$3,471.39
Female 75	\$3,088.24	\$3,051.52	\$2,938.63	\$3,299.32

Compare SPIA's against any other insurance options.

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

### 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:



Increases income payments  
50% for up to five years if  
confined to a nursing home<sup>†</sup>

- 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

## Liberty Bankers Life - Rate Increase (LBL)

### Enhanced Rate - Walk Away MYGA's

*Surrenders 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 Term	Commission
<a href="#">3.85%</a>	9 Years	2.75%
<a href="#">3.80%</a>	7 Years	2.50%
<a href="#">3.80%</a>	5 Years	2.25%
<a href="#">3.25%</a>	3 Years	2.00%
<a href="#">1.25%</a>	LIQUID None	0.50% annually (as 1/12 monthly trail)

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## MYGA's

### Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

#### Fixed Annuity Carriers - Agents ONLY

- [Liberty Bankers](#) | [Agent Appointment](#)

#### Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!
- 4.20% For 10 Years - [Details](#)

- Guggenheim | Agent Appointment
  - Sagico Life | Agent Contracting
  - Royal Neighbors | Agent Contracting
  - Sentinel Security | Agent Appointment
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  - American National | NY | Agent Appointment
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  - Oxford Life | Call for appointment
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- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
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  - 3.40% For 7 Years - [Details](#) (A+ Rated)
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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 annuity!

Jeff Affronti & FSD Financial

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Jeff Affronti | Darren Mitchell

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Let's discuss the latest topics

**Life Agent Use Only**  
**Quick Discussion Guide**

October 31, 2018  
Update



**Check out these  
Treats for November!**

**MYGA's - We can illustrate the guarantees!**

**Current Top Fixed Rate Deferred Annuities**

Do you have clients who would be interested in consistent & guaranteed gains? Well, treat those clients to some excellent rates and products.

Here are some traditional insurance product that are worth review.

**A temporary annuity to help clients with liquidity**

Capture | Combine | Distribute

**It's Liquid!**



**Fully Liquid, Flexible & Tax Deferred**

No Tricks Here:

- 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
- More details [here](#)

**A Client Friendly MYGA With A Top Rate**

**6 Year Walk Away MYGA**

- 6 year non recurring surrender period  
8%, 7%, 7%, 6%, 5%, 4%, 0% Thereafter

# 6 Year Guaranteed Rate 4.10%

## Yield To Term 27.26% If No Withdrawals



- Accumulated interest withdrawals
- 4.10% for the full 6 years
- Full death benefit
- \$5,000 minimum premium
- Issues to age 90
- **ONLY** available in AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY
- Call 800-373-9697 or click [here](#), don't delay

### 5 Year MYGA With Great Features

# 5 Year Guaranteed Rate 3.85%

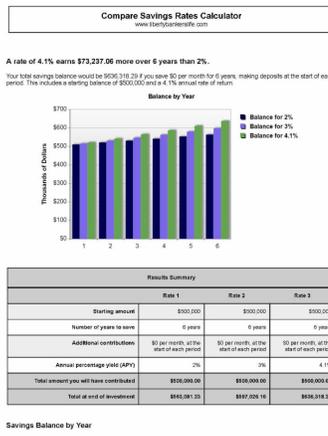
## Yield To Term 20.79% If No Withdrawals



### 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](#)

### MYGA COMPARISON - \$500,000 Premium



### Assuming \$500,000 premium, how much could a client earn over a lower rate.

- \$39,292.13 more in 6 years over a 3.00% rate
- \$73,237.06 more in 6 years over a 2.00% rate

### Would you like to see a comparison for your clients.

- \$500,000 @ 4.10% grows to **\$636,318** in 6 years
- \$500,000 @ 3.00% grows to **\$597,026** in 6 years
- \$500,000 @ 2.00% grows to **\$563,081** in 6 years

Assumes no withdrawals.

### Carrier Specific Info

#### Fixed Annuity Carriers - Agents ONLY

- Liberty Bankers | [Agent Appointment](#)

#### Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!
- 4.20% For 10 Years - [Details](#)

- 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
- 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](#)** (2.00% Commission)
  - 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 Changes - Phase 1

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

Phase 1 - Effective Immediately

- Introducing a Prescreen Form - No more Rapid Response Form! Based on the answers to the questions on the Prescreen Form you will know immediately whether or not you should take an application. If your client answers "no" to all questions, the application can be written.
- Phone Interviews For All - Face-to-face interviews will no longer be automatically required on all applicants over 69 years old.\*
- Electronic Application Kit - Fillable PDF application kits are available
- JET UNDERWRITING - For expedited service, fax your applications and Prescreen Form

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

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

## Immediate Annuities - SPIA Quotes

### Comparison SPIA Income LIFE ONLY vs LIFE INSTALLMENT Refund

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

This weeks SPIA examples compare the most risky and highest payout SPIA income option, the LIFE ONLY, and the fully guaranteed premium INSTALLMENT REFUND option.

A lifetime ONLY payment ends at death, even if only one month has passed, the life with installment refund offers a guaranteed return of principal.

**Check out this comparison. A LIFE ONLY vs. LIFE INSTALLMENT REFUND, how many monthly payments until premium is returned.**

A+ Rated   MONTHLY Income starts in 1 month   \$500,000 premium				
Gender / Age:	LIFE ONLY No guarantee \$0	Months Until Premium Returned Life Only	Life Installment Refund \$500,000 min. guarantee	Months Until Premium Returned Life Inst. Refund
Male 67	\$2,962.70	169 Months	\$2,785.10	180 Months
Female 67	\$2,831.65	177 Months	\$2,691.92	186 Months
Male 70	\$3,241.44	155 Months	\$2,978.14	168 Months
Female 70	\$3,063.21	164 Months	\$2,866.97	175 Months

Male 73	\$3,589.19	140 Months	\$3,208.00	156 Months
Female 73	\$3,372.15	149 Months	\$3,074.12	163 Months
Male 75	\$3,851.64	130 Months	\$3,371.44	149 Months
Female 75	\$3,617.94	139 Months	\$3,235.15	155 Months

**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.

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!




**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

## Liberty Bankers Life - (LBL)

### Enhanced Rate - Walk Away MYGA's

*Surrenders Periods From 0 - 9 Years!*

**Short and Sweet**



3 Year MYGA

Yield

10.07%

**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 Term	Commission
<a href="#">3.85%</a>	9 Years	2.75%
<a href="#">3.80%</a>	7 Years	2.50%
<a href="#">3.80%</a>	5 Years	2.25%
<a href="#">3.25%</a>	3 Years	2.00%
<a href="#">1.25%</a>	LIQUID None	0.50% annually (as 1/12 monthly trail)

## COMING SOON - 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
- 12.00% commission
- 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](http://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



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

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**800-373-9697**

Jeff Affronti | Darren Mitchell  
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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