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FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697 / For Agent Use Only!

September 04, 2013



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.

Fixed Indexed Annuities

An Alternative to fixed interest rate MYGAs.

The Fixed Indexed Annuity (FIA) was originally developed to offer the insured a chance of higher than guaranteed fixed rates without downside risk. Original annual point to point annual reset crediting methods had double digit caps and those products did very well.

Today, as rates are rising I feel the FIA is once again the solutions for these type of clients. Fixed rates are now in the high 2.00% to low 3.00% range for a 5 - 10 year surrender periods. Assuming a 3.00% rate for 6 years, the guaranteed return is 19.41%.

Caps on certain FIA products have increased and offer a chance at returning more in the same time period than fixed rates.

Below are some of the top FIA products today, assuming \$100,000 premium.

Genworth Secure Living Index 7

Current annual point to point cap is now 5.75%. If the product hits the cap in 4 of the 7 years the return is 25.06%. Genworth has a feature which I feel is the strongest part of their FIA contract, the bail-out cap. The bail out cap for this product is 5.25%, this is the lowest cap percentage the carrier can renew at. If the carrier renews at less than 5.25% the client can "bail out" with no surrender charges or MVA and keep all credited gains. That bail out is higher than a lot of first year caps on other carriers FIAs.

Minimum guarantee is 107% after 7 years. This is a very strong

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[2013 Tax Reference Guide From Integrity](#)

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minimum guarantee.

[Sample Illustration](#) / [Click here for full web page on Genworth FIAs](#)

ING Secure Index 7

Current annual point to point cap is now 6.00%. If the product hits the cap in 4 of the 7 years the return is 26.25%. ING has a good renewal history on caps, the higher they are at issue the better the future year renewal rates.

Minimum guarantee is 87.5% at 1.00%. This is a weak minimum guarantee in my opinion.

[Sample Illustration](#)

Fidelity & Guaranty Enhanced Prosperity 14

Current annual point to point cap is now 5.50%. If the product hits the cap in 4 of the first 7 years the return is 23.88%. Product has a 14 year surrender to offset the 8.00% base street commission. We are offering up to 1.00% bonus commission on this FIA.

[F&G Rate Spreadsheet](#)

We are currently offering bonus commission on all FIA products. Give us a call before your next FIA sale.

Give us a call today and offer the most client oriented FIAs to your prospects. [Check out our FIA spreadsheet here.](#)

Immediate Income Annuities

Guaranteed Income For Life Over 6.00% For Life

A++ Rated Carrier

If your client is looking for a guaranteed income starting in the next 12 months look no further. The Single Premium Immediate (SPIA) offers the highest payout percentage for lifetime income.

Male 62 \$532.51 (6.39% Annual) Female 62 \$507.73 (6.09% Annual)

Male 67 \$584.13 (7.01% Annual) Female 67 \$553.35 (6.64% Annual)

Male 72 \$652.40 (7.83% Annual) Female 72 \$613.83 (7.37% Annual)

Male 77 \$740.94 (8.89% Annual) Female 77 \$692.96 (8.32% Annual)

**\$100,000 Premium Monthly Income For Life With A Cash Refund
3.00% Commission / Non Premium Tax States / Income starts in 12 months**

Call Jeff @ 800-373-9697 for a specific quote or go to www.SPIAquote.com and request a quote.

FIXED RATE ANNUITIES

MYGA - 8/04/2013

- [2.50% For 5 Years - 3.25% Commission](#)
- [3 Year - 2.00% - 2.00% Commission](#)

- [5 Year - 3.00% - 2.00% Commission \(A- Rated\)](#)
- [7 Year - 3.25% - 2.50% Commission](#)
- [8 Year - 3.30% - 2.50% Commission](#)
- [9 Year - 3.40% - 2.75% Commission](#)
- [10 Year - 3.50% - 3.00% Commission](#)
- [Fixed Annuity MYG rate page](#)
- [Deferred Annuity Quick Reference Guide](#)
- [Indexed Annuity Quick Reference Guide](#)

Company Rate Sheets

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- [F&G Life](#)
- [American National \(NY\)](#)
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- [Lincoln Financial \(NY\)](#)
- [Genworth SPDA \(FIA 7\) \(FIA 10\) \(NY\)](#)
- [North American](#)

Royal Neighbors

Limited Time Only

Choice 5 SPDA

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

3.00% For 5 Years

Withdrawals up to the amount of accumulated interest.

Monthly Interest Available

[Click here for detailed Web Page](#)

Now Offering

F&G Life Insurance Product

- 3 IUL Products
- Gold as an index option
- Incentive trip and deferred compensation
- [Agent Appointment](#)

Full Life Insurance Section - [Click here](#)

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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.

Royal Neighbors / A- Rated Limited Time Offer

Choice 5 SPDA

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

3.00% For 5 Years

Withdrawals up to the amount of accumulated interest.


Monthly Interest Available

[Click here for detailed Web Page](#)

September Update

- [Index Annuity Cap @ 6.00% Commissions](#)
- [Up to 9.00% on F&G](#)
- [8.89% Annual Income for Male age 77](#)
- [8.32% for Female age 77](#)
- [Fixed Annuity Rates](#)

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September 10, 2013

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Annuities & Life Wholesale

9.46% annual income for a male age 77: Immediate Annuity for life with refund!
See below for details!!!

Royal Neighbors (A- Rated)
Limited Time Only

3.00% For 5 Years

Choice 5 SPDA

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

Monthly Interest Available or Withdrawals up to the amount of accumulated interest.

[Click here for detailed Web Page](#)
[Member Benefits Brochure](#)

North American is Pleased to Announce a
Premium Bonus Increase!

Effective 9-18-2013
Fixed Index Annuities

North American Charter
North American Precision
North American Prizm Plus

More Great News...

September 18, 2013

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Interest Rate Increase

[Click Here for New Rates](#) / Charter Brochure ([14](#)) ([10](#))

Immediate Income Annuities

Guaranteed Income For Life Over **6.55%** For Life @ age 62

A++ Rated Carrier

If your client is looking for a guaranteed income starting in the next 12 months look no further. The Single Premium Immediate (SPIA) offers the highest payout percentage for lifetime income.

Male 62 \$545.64 (6.55% Annual) Female 62 \$516.10 (6.19% Annual)

Male 67 \$603.68 (7.24% Annual) Female 67 \$565.94 (6.79% Annual)

Male 72 \$682.17 (8.19% Annual) Female 72 \$633.45 (7.60% Annual)

Male 77 \$788.39 (9.46% Annual) Female 77 \$725.24 (8.70% Annual)

\$100,000 Premium Monthly Income For Life With A Installment Refund

3.00% Commission / Non Premium Tax States / Income starts in 12 months

Call 800-373-9697 for a specific quote or go to www.SPIAquote.com and request a quote.

Liberty Bankers Fixed Annuities

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

Liberty Select 3.75%
2.25% Base Rate Plus 1.50% 1st Year Bonus
Rate Determined Annually
 Commission 5.50% (0-80)

Bankers Elite 3 2.00% Guaranteed 3 Years - 2.00% (0-90)

Bankers Elite 5 3.00% Guaranteed 5 Years - 2.25% (0-90)

Bankers Elite 7 3.25% Guaranteed 7 Years - 2.50% (0-85)

Bankers Elite 9 3.40% Guaranteed 9 Years - 2.75% (0-80)

Bankers 7 2.75% Guaranteed 7 Years - 4.00% (0-80)

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

FIXED RATE ANNUITIES

MYGA - 8/18/2013

- [10 Year - 3.60% \(42.43% over the 10 years\)](#)
- [9 Year - 3.45% - \(35.70% over the 9 years\)](#)

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

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- [The Standard](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth SPDA \(FIA 7\) \(FIA 10\) \(NY\)](#)
- [North American](#)
- [Guggenheim](#)



Now Offering

F&G Life Insurance Product

- **3 IUL Products**
- **Gold as an index option**
- **Incentive trip and deferred compensation**
- **[Agent Appointment](#)**

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