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## FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

**800-373-9697 / For Agent Use Only!**



**Fixed Annuity & Life Wholesaler**

## Life Insurance Awareness Month

# Life Happens™

## Life Insurance Awareness Month

### Life Insurance Awareness Month is HERE!

LIAM should be your middle name! Every September, you're in the spotlight because we celebrate Life Insurance Awareness Month. It is the perfect opportunity to approach current and new clients in your community and remind them of the importance of owning the appropriate amount of life insurance coverage. [Click here](#) to learn more about this special month and what it means to you *and* your clients.

# Life Happens™

www.lifehappens.org

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

**September 5, 2014**

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### 2014 News

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

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

10% commission increase for Elite IUL sales!! - [Product details](#)

Max Guaranteed Variable Loan Rates Reduced!

**Elite IUL reduced from 5% to 4.50%**

**Choice IUL reduced from 6.50% to 5.00%**

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

[Click here for Agent Guide](#)

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## ROYAL NEIGHBORS OF AMERICA



## TRADITIONAL

Level	Qualifications	Cash Earnings	Island Escape Multiplier
Level 1	25,000 AP or 75,000 SPWL	\$2,200	2x
Level 2	15,000 AP or 50,000 SPWL	\$1,600	1.75x
Level 3	10,000 AP or 30,000 SPWL	\$1,200	1.5x
Level 4	5,000 AP or 20,000 SPWL	\$600	1.3x
Level 5	3,000 AP or 10,000 SPWL	\$300	1.15x
<b>BONUS</b>	The Top Premium Producer in the nation for Level 1 will receive one additional day at the Island Escape Sales Trip at the St. Regis Bahia Beach Resort. Must qualify for Island Escape to be eligible.		

### **Extra 2% commission for Royal Legacy SPWL sales**

- Cases must be issued by October 31st, 2014

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[Click here for Agent Guide](#)

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

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

## **American National**

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

## Genworth - Indexed Annuities With Optional Income Rider

### Secure Living Index 10 Plus

**Optional Income Rider!**  
**8.00% Benefit Base Enhancement**  
**8.00% Simple Roll-up Credited Daily**  
**7.00% Commission (0-75)**

#### Income Pay Out Percentage

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

Secure Living Index Annuities  
[view as web page](#) / [Rider Fact Sheet](#)

[Get Appointed Paperwork](#) / [Index Rates Most States](#) / [Rates for AK,MN,MO,OR,PA,WA](#)

Do Your Clients Need A Higher Return For Income?

**Think about a SPIA!**

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## Fixed Rate Annuities

**MYGA - September 2014**

- [10 Year - 3.40% \(39.70% over the 10 years\)](#)
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- [American General \(NY\) - New Products From AIG!](#)
- [Guggenheim](#)
- [Voya Financial Annuities](#)
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- [The Standard Fixed Indexed Annuities](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\) \(SPDA\) \(NY\)](#)  
[AK MN MO OR PA WA](#)

# ING USA is now VOYA FINANCIAL

## Voya Financial Branding

- [Rate Sheet](#)
- [All Product Guide](#)
- [Company You Can Trust Brochure](#)
- [Strategy For Any Market](#)
- [We The People Brochure](#)
- [Get Appointed](#)

## Standard Holding Rates



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

**New Guaranteed Minimum Accumulation Benefit**

**(GMAB)** is here, and this means your clients will enjoy the highest caps offered by The Standard and one of the stronger guarantees on account value growth that we offer.

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

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

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

# Guggenheim Life & Annuity

## Preserve Multi-Year Guarantee

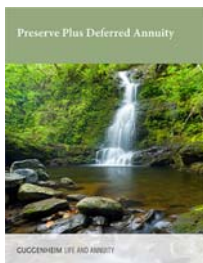
9/1/2014	\$10,000 + \$249,999	\$250,000	Commission (0-80)
3 Year	1.85%	1.95%	1.00%
4 Year	2.25%	2.35%	1.75%
5 Year	2.75%	2.85%	2.50%
6 Year	2.90%	3.00%	2.50%
7 Year	3.00%	3.10%	2.50%
8 Year	3.10%	3.20%	2.50%
9 Year	3.20%	3.30%	2.50%
10 Year	3.30%	3.40%	3.00%

[Agent Appointment](#)

[Sales Presentation](#)

[Brochure](#)

[Ratings](#)



**Have you heard about our new product?**

Introducing the **Preserve Plus Single Premium Deferred Annuity** from Guggenheim Life.

[CLICK HERE FOR MORE INFORMATION.](#)

# Liberty Bankers Life

## Guaranteed Fixed Rates For August

Bankers Elite 3 **1.90%** Guaranteed 3 Years - 2.00% (0-90)

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

Bankers 5	<b>2.50%</b>	Guaranteed 5 Years - 3.25% (0-80)
Bankers Elite 7	<b>3.15%</b>	Guaranteed 7 Years - 2.50% (0-85)
Bankers 7	<b>2.65%</b>	Guaranteed 7 Years - 4.00% (0-80)
Bankers Elite 9	<b>3.35%</b>	Guaranteed 9 Years - 2.75% (0-80)

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

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

### [Advertisement Portfolio](#)

## What We Do

### Fixed Annuity and Life Wholesaler

FSD Financial is a full service fixed annuity and life insurance wholesale agency. We work directly with you, the agent. We are here to assist in product selection, brainstorming, follow-up on new business submissions and paperwork assistance. We focus on more on the product features that benefit the client more than the commission offered to the agent. We do offer Bonuses as marketing support for you.



## FIXED RATES - GUARANTEED GROWTH - TAX DEFERRAL

Jeff Affronti  
jeff@fsdfinancial.com





## **FSD FINANCIAL SERVICES**

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

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

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## Life Insurance Awareness Month

# Life Happens™

## *Life Insurance Awareness Month*

### **No one knows what's around the corner**

The LIFE Foundation, sponsor of Life Insurance Awareness Month, has a simple message to pass along to your clients: Life Happens™. Share it with your clients, not only during the month of September, but throughout the year.

# Life Happens™

www.lifehappens.org

It helps people understand that just as we take small steps in our everyday lives to protect ourselves against life's uncertainties --- we lock our homes, we fasten our seatbelts --- we need to do the same when it comes to protecting our family's financial well-being. Life insurance is like that lock or that seatbelt. It helps ensure that if we die prematurely, our loved ones will be provided for financially.

*Use this opportunity to talk to your clients about the importance of life insurance.*

**September 16, 2014**

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HURRY!! Contest ends this Friday (9-19-14)



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

**CVAT versus GPT**

In order for life insurance policies to provide the tax free death benefit and the tax deferral on the cash value growth, the IRS requires that policies must comply with one of two tests:

CVAT - Cash Value Accumulation Test

or

GPT - Guideline Premium Test

[Click here](#) for a detailed flyer explaining the difference between the two tests and examples of which test to use for your clients.

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View our profile on **LinkedIn**

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## LIFE INSURANCE - FIXED ANNUITIES - QUALITY SERVICE

Darren Mitchell  
darren@fsdfinancial.com



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## ING USA is now VOYA FINANCIAL

### Voya Financial Has Two New Fixed Indexed Annuities

#### Voya Wealth Builder Eight

	<b>\$15,000</b>	<b>\$100,000</b>	<b>\$750,000+</b>
<b>Point-to-Point Cap</b>	<b>5.00%</b>	<b>5.75%</b>	<b>6.00%</b>
<b>Performance Trigger Rate</b>	3.10%	3.60%	3.75%
<b>Interest Rate Benchmark</b>	10.00% Cap 3.90% Multiplier	10.00% Cap 4.55% Multiplier	10.00% Cap 4.75% Multiplier
<b>Fixed Rate</b>	2.00%	2.00%	2.00%
	<a href="#">Brochure</a>	<a href="#">Agent Appointment</a>	<a href="#">Rate Sheet</a>

#### Voya Wealth Builder Six

	<b>\$15,000</b>	<b>\$100,000</b>	<b>\$750,000+</b>
<b>Point-to-Point Cap</b>	<b>3.75%</b>	<b>4.50%</b>	<b>4.75%</b>
<b>Performance Trigger</b>	2.35%	3.00%	3.10%

**September 24, 2014**

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[Losing Interest on](#)



<b>Interest Rate Benchmark</b>	10.00% Cap 3.10% Multiplier	10.00% Cap 3.70% Multiplier	10.00% Cap 3.90% Multiplier
<b>Fixed Rate</b>	1.50%	1.50%	1.50%
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**8.00% Benefit Base Enhancement**  
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**7.00% Commission (0-75)**

#### Income Pay Out Percentage

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

### The Power of 8.64%

Did you know that the 8% Benefit Base Enhancement goes to work for your clients immediately? We take 100% of the clients Premium and the 8% Benefit Base Enhancement and add them together before calculating the 8% Roll Up on the SecureLiving Index 7 or Income 10 Plus with the Income Protection Rider. 108% of the premium multiplied by an 8% roll up equals 8.64%.

Each year the Benefit Base increases by the 8.64%.

End of	Total Roll Up %
Year 1	16.64%
Year 2	25.28%
Year 3	33.92%
Year 4	42.56%
Year 5	51.20%
Year 6	59.84%
Year 7	68.48%
Year 8	77.12%
Year 9	85.76%
Year 10	94.40%

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

Secure Living Index Annuities

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*Life Insurance Awareness Month*

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