



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance
www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!



Annuity & Life Wholesale

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

WE HAVE MOVED SUITES

New Suite Number

FSD Financial and Insurance Services
5530 Corbin Avenue
Suite 101
Tarzana, CA 91356

Follow us on **twitter**

View our profile on **Linked in**

WHAT WE DO:

FSD is a full service fixed annuity and life wholesaler. We work directly with you, the agent. We are here to assist in product selection, product placement and follow-up on new business submissions. We also offer top level commissions and bonuses as marketing support for you.

Royal Neighbors (RNA)
Special Rates

Choice Series Fixed Annuity



- ⌘ Not Available in AK, AL, HI, LA, MA, NH, NY, SC, VT
- ⌘ 5 Year Surrender 8.5,7.5,7,6,4,0%
- ⌘ RMD Friendly / [Get Appointed](#)

September 7, 2012

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2012 News

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SPIA Taxation
Refresher from LBL

2012 Tax Reference
Guide

After Tax Earnings

Buyers Guide To
Annuities

Steady Choice Fixed Annuity

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

Webinars

American National - Pension Plan Review - Wednesday 9/12/2012

Those of you in the life insurance market are familiar with Life Plan Audits. It is a smooth transition to mention review of a company's retirement plan in addition to owner's life contracts. ANICO can help open a whole new market for you as well as a new source of income. Join us to learn more about support for you.

Presenter:

Dawn Franklin,

FFSI, FLMI, AAPA, Pension Case Designer

[Register Here](#)

ING ANNUITY - Join ING Annuity and Asset Sales for a Review of:

Two New Crediting Strategies!

The Interest Rate Benchmark Strategy is designed to capture the upside potential of a rising interest rate environment. The ING Performance Trigger Index Strategy is designed to credit the stated interest rate when the annual performance of the S&P 500 is flat or positive. These optional benefits are available with a fixed index annuity from ING USA Annuity and Life Insurance Company

We hope you can join us!

We're also offering all attendees a voucher for one (1) CE Course from Stone River RegEd paid by ING! Register below for a webcast that fits your schedule:

September 11: Click [here](#)

September 13: Click [here](#)

September 18: Click [here](#)

September 20: Click [here](#)

September 25: Click [here](#)

September 27: Click [here](#)

ING Income Protector Withdrawal Benefit Webinar

The ING Income Protector Withdrawal Benefit is an optional living benefit rider that can be added to any ING USA fixed index annuity to provide flexible, guaranteed income for life.

Join Dean Schlader, Regional Wholesale Manager, for a live webinar to learn more about this groundbreaking benefit.

September 11: Click [here](#)

September 13: Click [here](#)

September 18: Click [here](#)

September 20: Click [here](#)

September 25: Click [here](#)

September 27: Click [here](#)

Genworth**Perception vs. Reality, How the SecureLiving Index Series Can Fit Client's Needs**

Join us for a Webinar on Thursday, August 30th at 9 am PDT

Reserve your September 12th Webinar seat now at:

<https://www1.gotomeeting.com/register/161362393>

To Learn More hold Ctrl and click [SecureLiving Indexed Annuities](#) or [FIA Video Link](#)

North American

An Agent's Guide to Suitability with Special Guest Hillary Grandbois, Manager of Suitability

- ⌄ Completing the Suitability Form Correctly
- ⌄ How to Help Avoid Processing Delays and Rejected Cases
- ⌄ Updated Suitability Model Regulation Overview

9/11/2012 - 11am Eastern - 8am Pacific

[CLICK HERE TO REGISTER](#) Space is limited, register today!

EVENT PASSWORD: Nac2012

Phone number: 877-937-0678

Participant Code: 1034218

Approved Client Marketing

1. Face the future with confidence ([PDF](#))
2. Your money deserves to reach its highest potential. You deserve to reap the rewards. ([PDF](#))
3. Conservative Retirement Savings Alternative

[\(PDF\)](#)

Agent Marketing

1. Looking for Opportunity - Indexed Annuity [\(PDF\)](#)
2. Cost of Waiting [\(PDF\)](#)
3. Does Not Pay To Delay [\(PDF\)](#)
4. Maximized Interest Rate [\(PDF\)](#)

Trips and Prizes

Royal Neighbors Sales Conference 2013

"Pure Vida" - Four Seasons Resort Costa Rica

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

Hurry capacity running out!

Liberty Bankers Life 2012

[2013 Rhine Getaway](#)

[Lead Program From Liberty Bankers](#)

Life Insurance Commission Bonuses

- ⌘ ***Before you sell your next life case be sure to call for commission specials!***
- ⌘ **Amazing bonuses available now - [Click here](#)**

Royal Neighbors of America

A- Rated By A.M. Best - 28% Surplus

Royal Legacy SPWL

Simplified UW to age 69

Includes Accelerated Living Benefit rider at no cost

14% Commission + 1.00% Bonus on your 1st case

[Click here for product details](#)

ING USA

Commission Change

ING dropped commission on 07/23/2012

NEW Street Level Commissions - [GA Level](#) - [ING SPECIAL](#)

Deferred Annuities as of 09/07/2012

Multi-Year Guarantee Rates - Various Carriers

- ε 1 Year Annuity - 1.10%
- ε 3 Year Annuity - 1.95%
- ε 5 Year Annuity - 2.85%
- ε 5 Year Annuity - 2.75%
- ε 5 Year Annuity - 2.35% - 3.25% Commission
- ε 6 Year Annuity - 1.65%
- ε 7 Year Annuity - 2.99%
- ε 7 Year Annuity - 3.10%
- ε 9 Year Annuity - 3.54% - Minimum, could be more!
- ε 9 Year Annuity - 3.30%

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

Product spreadsheets are back:

- ε [Deferred Annuity Guide Spreadsheet](#)
- ε [Indexed Annuity Guide Spreadsheet](#) - Includes GMWB info!
- ε log in required for FSD appointed agents only for printable version

Rate Changes

- ε [American General](#)
- ε [American General New York](#)
- ε [Fidelity & Guaranty](#)
- ε [Lincoln National](#)
- ε [Lincoln National New York](#)
- ε [American National](#)
- ε [American National New York](#)
- ε [Athene](#)
- ε [Liberty Bankers](#)
- ε [LSW](#)

Sincerely,

Jeff Affronti
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Quality Integrity Expertise
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Agency:
FSD Financial Services
National Marketing Organization
Jeff Affronti

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Try it FREE today.

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