



FSD Financial Services News & Reviews

Fixed Annuities and Life Insurance for Agents

www.fsdfinancial.com - www.SPIAquote.com

800-373-9697

Agent Use Only

September 15, 2016



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

Danica Patrick is 2016 LIAM spokesperson



I know that convincing people to get life insurance isn't easy. But what you do—*helping protect people's families*—is **so critically important.**

—**Danica Patrick**, professional race car driver and spokesperson for Life Insurance Awareness Month



www.lifehappens.org

Life Insurance Awareness Month is here! Life Happens has coordinated it for the last 12 years to help educate consumers and agents reach out to clients during the month of September. Use the following link to view Danica Patrick's video message with your

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Danica Patrick](#)

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Social



**Premium Finance
Life Insurance**



PF Proposal .com

clients:

www.lifehappens.org/danica

Then...contact us for ALL your Life Insurance needs.

UL - level premium and guaranteed death benefit

Index UL - Caps as high as 14% and Living Benefits

Term - Low cost and guaranteed coverage

ROP Term - Money back guarantee at end of term

SPWL - Great way to transfer wealth

Final Expense - Simplified issue coverage for funeral costs

Huge Commissions + Quality Service

Click [here](#) to get a quote

Click [here](#) for info about commissions & carriers

Call or email us today!

800-373-9697

darren@fsdfinancial.com

Fidelity & Guaranty Life

2016 News

MYGA Rate Page

NEW IRS RULE Limits
IRA Rollovers

2016 Tax Reference
Guide Integrity

2016 Retirement
Planning Guide
Integrity

Longevity Annuity
Treasury Ruling QLAC
and DIAs





Critical & Terminal Illness Max Benefit Increased

- Max accelerated death benefit increased to \$1,000,000
- Effective in CA, CT*, DC, FL*, ND, and SD. All other states, max is \$500,000. *Critical Illness rider not available in CT and FL.
- Seeking approval from more states for this increase

What are the Accelerated Benefit Riders?

Critical Illness Rider - This benefit will allow the acceleration of up to 100% of the policy's death benefit, not to exceed \$1,000,000 in the event the insured suffers a heart attack, stroke or is diagnosed with cancer or end-stage renal failure.

Terminal Illness Rider - If a physician diagnoses the insured with a terminal illness that results in a life expectancy of less than 24 months, this rider can now allow the acceleration of up to 100% of the policy's death benefit, not to exceed \$1,000,000.

F&G Elite IUL Offers Non-Medical UW

- Issue ages 0-45
- Face amount limits \$50,000 - \$149,999
- Standard rate class and below available. Preferred rate class not available.

[Click here for Non-Medical Instruction Guide](#)

[Click here for Non-Med versus Fully UW comparison](#)

GET CONTRACTED TODAY!!

[Agent Appointment](#)

105% Commission (Elite IUL, 1st year target)

+

Special BONUS

*Call us for details!

Deferred compensation program [click here](#)

LSW's New Life Insurance Calculator & Living Benefits Chart



National Life
Group®

Experience Life®



Do you have a safety net for your life?

Life insurance is like a safety net - it protects the people you love if you die too soon and when combined with optional Living Benefits, it can allow you to access the death benefit while you are living for help with a qualifying terminal, chronic or critical illness, or critical injury.*

[Calculate Your Life Insurance Needs](#)

Living Benefits....Simplified

We know what is important to your clients - the simple things.

LSW has simplified their [Living Benefits Lineup flyer](#) to offer you a comprehensive view of how their Accelerated Benefits Riders compare to the industry competition.

Click on the link above and see why LSW is known for it's Living Benefits.

American National - iPad Pro Contest!



Independent
Marketing
Group

888-501-4043 | IMG.ANICOWEB.COM

The iPad Pro Contest is Here!

Qualify with as few as 9 life sales.

Only policies sold through **ExpertApp** are eligible.



Paid Life
Policies



Combined
Premium

Contest Runs 9/1 - 12/31

Complete Rules and Details

Simple Way To Transfer Wealth



Easy way to shovel wealth using SPWL!!

- *No exam! No blood! No urine! Simplified UW with short phone interview
- *Guaranteed Death Benefit passes to beneficiaries TAX FREE!
- *ALB provides cash for Terminal Illness or Nursing Home costs

COMMISSION AS HIGH AS 13% + Bonus from FSD

[AGENT CONTRACTING](#)

[PRODUCT PROFILE](#)

Life Insurance Premium Finance

THE NEW PREMIUM FINANCING
MAKING LIFE INSURANCE INTERESTING

Your clients can obtain larger amounts of life insurance while having a major bank fund a large part of the insurance premiums. A line of credit to fund Life!

Clients who may not have foreseen needing a large amount of life insurance can benefit from Premium Financing. These clients may not be willing or able to make changes to their current financial plan. Current investments may be time sensitive or non-liquid.

Financing For Life Insurance Policies



Helps Meet The Needs
Of High Net Worth
Individuals

Premium Finance Proposal
www.pfproposal.com

800-373-9697

[Get a started here!](#)

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!

Darren Mitchell



FSD FINANCIAL SERVICES

5530 Corbin Ave. Suite 101 - Tarzana, CA 91356

Quality Integrity Expertise

www.fsdfinancial.com

800-373-9697

Agency:

**FSD Financial Services
National Marketing Organization**

CA Insurance License 0B91910 and 0B67385

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September 20, 2016



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

Articles

The Long Time Solution For Those Clients Who Simply Want It Guaranteed

Income Or Accumulation
No Assumptions | No Fees
No Indexing | Just Guarantees
Fixed Rate & Immediate Annuities



For those clients that simply want it GUARANTEED!

FSD Financial Services For Fixed Annuities and Life Insurance
California Insurance Lic# 0B91910 | 800-373-9697 | www.fsdfinancial.com

Agents working in the financial services retirement sector for many years know the advantage to having simple and guaranteed products at their fingertips. Today's environment for safe retirement savings and income is far more complicated than it was just 10 years ago. Some clients understand this and are willing to purchase fixed products they do not completely understand because it will likely do better than the more traditional fixed options.... [Read More](#)

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Top Fixed Annuity Rates

Fixed Rate Annuities

MYGA's For September

3 Year 2.00%	Simple Safe Guaranteed
5 Year 3.05%	
5 Year 2.90%	
7 Year 3.15%	
10 Year 3.25%	

Tax Deferred Compounding

Rates as of 09/02/2016 subject to change. Not Available in all states. 800-373-9697

Our Fixed Rate Annuity Carriers Include:

Liberty Bankers Life
 The Standard
 American National
 Equitrust

Athene
 Guggenheim
 Atlantic Coast
 American Equity

[Get Appointed](#) | [Request A Fixed Rate Annuity Quote](#)

Potential Or Guaranteed Income? Immediate Annuities With NO Assumptions!

Trips / Rewards

[Liberty Bankers](#)

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[Equitrust](#)

Annuity Webinars

VOYA

Voya Blitz

American General



Are Your Clients Looking For Assumed Or Guaranteed Income Immediate Annuities Offer The Highest Lifetime Income **GUARANTEED!**



SPIAQUOTE.COM

800-373-9697

CA Insurance License 0B91910

[Request A SPIA Quote Here](#)

FIA's For Non Security Licensed Agents!

Looking for NON security licensed agents?

Access to a wide range of FIA products and top commissions!

If you have clients looking for a shot at better than fixed rates a Fixed Index Annuity may be the solution!

We have been marketing Indexed Annuities since 1994 and can offer major insight on how the products may be a fit for your clients!

Stop The Commission Haircuts!

BONUS ON FIA's For
Non Security Licensed Agents
Fixed Product Only FMO
Life & Fixed Annuities



Instant Bonuses Up To 1.25%



NO HAIRCUT ON COMMISSION!

We do not take a part of your commission and will actually pay you a marketing bonus! Call and see learn more about our products and commissions!

800-373-9697

LIFE INSURANCE FUNDING**THE NEW PREMIUM FINANCING
MAKING LIFE INSURANCE INTERESTING**

Your clients can obtain larger amounts of life insurance while having a major bank fund a large part of the insurance premiums. A line of credit to fund Life!

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[Get a started here!](#)

Funding For Life Insurance Policies

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September 30, 2016



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

FIA Cap Increase For October

Simple crediting method for clients who would like a shot a better than fixed rates!

5.00% Annual Point to Point Cap



- 100% Participation Rate
- 110% Of Premium Guarantee Min.
- "A" Rated Carrier Est. 1906
- Commission 5.00% to age 80
- 10% Free Withdrawal After Year 1
- Illustrations Available
- Get Appointed



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[Agent Appointment](#) | [Rate Sheet](#) | [Financial Carrier Information](#)

Full October Update Will Be Sent on 10/5/2016



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[5% CAP FIA](#)

2016 News

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