

**Standard Insurance | FIA**

ISA 10—10 Year Surrender Charge

Annual Point to Point Cap **6.00%** (\$100K+)

Annual Point to Point Cap **5.25%** (\$15K—\$99.9K)

Commission 5.00% and Bonus \$500 per \$100K (0-80)

**Annual Cap up to 6.00%**

**Voya Wealth Builder Eight Annuity (Flexible Premium)**

		\$15,000 Band	\$100,000 Band	\$750,000 Band
Point-to-Point Cap	Cap	5.00%	5.75%	6.00%
Performance Trigger Index	Trigger	3.60%	4.10%	4.25%
Interest Rate Benchmark	Cap	10.00%	10.00%	10.00%
	Multiplier	3.55	4.05	4.30
Fixed Rate	Rate	2.55%	2.55%	2.55%

**Liberty Bankers**

ENHANCED  
MYGA RATES

5 Years	7 Years	9 Years
3.00	3.20%	3.35%
15.96% After 5 Years	24.67% After 7 Years	34.52% After 9 Years

\$10,000 minimum | Allows NO withdrawals during surrender period | Bankers Elite

**The Standard Insurance FGA**

5 Years	6 Years	7 Years	10 Years
2.50%	2.60%	2.65%	3.10%

Initial contributions of \$100,000 or more receive an additional 10 basis points. **Minus 0.10% UNDER \$100,000**

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

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# FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

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800-373-9697

Agent Use Only

September 01, 2015



*Fixed Annuity & Life Wholesaler  
Quality | Integrity | Expertise*

## Life Insurance

*Are They Insured?*

SEPTEMBER 2015

FINANCIAL  SERVICES

# Life Insurance Awareness Month

CONTRACTING | COMMISSIONS | ILLUSTRATIONS | SALES | SERVICE | 800-373-9697

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- [Term vs Permanent](#) - [Protection is Paramount](#)
- [Life Happens Heartbeat](#) - [Final Gift](#)
- [What You Need to Know About Life Insurance](#)

## Life Insurance Commissions

IUL—115% Commission

SPWL—14% Commission

[Click here](#) or call 800-373-9697 to get started!

## The MYGA - Compounded & Guaranteed Gains

### Social



### In This Issue

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[Spotlight NEW Equitrust](#)

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### CONTESTS

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**Premium Finance Life Insurance**

[PF Proposal .com](#)

### Annuity Webinars

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[Genworth Financial](#)

[Genworth Agent Appointment](#)

### Marketing Help

[Annuity Answer Book From Standard](#)

[Something You Would Sell Your Mother From Standard](#)

[Life Insurance Check-Up From LSW](#)



**Guaranteed Gains Every Year!**

**Attn: Agents**

**3.00% For 5 Years  
Guaranteed**

**2.25% Commission To Age 80!**



Rates as of 08/31/2015 and subject to change | California Insurance License # 0891910  
FSD Financial Services For Fixed Annuities and Life Insurance | Toll Free: 800-373-9697  
Product allows withdrawal of all accumulated interest at any time. For Agent Use ONLY

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[Get Appointed Here](#) | [Full Rate Sheet](#) | [Financial Update](#)

**Immediate Annuities**

**Immediate Annuities  
Insurance To Guarantee Income**

**LONGEVITY PROTECTION and maximum immediate lifetime income!**

**Lifetime Monthly Income With Cash Refund Per \$1,000,000 Premium**

AGE	Male / Annual %	Female / Annual %
62	\$4,858.33 / 5.83%	\$4,791.03 / 5.75%
65	\$5,187.27 / 6.22%	\$5,117.41 / 6.14%
67	\$5,345.51 / 6.41%	\$5,274.56 / 6.33%

**Income starts 1 month after premium deposit.  
(A) Rated Carrier | 3.00% Commission | Non premium tax state**

**REQUEST A SPIA ILLUSTRATION HERE**

After Tax Earnings  
From Integrity

SPIA Taxation  
Refresher from LBL

Buyers Guide To  
Annuities

Advertising Portfolio  
from LBL

American Equity  
Compliance Review

**2015 News**

MYGA Rate Page

NEW IRS RULE Limits  
IRA Rollovers

2015 Tax Reference  
Guide Integrity

2015 Tax Reference  
Guide Voya

2015 Retirement  
Planning Guide  
Integrity

Longevity Annuity  
Treasury Ruling QLAC  
and DIAs



## Current Fixed Rates & Caps

### Review Of Rates

Rates are holding with a few carriers having a drop.

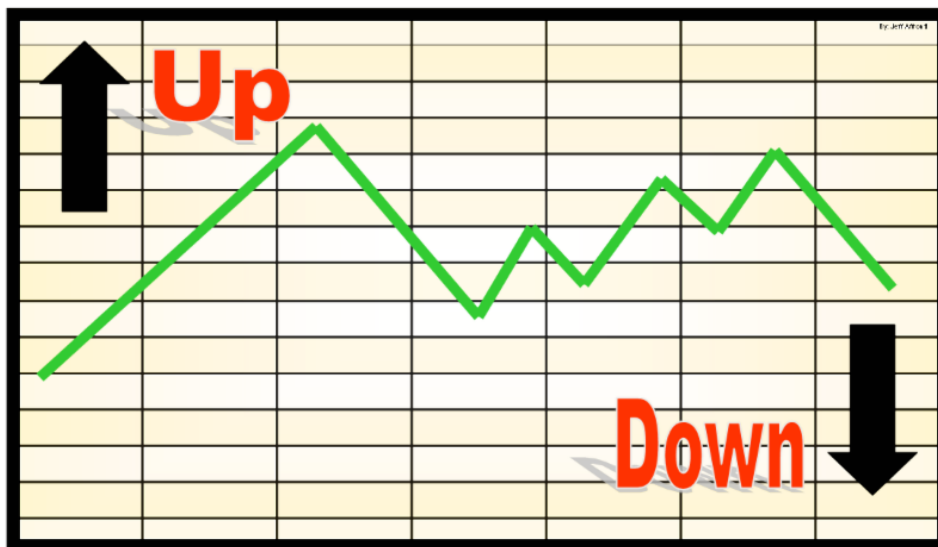
#### Company Rate Sheets For Agents

- [Voya Financial - FIA's - High Caps](#)
- [Liberty Bankers - Enhanced MYGA Rates](#)
- [The Standard Fixed Annuities - FIA Caps to 6.00%](#)
- [AIG \(NY\)](#)
- [Guggenheim - Great MYGA's](#)
- [American National \(NY\) - FIA MYGA SPIA](#)
- [Lincoln Financial \(NY\)](#)
- [Genworth \(FIA\)\(SPDA\) \(NY\)](#)
- [Equitrust FIA - New DynaMARC FIA](#)
- [Oxford Life](#)

The [Fixed Annuity Hot List](#) for August  
Includes our In-House Advanced Deferred and Indexed Annuity Guides.



## Fixed Index Annuity Samples!



Ups & Downs Come & Go & The Fixed Annuity  
Owners May Never Even Know!

**The market volatility** over the last week is a great example of why risk averse retirees find fixed annuities appealing. A fixed annuity for a worry free financial future may not be as exiting or offer as much potential as more risky options; however ..... [Read more](#) | [Download PDF](#)

## SPOTLIGHT - Equitrust

### NEW PRODUCT!



*Illustrations Available Now!*

## DynaMARC Index™ Annuity

Equitrust put together a bunch of material & tools for this one. Give us a call and we will get you all the details. 800-373-9697

[Agent Appointment](#) | [Rate Sheet](#)

## What We Do

### Fixed Annuity and Life Wholesaler

We make it simple, especially for agents who do not use fixed annuities often. If you specialize in P&C, Health or Disability Ins we want to show you how easy it is to add fixed annuities and life insurance to your client offerings. Really, we will keep it guaranteed and simple so you can keep focused on your primary business.

We work directly with you, the agent. We are here to assist in product selection, brainstorming, income comparisons, follow-up on new business submissions and paperwork assistance. We focus on the product features and rates that benefit your clients and quickly respond to requests.

Focusing on marketing products that offer guaranteed steady gains is how we have always done it with very good results and very happy agents!

Jeff Affronti



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September 17, 2015



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**Now Available in New York**

**2 FIXED ANNUITIES - New York Approved!**

# #1 - FPDA

## 3.00% Minimum Guarantee FPDA

- 10 Year Non MVA Surrender: 9,9,8,7,6,5,4,3,2,1,0
- Very Low Premium Required / \$500,000 Maximum Premium
- No Rolling/Extended Surrender on Additional Premiums
- Full Commission on ALL Future Premiums
- Rate Can Go Up and Never Below 3.00%
- Great For IRA and Qualified Rollovers
- Issues to Age 79
- Not Available In CA, MS, NH

Here is a tiny catch, this carrier is an (A-) rated Fraternal. They currently have a slower and unique paperwork for contracting and appointment process. With that said, I believe this to be one of the best FPDA options available in the fixed annuity marketplace today. Definitely the best I have seen for New York in sometime! The ability to add money at any time and never get less than 3.00%. This is great for consolidating under performing annuities as well as for IRA and Pension rollovers. Clients can add funds in policy year nine, agents get full commission and the funds are out of surrender 1 year later!

Clients should have this in their portfolio of fixed annuities especially because of the small minimum initial premium and flexibility to add premiums at anytime!

**Call us @ (800) 373-9697 for full details and we will walk you through what is required for the appointment process.**

### Social



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[Advantage Women  
FIA Rides](#)

[Immediate Annuity](#)

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### CONTESTS

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Life Insurance  
Proposals**



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Start the process here with a Trial Application!

### Annuity Webinars

AIG

Genworth Financial

American National

Voya

### 2015 News

[MYGA Rate Page](#)

[NEW IRS RULE Limits  
IRA Rollovers](#)

# #2 - FIA

## ASIA PLUS - A Strategy Indexed Annuity With SIX One-Year Interest Crediting Strategy Options ~NY APPROVED~

2015 Tax Reference Guide Integrity

2015 Tax Reference Guide Voya

2015 Retirement Planning Guide Integrity

Longevity Annuity Treasury Ruling QLAC and DIAs



S&P 500	7 Year	10 Year
Point to Point 50% Participation	9.60%	11.20%
Point to Point 75% Participation	5.60%	6.00%
Point to Point 100% Participation	4.00%	4.25%
Performance Specified Rate	2.70%	2.90%
Total Sum Performance With Monthly Cap	1.35%	1.45%
Declared Rate	1.70%	1.85%

Offered by (A) rated American National Life

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### Articles

## Huge Advantage For Women Using Fixed Indexed Annuity Lifetime Income Riders





## Live Longer & You Get More!

The types of insurance used to guarantee lifetime income is expanding rapidly. The Single Premium Immediate Annuity is no longer the only game in town. The rise of the fee based income rider has convincingly shown this. Bells, whistles, a ton of sizzle and when we look closely we find gender based advantages too..... [Read More](#) or open [PDF version](#)

## Immediate Annuities

# Immediate Annuities

## Insurance To Guarantee Income

**LONGEVITY PROTECTION and maximum immediate lifetime income!**

**REQUEST A SPIA ILLUSTRATION HERE**

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September 24, 2015



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### Immediate Annuities

# Top Quality SPIAS

**We have 5 (A+) Rated Carriers and 1 (A++) Rated Carrier  
These carriers have some amazing SPIAs rates and features.**

- Comdex of 90 to 100
- Single and Joint Life Options
- Cash and Installment Refund Of Premium
- COLA and CPI Increases
- Deferred Start (DIA) and QLAC
- Commutable
- Nursing Home Enhancements
- No Load For Fee Based Planners
- Institutional Pricing on Qualified Premiums

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### Immediate Annuity

COLA vs Level  
Income Which Is Better?  
Â Only Time May Hold  
This Answer

[See The Article Here](#)

#### Social



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[Top Quality Immediate Annuities](#)

[MYGA Guarantees!](#)

[Life Insurance Awareness](#)

[September Rates](#)

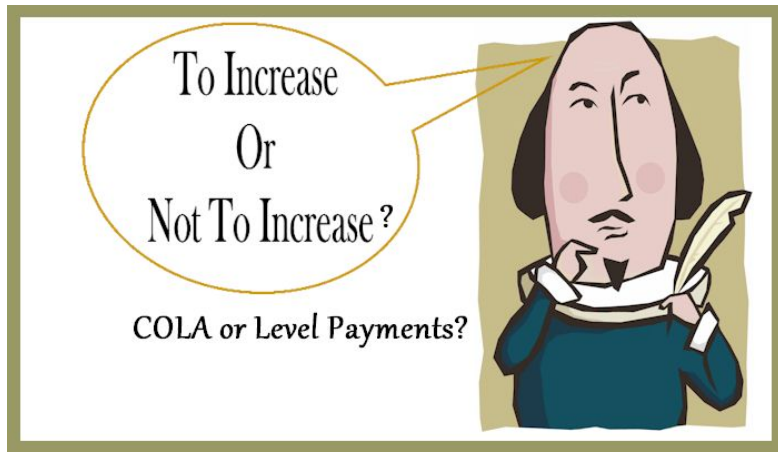
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**Are They Insured?**

### SEPTEMBER 2015



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