

Fixed Annuity Hot List



www.SPIAquote.com | www.fsdfinancial.com

September 06, 2017 800-373-9697 AGENT USE ONLY

Liberty Bankers Enhanced MYGA RATES—LIMITED OPTIONS



9 Years	7 Years	5 Years	3 Years
3.25%	3.10%	3.00%	2.15%
33.35% After 9 Years	23.83% After 7 Years	15.92% After 5 Years	6.59% After 3 Years
2.75% Commission	2.50% Commission	2.25% Commission	2.00% Commission

Full Death Benefit - Flexible Premium - Withdrawals - No Recurring Surrender

Term:	Year 1	Base Rate:	Minimum:	Commission :
5 year:	3.00%	2.00%	1.00%	4.00% (0-80) 2.00% (81-90)
7 year:	3.60%	2.10%	1.00%	5.50% (0-80) 2.50% (81-85)

Top Quality

Fixed Indexed Annuities

A+ Rated Carriers | No Cap Options | Multiple Indices | Top Commissions

We have been marketing FIA since 1996, if you are free to write your fixed index business independently, as you see fit, and would like unbiased access to many insurance carriers give us a call at 800-373-9697.

If you are interested in earning large marketing allowances on your FIA sales give us a call. The overrides on the FIA allows us to offer the back office service and helps you support your marketing plan. We have so much room on these contracts we must pass \$ on to the agents, so impressive we will not advertise allowance rates here.

**Fixed
 Index
 Annuity**

SPIAQUOTE.COM Immediate Lifetime Income

**Multiple Carriers | Terminal Funding | Laddering
 Multi-Generational Income Plans | Life Insurance Funding**

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



FSD Financial Services News & Reviews
Fixed Rate & Immediate Annuities For Life Agents

Quality | Integrity | Expertise
www.fsdfinancial.com | www.SPIAquote.com

800-373-9697 For Agent Use Only September 07, 2017

Life Insurance Awareness Month

Turn \$24,000 Into \$100,000 In One Day
Female 50 Guaranteed Benefit To Age 95!

Death Benefit Offered By Universal Life Policy

Designing life insurance programs to reduce overall premium costs and increase participation is a fun challenge. Saving clients money and meeting their long term needs can be simplified and guaranteed. Skipping assumptions based modeling and using proven insurance products may just get a client where they need to be without all the ups and downs in between. If a client has the resources to guarantee today what they need in beneficiary protection, why take on any additional risk for more reward than is even needed? Today, clients can use longevity to.. [Read More](#) | [PDF](#) | [Commissions](#)



**Medically Underwritten
Immediate Annuity**

We Still Have Access To Impaired Risk SPIA's

- Clients that are in poor health and need as much income as possible may have their life expectancy shortened, which allows the insurance carrier to pay higher income due to the shortened life expectancy. For example, we recently had a male age 79 rated to age 87. This increased his income payment from \$10,312 to \$14,809 that is 40% more income to spend or buy life insurance.
- For estate planning, the income from an impaired risk immediate annuity can be used to purchase life insurance. The higher the payout the more life coverage your client can purchase. [Learn More](#)

FIXED ANNUITY HOT LIST

A Quick Peak At Some Great Rates

3.00% Guaranteed For 5 Years From an A- Rated Fraternal.

NO MVA | Free Withdrawals

[More Info!](#)

Fixed Indexed Annuities With
Top Quality Carriers and
Amazing Commission!

[Sign up here!](#)

Insurance
MYGA | SPIA | FIA

**Fixed Annuity
Hot List**

www.SPIAQuote.com | www.fsdfinancial.com

September 06, 2017 800-373-9697 AGENT USE ONLY

Liberty Bankers Enhanced MYGA RATES—LIMITED OPTIONS

9 Years	7 Years	5 Years	3 Years
3.25%	3.10%	3.00%	2.15%
33.35% After 9 Years	23.83% After 7 Years	15.92% After 5 Years	6.99% After 3 Years
2.75% Commission	2.50% Commission	2.25% Commission	2.00% Commission

Full Death Benefit - Flexible Premium - Withdrawals - No Recurring Surrender

Term:	Year 1	Base Rate:	Minimum:	Commission:
5 year:	3.00%	2.00%	1.00%	4.00% (0-80) 2.00% (81-90)
7 year:	3.60%	2.10%	1.00%	5.50% (0-80) 2.50% (81-85)

Top Quality Fixed Indexed Annuities
A+ Rated Carriers | No Cap Options | Multiple Indices | Top Commissions

We have been marketing FIA since 1996, if you are free to write your fixed index business independently, as you see fit, and would like unbiased access to many insurance carriers give us a call at 800-373-9697.

If you are interested in earning large marketing allowances on your FIA sales give us a call. The overrides on the FIA allows us to offer the back office service and helps you support your marketing plan. We have so much room on these contracts we must pass \$ on to the agents, so impressive we will not advertise allowance rates here.

SPIAQUOTE.COM Immediate Lifetime Income

Multiple Carriers | Terminal Funding | Laddering
Multi-Generational Income Plans | Life Insurance Funding

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #067385 | RATES SUBJECT TO CHANGE | FSD 373 | AGENT USE

CAN AN AGENT EARN 1.00% ANNUAL COMMISSION?

Here Is What I Have Found And How It Works With An FPDA.

Recently an agent reached out to me for a product to replace a very low yielding safe money investment.

The agent was earning 1.00% annually on the funds and the client could add money at any time. I found two products that had the potential to accomplish this goal. [Read More](#)

1.00% Annual Commission
On A Deferred Fixed Annuity?



WHAT'S HAPPENING NOW

2017 News

- [MYGA Fixed Rate Annuity Page](#)
- [2017 Tax Reference Guide Integrity](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [2017 Retirement Planning Guide](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [DOL DELAY?](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National](#)

Annuity Webinars

- [VOYA](#)
- [Voya Blitz](#)
- [American General](#) | [AIG Wednesday](#)

IMMEDIATE ANNUITIES

#1 Concern Of Seniors Can Be Solved With A SPIA!

Best Period Certain
\$100,000 - Monthly Income

- 5 Years = \$1,780.00
- 7 Years = \$1,316.00
- 10 Years = \$972.00

CLIENTS WORRIED ABOUT OUTLIVING THEIR INVESTMENTS?



Immediate Annuities offer the highest guaranteed lifetime income payments, now!

Single Life | Joint Lives | Period Certain | Pension | Income Laddering | Top Quality

[Request a SPIA quote here!](#)

STAY CONNECTED - WE OFFER REGULAR AND ORIGINAL CONTENT



SPIAQUOTE.COM



FINANCIAL
SERVICES

Quality | Integrity | Expertise

www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

Jeff Affronti

Fixed Rate and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

FOR AGENT USE ONLY

Information subject to change.

Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA



FSD Financial Services News & Reviews
Fixed Rate & Immediate Annuities For Life Agents
Quality | Integrity | Expertise
www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

For Agent Use Only

September 14, 2017

Life Insurance Awareness Month
Top Quality Carrier

Great Whole Life product with strong, early cash value growth!
A+ rated company, 96 Comdex

Guaranteed Cash Values

Up to 80% of premiums paid after year 1
Up to 88% of premiums paid after year 5
Up to 95% of premiums paid after year 10
Up to 101% of premiums paid after year 14

Values based on male age 50 | Preferred non-tobacco | \$25,000 annual premium for 10 years only
Accelerated Benefit Rider included at no cost | Includes Term Life Rider for additional coverage

Commission **20.00% year 1** then **16.00% year 2** and **9.00% Years 3-10** (108% Total Commission)
Call us for details 800-373-9697

**LIFE
INSURANCE
QUOTES**

Valued Client
 Male Age 50 Preferred No Tobacco
 Div Opt: PUA
 Riders: TLR LPUA ABR

Initial Annual Premium: \$25,000.00
 Initial Face Amount: \$100,000

		Guaranteed			Non-Guaranteed Assumptions 100% of Current Dividend Scale					
Age	Year	Contract Premium	Net Cash Value	Death Benefit	Premium Outlay	Surp to Pay Prem	Annual Dividend	Increase in Net Cash Value	Net Cash Value	Death Benefit
51	1	25,000	20,234	575,387	25,000	0	2,054	22,289	22,289	577,441
52	2	25,000	42,054	624,144	25,000	0	2,258	24,146	46,435	632,127
53	3	25,000	64,473	671,335	25,000	0	2,481	25,044	71,479	685,631
54	4	25,000	87,501	717,025	25,000	0	2,999	26,254	97,733	738,317
55	5	25,000	111,125	761,277	25,000	0	3,300	27,252	124,986	790,457
56	6	25,000	135,347	804,159	25,000	0	3,631	28,289	153,275	841,757
57	7	25,000	160,168	845,732	25,000	0	3,987	29,363	182,638	892,314
58	8	25,000	185,601	886,056	25,000	0	4,351	30,472	213,110	942,190
59	9	25,000	211,661	925,182	25,000	0	4,727	31,621	244,730	991,422
60	10	25,000	238,342	963,158	25,000	0	5,137	32,807	277,538	1,040,068
61	11	5,421	242,023	526,735	0*	5,421	5,311	10,147	287,684	626,067
62	12	5,421	245,604	515,638	0*	5,421	5,512	10,411	298,095	625,717
63	13	5,421	249,051	504,852	0*	5,421	5,735	10,661	308,756	625,811
64	14	5,421	252,375	494,362	0*	5,421	5,967	10,933	319,689	626,356
65	15	5,421	255,573	484,152	0*	5,421	6,192	11,198	330,887	627,328
66	16	5,421	258,658	474,209	0*	5,421	6,401	11,467	342,353	628,684
67	17	5,421	261,646	464,522	0*	5,421	6,582	11,730	354,084	630,362
68	18	5,421	264,550	455,078	0*	5,421	6,750	12,006	366,089	632,308
69	19	5,421	267,370	445,868	0*	5,421	6,907	12,272	378,361	634,489
70	20	5,421	270,103	436,883	0*	5,421	7,081	12,551	390,912	636,900
71	21	0	276,639	436,883	0	0	5,444	14,903	405,815	637,732
72	22	0	283,162	436,883	0	0	5,730	15,298	421,114	646,616
73	23	0	289,628	436,883	0	0	6,059	15,675	436,788	655,785
74	24	0	296,050	436,883	0	0	6,364	16,049	452,837	665,229
75	25	0	302,437	436,883	0	0	6,672	16,442	469,280	674,929
76	26	0	308,785	436,883	0	0	6,972	16,822	486,102	684,867
77	27	0	315,072	436,883	0	0	7,299	17,195	503,297	695,058
78	28	0	321,262	436,883	0	0	7,672	17,561	520,858	705,552
79	29	0	327,304	436,883	0	0	8,105	17,901	538,759	716,419
80	30	0	333,172	436,883	0	0	8,573	18,231	556,990	727,705
81	31	0	338,847	436,883	0	0	9,055	18,543	575,533	739,429
82	32	0	344,317	436,883	0	0	9,531	18,821	594,354	751,579
83	33	0	349,603	436,883	0	0	9,984	19,109	613,463	764,125
84	34	0	354,701	436,883	0	0	10,438	19,385	632,847	777,056
85	35	0	359,586	436,883	0	0	10,888	19,603	652,450	790,363
86	36	0	364,221	436,883	0	0	11,333	19,744	672,194	804,037
87	37	0	368,581	436,883	0	0	11,784	19,831	692,026	818,082
88	38	0	372,653	436,883	0	0	11,998	19,643	711,669	832,264
89	39	0	376,428	436,883	0	0	12,205	19,414	731,083	846,538
90	40	0	379,896	436,883	0	0	12,397	19,134	750,217	860,895
91	41	0	383,121	436,883	0	0	12,589	18,956	769,173	875,344
92	42	0	386,161	436,883	0	0	12,756	18,861	788,034	889,867
93	43	0	389,019	436,883	0	0	12,915	18,746	806,780	904,457
94	44	0	391,688	436,883	0	0	13,054	18,590	825,370	919,100
95	45	0	394,152	436,883	0	0	13,167	18,359	843,729	933,773
96	46	0	396,450	436,883	0	0	13,335	18,254	861,983	948,536
97	47	0	398,647	436,883	0	0	13,510	18,288	880,271	963,406

Top Quality Fixed Indexed Annuity Carrier

A+ RATED CARRIER - FIXED INDEXED ANNUITY

Current Rates - A Multi-Asset Class with a volatility control feature to minimize large swings.

3 Year Point to Point

NO CAP

100% Participation

2 Year Point to Point

NO CAP

80% Participation

1 Year Point to Point	NO CAP	55% Participation
Annual Point to Point	3.50% CAP	100% Participation
S&P 500		
Monthly Average	3.00% CAP	100% Participation
S&P 500		
Fixed	1.60%	N/A
Surrender	7 Years	9,8,5,8,7,6,5,4,0%
Commission	4.50% 0-75 3.50% 76+	Agent Bonus: 0.50% - 1.00%*

Optional Income Rider Available, not required!

*We are looking to promote a highly rated carrier's competitive FIA.

AGENTS - If you are NOT required to write your fixed indexed business through a BD or other entity and are interested in competitive FIA crediting methods and client oriented products, call me for details! 800-373-9697

[Get an FIA Illustration](#) | [Get More Info](#)

FIXED RATE ANNUITIES

A Guaranteed Gain Every Year

7 Year Flex Premium With

3.60% Year 1 With a 2.10% Base Rate
5.50% Commission to age 80

[More Info!](#)

3.00% Guaranteed For 5 Years

A- Rated Fraternal Carrier | NO MVA | Free Withdrawals

[More Info!](#)

2.70% Guaranteed For 7 Years

Withdraw All Accumulated Interest Anytime
4.00% Commission to (0-80) & 2.00% (81-85)

[More Info!](#)

MYGA

3 Year 2.15%

4 Year 2.50%

5 Year 3.10%

6 Year 3.25%

Surrender period matches rate guarantee period.
Rates Not Approved In All States - Call for details!

RATE DOES NOT EQUAL YIELD

4.15% For 5 Years

4.15% Interest Rate

=

3.08% Annual Yield

=

16.42% Yield Over 5 Years

NOT Available In: CA, CT, DE, FL, IA, ME, MA, MT, ND, NH, NJ, NY, OR, SD, RI, VT, WI
Up Front Sales Load 5.00% Of Initial Premium | Commission 2.25%
Surrender Fee 1,1,1,1 With 30 Day Window | NO MVA

How It Calculates - Higher Charges First 2 Years - Lower Last 3 Years

*End Of Year	Account Value	Cash Surrender Value
Day 1	\$95,000.00	\$94,040.00
Year 1*	\$98,942.50	\$97,953.08
Year 2*	\$103,048.61	\$102,018.12
Year 3*	\$107,325.13	\$106,251.88
Year 4*	\$111,779.12	\$110,661.33
Year 5*	\$116,417.96	\$115,253.78
Day 1 Year 6	\$116,424.34	\$116,424.34

Issue age 0-90 (0-85 Qualified) | Not Available In CA,CT,DE,FL,IA,ME,MA,MT,ND,NH,NJ,NY,OR,SD,RI,VT,WI
Redemption fee 1%, 1%, 1%, 1%, 30 day window, 1%, 1%, 1%, 1%, 0% Thereafter.

More info coming soon! Call for details!

IMMEDIATE ANNUITIES

#1 Concern Of Seniors Can Be Solved With A SPIA!

Best Period Certain

\$100,000 - Monthly Income

- 5 Years = \$1,780.00
- 7 Years = \$1,316.00
- 10 Years = \$972.00

Lifetime Income With 50% Increase Nursing Home Enhanced

- Age 67 Male = \$454.27 (5.45% Annually)
Increases to \$681.40 if rider is triggered
(8.76% Annually for up to 5 years)
- Cash Refund Included
- 5.00% Commission
- Liquid SPIA - 5,4,3,2,1,0% Surrender
Call for details 800-373-9697

**Medically Underwritten
Immediate Annuity**

Cost Of Living Adjustments

Nursing Home Enhancement

Immediate Annuity Quote Requests

SPIA vs FIA Rider For Income NOW

WHAT'S HAPPENING NOW

2017 News

- [MYGA Fixed Rate Annuity Page](#)
- [2017 Tax Reference Guide Integrity](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [2017 Retirement Planning Guide](#)
- [Longevity Annuity Treasury Ruling
QLAC and DIAs](#)
- [DOL DELAY?](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National](#)

Annuity Webinars

- [VOYA](#)
- [Voya Blitz](#)
- [American General](#) | [AIG Wednesday](#)

STAY CONNECTED - WE OFFER REGULAR AND ORIGINAL CONTENT





SPIAQUOTE.COM



FINANCIAL
SERVICES

Quality | Integrity | Expertise

www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

Jeff Affronti

Fixed Rate and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

FOR AGENT USE ONLY

Information subject to change.

Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA



FSD Financial Services News & Reviews
Fixed Rate & Immediate Annuities For Life Agents

Quality | Integrity | Expertise
www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

For Agent Use Only

September 20, 2017

NEW Life Insurance Product!

Most efficient way to transfer wealth!

**Your clients can turn
\$100,000 into \$220,000 in 15 minutes!**

*based on female, age 60, preferred non-tobacco



- Guaranteed death benefit and guaranteed cash values
- Super simplified point-of-sale underwriting. NO medicals. NO APS's.
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- Quick issue
- 12.00% commission + BONUS 1st case bonus of 1.00% from FSD
- Full incentive trip credit
- [Request A Quote](#)
- **Call us for details 800-373-9697**
- **Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD**

**Based on Preferred Rates and a
Premium of \$ 100,000.00**

**Based on Standard Rates and a
Premium of \$ 100,000.00**

<u>End of Year</u>	<u>Attained Age</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Guaranteed Death Benefit</u>
1	61	\$ 74,931.46	\$ 220,458.00	\$ 69,365.09	\$ 204,081.00
2	62	\$ 77,726.87	\$ 220,458.00	\$ 71,952.83	\$ 204,081.00
3	63	\$ 80,601.64	\$ 220,458.00	\$ 74,614.05	\$ 204,081.00
4	64	\$ 83,560.19	\$ 220,458.00	\$ 77,352.82	\$ 204,081.00
5	65	\$ 86,602.51	\$ 220,458.00	\$ 80,169.13	\$ 204,081.00
6	66	\$ 89,728.61	\$ 220,458.00	\$ 83,063.00	\$ 204,081.00
7	67	\$ 92,940.68	\$ 220,458.00	\$ 86,036.46	\$ 204,081.00
8	68	\$ 96,243.14	\$ 220,458.00	\$ 89,093.60	\$ 204,081.00
9	69	\$ 99,635.99	\$ 220,458.00	\$ 92,234.40	\$ 204,081.00
10	70	\$ 103,117.02	\$ 220,458.00	\$ 95,456.84	\$ 204,081.00
11	71	\$ 106,679.62	\$ 220,458.00	\$ 98,754.79	\$ 204,081.00
12	72	\$ 110,317.18	\$ 220,458.00	\$ 102,122.13	\$ 204,081.00
13	73	\$ 114,020.87	\$ 220,458.00	\$ 105,550.69	\$ 204,081.00
14	74	\$ 117,784.09	\$ 220,458.00	\$ 109,034.35	\$ 204,081.00
15	75	\$ 121,595.81	\$ 220,458.00	\$ 112,562.91	\$ 204,081.00
16	76	\$ 125,447.21	\$ 220,458.00	\$ 116,128.21	\$ 204,081.00
17	77	\$ 129,329.48	\$ 220,458.00	\$ 119,722.07	\$ 204,081.00
18	78	\$ 133,233.79	\$ 220,458.00	\$ 123,336.35	\$ 204,081.00
19	79	\$ 137,135.89	\$ 220,458.00	\$ 126,948.58	\$ 204,081.00
20	80	\$ 141,013.75	\$ 220,458.00	\$ 130,538.37	\$ 204,081.00
25	85	\$ 159,704.18	\$ 220,458.00	\$ 147,840.35	\$ 204,081.00
30	90	\$ 175,614.63	\$ 220,458.00	\$ 162,568.88	\$ 204,081.00
35	95	\$ 187,942.64	\$ 220,458.00	\$ 173,981.09	\$ 204,081.00
40	100	\$ 196,831.51	\$ 220,458.00	\$ 182,209.63	\$ 204,081.00
45	105	\$ 201,611.04	\$ 220,458.00	\$ 186,634.11	\$ 204,081.00
50	110	\$ 205,372.05	\$ 220,458.00	\$ 190,115.73	\$ 204,081.00
55	115	\$ 208,480.51	\$ 220,458.00	\$ 192,993.27	\$ 204,081.00
60	120	\$ 210,965.07	\$ 220,458.00	\$ 195,293.27	\$ 204,081.00
61	121	\$ 220,458.00	\$ 220,458.00	\$ 204,081.00	\$ 204,081.00

[SPWL Agent Appointment](#) | [Agent Guide](#)

Higher Rate Guarantees With Upfront Costs?

Quick Break Even Points And Flexibility.



I received a rate sheet from a carrier we are contracted with. One of the products boasted a 4.15% rate guaranteed for 5 years. Well, I know no MYGA has a true rate that high. Anyone familiar with savings and MYGAs would think 4.15% compounded over 5 years is 122.55% of premium, 22.55% gain and

that just does **NOT** exist today.

So what is the catch? Well there is a catch..... [Read more here](#) - [Visit product web page](#)

Higher Charges First 2 Years - Lower Last 3 Years

Issue age 0-90 (0-85 Qualified) | Not Available In CA,CT,DE,FL,IA,ME,MA,MT,ND,NH,NJ,NY,OR,SD,RI,VT,WI
Redemption fee by years 1%, 1%, 1%, 1%, 1%, 0% For a 30 day window, 1%, 1%, 1%, 1%, 1%, 0% Thereafter.

Top Quality Fixed Indexed Annuity Carrier

A+ RATED CARRIERS FOR FIXED INDEXED ANNUITY

Volatility control no cap options available

AGENTS - If you are **NOT** required to write your fixed indexed business through a BD or other entity and are interested in competitive FIA crediting methods and client oriented products, call me for details!
800-373-9697

[Get an FIA Illustration](#) | [Get More Info](#)

FIXED RATE ANNUITIES

A Guaranteed Gain Every Year

7 Year Flex Premium With

3.60% Year 1 With a 2.10% Base Rate
5.50% Commission to age 80

[More Info!](#)

3.00% Guaranteed For 5 Years

A- Rated Fraternal Carrier | NO MVA | Free Withdrawals

[More Info!](#)

3.09% Guaranteed After 5 Years

B Rated Carrier | NO MVA

[More Info!](#)

2.70% Guaranteed For 7 Years

Withdraw All Accumulated Interest Anytime
4.00% Commission to (0-80) & 2.00% (81-85)

[More Info!](#)

MYGA

3 Year 2.15%

4 Year 2.50%

5 Year 3.10%

6 Year 3.25%

Surrender period matches rate guarantee period.
Rates Not Approved In All States - Call for details!

IMMEDIATE ANNUITIES - SPIAquote.com

#1 Concern Of Seniors Can Be Solved With A SPIA!

- Set Period Certain ONLY
- Lifetime Income With 50% Increase
Nursing Home Enhanced
- Single & Joint Life Options

Medically Underwritten
Immediate Annuity

Cost Of Living Adjustments

- To Fund Life Insurance
- Beneficiary Guarantees
- Liquid SPIA - 5,4,3,2,1,0% Surrender Charge!
- Call for details 800-373-9697

[Nursing Home Enhancement](#)

[Immediate Annuity Quote Requests](#)

[SPIA vs FIA Rider For Income NOW](#)

WHAT'S HAPPENING NOW

2017 News

- [MYGA Fixed Rate Annuity Page](#)
- [2017 Tax Reference Guide Integrity](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [2017 Retirement Planning Guide](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)

Trips / Rewards

- [Liberty Bankers 2018](#)
- [American National](#)

Annuity Webinars

- [VOYA](#)
- [Voya Blitz](#)
- [American General](#) | [AIG Wednesday](#)

STAY CONNECTED - WE OFFER REGULAR AND ORIGINAL CONTENT



SPIAQUOTE.COM



FINANCIAL
SERVICES

Quality | Integrity | Expertise

www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

Jeff Affronti

Fixed Rate and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

FOR AGENT USE ONLY

Information subject to change.

Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA



FSD Financial Services News & Reviews
Fixed Rate & Immediate Annuities For Life Agents
Quality | Integrity | Expertise
www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

For Agent Use Only

September 27, 2017

Two Unique Products To Help Diversify Risk With Guarantees

SPIA - High Income Payments With Optional Rider Increasing Income For Nursing Home Stays

MYGA - 3.25% Fixed Rate offering LTC Benefits

LTC or Nursing Home Riders Fixed Annuities

**SPIA - 150% Enhanced Income
For Nursing Home Stays***

**MYGA - 300% Account Value
For LTC Expenses***

*Restriction Apply—Call For Details.



SPIAquote.com | 800-373-9697 | CA Insurance Lic # 0B67385

SPIA with 150% Nursing Home Stay Enhanced Income

MALE AGE 67 = 5.45% Annual Income - 83% Tax Exclusion Ratio

ENHANCED INCOME 8.18% for up to 5 Years

http://www.fsdfinancial.com/Nursing_Home_SPIA.htm

Single Premium Immediate Annuity

Annuitant 1: Sample Client
Male Age Nearest Birthday: 67

Quote Date: 09/27/2017
Quote Expiration Date: 10/04/2017 *
State of Issue: AZ

Non-Qualified
Purchase Date: 09/27/2017
Premium Tax: 0.00%

End of Policy Year	End of Year Annualized Total Income Payments	End of Year Return of Premium on Cancellation	End of Year Return of Premium on Death
1	24998	451252	475002
2	27270	429823	447732
3	27270	407848	420461
4	27270	385327	393191
5	27270	362262	365921
6	27270	338650	338650
7	27270	311380	311380
8	27270	284110	284110
9	27270	256839	256839
10	27270	229569	229569
11	27270	202299	202299
12	27270	175028	175028
13	27270	147758	147758
14	27270	120487	120487
15	27270	93217	93217
16	27270	65947	65947
17	27270	38676	38676
18	27270	11406	11406
19	27270	0	0
20	27270	0	0

* The payout illustration will be honored if the application, premium payment, and any additional requirements are received in good order by the quote expiration date. For 1035 exchanges and transfers, funds must be received within 60 calendar days of the date of quote.

Payment Enhancement for Nursing Home Facility Confinement Rider

If the annuitant is (a) confined to a Nursing Home Facility, (b) the confinement lasts at least 90 days, and (c) we receive a written statement from the annuitant's Physician and Nursing Home Facility Administrator documenting the confinement, the Standard Income Payment will be increased by 50% on the next scheduled payment date after the second policy anniversary and we have approved your claim. This increased amount will be paid for 5 years only. After this 5 year period ends, the Standard Income Payment will resume according to the provisions of the policy. THIS BENEFIT CAN BE EXERCISED ONLY ONCE. The cost for this benefit is reflected in the Income Payments.

Common Carrier Accidental Death Benefit Rider

If the annuitant dies from bodily injury sustained in a common carrier accident, the beneficiary will receive double the benefit that would otherwise be payable upon death. "Common Carrier" means any public and, air or water conveyance operated primarily for passenger service. The annuitant must sustain the accidental bodily injury while riding as a passenger and not as an operator or crewmember. Death resulting from accidental bodily injury must be independent of sickness and all other causes and must occur within 90 days of the date of the accident. Certain exceptions as set forth in the Rider will apply.

MYGA with LTC Rider

http://www.fsdfinancial.com/6_Year_LTC_Annuity_MYGA_GL.htm

Illustration Date: September 27, 2017
Agent: Valued Agent
Residence State: FL
Annuitant/Owner: Valued Client
Age/Sex: 55 Male
Initial Annuity Premium: \$100,000

LTC Current Annual Premium Rate: 0.60%
LTC Initial Monthly Premium: \$50.00 **
LTC Initial Long-Term Care Benefit: \$300,000
Initial Daily Maximum Benefit: \$136.99
Minimum Benefit Period: 6 years ***

END OF YEAR	*Current Annuity Interest Rate					*Guaranteed Annuity Interest Rate				
	ACCUM VALUE	SURR VALUE	**LTC MONTHLY PREMIUM DEDUCTION	DAILY MAXIMUM BENEFIT	LONG-TERM CARE BENEFIT LIMIT	ACCUM VALUE	SURR VALUE	**LTC MONTHLY PREMIUM DEDUCTION	DAILY MAXIMUM BENEFIT	LONG-TERM CARE BENEFIT LIMIT
1	\$102,691	\$94,691	\$50.00	\$140.67	\$308,072	\$102,691	\$94,691	\$50.00	\$140.67	\$308,072
2	\$105,401	\$98,401	\$51.35	\$144.39	\$316,203	\$105,401	\$98,401	\$51.35	\$144.39	\$316,203
3	\$108,183	\$101,683	\$52.70	\$148.20	\$324,549	\$108,183	\$101,683	\$52.70	\$148.20	\$324,549
4	\$111,039	\$105,039	\$54.09	\$152.11	\$333,116	\$111,039	\$105,039	\$54.09	\$152.11	\$333,116
5	\$113,969	\$108,969	\$55.52	\$156.12	\$341,908	\$113,969	\$108,969	\$55.52	\$156.12	\$341,908
6	\$116,978	\$112,978	\$56.98	\$160.24	\$350,933	\$116,978	\$112,978	\$56.98	\$160.24	\$350,933
7	\$120,065	\$120,065	\$58.49	\$164.47	\$360,196	\$117,442	\$117,442	\$58.49	\$160.88	\$352,325
8	\$123,234	\$123,234	\$60.03	\$168.81	\$369,703	\$117,908	\$117,908	\$58.72	\$161.52	\$353,723
9	\$126,487	\$126,487	\$61.62	\$173.27	\$379,461	\$118,375	\$118,375	\$58.95	\$162.16	\$355,126
10	\$129,826	\$129,826	\$63.24	\$177.84	\$389,477	\$118,845	\$118,845	\$59.19	\$162.80	\$356,535
11	\$133,252	\$133,252	\$64.91	\$182.54	\$399,757	\$119,317	\$119,317	\$59.42	\$163.45	\$357,950
12	\$136,770	\$136,770	\$66.63	\$187.36	\$410,309	\$119,790	\$119,790	\$59.66	\$164.10	\$359,370
13	\$140,380	\$140,380	\$68.38	\$192.30	\$421,139	\$120,265	\$120,265	\$59.90	\$164.75	\$360,796
14	\$144,085	\$144,085	\$70.19	\$197.38	\$432,255	\$120,742	\$120,742	\$60.13	\$165.40	\$362,227
15	\$147,888	\$147,888	\$72.04	\$202.59	\$443,664	\$121,222	\$121,222	\$60.37	\$166.06	\$363,665
20	\$168,463	\$168,463	\$82.07	\$230.77	\$505,390	\$123,645	\$123,645	\$61.58	\$169.38	\$370,936
25	\$191,901	\$191,901	\$93.48	\$262.88	\$575,704	\$126,118	\$126,118	\$62.81	\$172.76	\$378,354
30	\$218,600	\$218,600	\$106.49	\$299.45	\$655,800	\$128,640	\$128,640	\$64.07	\$176.22	\$385,919
Age										
100	\$323,123	\$323,123	\$157.41	\$442.63	\$969,368	\$136,512	\$136,512	\$67.99	\$187.00	\$409,535

Proposed Insured: Valued Client
 Age: 55 Sex: M

Date: September 27, 2017

Proposed Initial Annuity Amount \$100,000

LTC Rate(x) 0.60%

Initial LTC Annual Premium..... \$600.00

DEDUCTIBLE PERIOD -- 90 DAYS (Does not apply to Care Planning, Caregiver Training or Respite Care Benefits)	Long-Term Care Benefit Riders (LTC-2 and LTC-3)
LIFETIME BENEFIT - \$500.00 Caregiver Training Benefit	
ANNUAL BENEFIT - \$500.00 Care Planning Benefit	
*DAILY MAXIMUMS (Does not apply to Care Planning, Caregiver Training or Alternative Care Benefits.)	
Adult Day Care	\$68.49
Home Health Care (Includes Homemaker Services, Hospice Services, Maintenance or Personal Care and Respite Care. Respite Care is limited to a maximum of 21 days per calendar year.)	\$136.99
Nursing Home Care (Includes Assisted Living Facility.)	\$136.99
*INITIAL BENEFIT LIMIT	\$300,000.00

* Current annuity interest rate is 3.25%, guaranteed years one through six. Guaranteed rate is 1% for years seven throughout the remainder of the contract. Cash Surrender Values shown above reflect penalties for early withdrawals in the first six years. A Market Value Adjustment (MVA) will be applied during the Withdrawal Charge period. The MVA could increase or decrease surrender values, but never less than the Minimum Guaranteed Surrender Value in the contract.

** LTC premium is not guaranteed. Until tax year 2010 Owner will receive a 1099-R for the amount of premium deducted for LTC as required by law.

*** Assumes no deductions for Caregiver Training, Care Planning, or Alternative Care benefits and full use of daily maximum benefit.

There is a 90 day deductible period during which no benefits are payable. If your daily maximum benefit is less than the cost of care you receive on a daily basis, you will need another source of funds (cash or other LTC coverage) to make up the difference.

Withdrawals of more than your daily maximum benefit will reduce the funds available for long-term care by \$3 for each \$1 you take out of your annuity.

Death Benefit is the Accumulation Value as of the date of the Annuitant/Owner's death.

Top Quality Fixed Indexed Annuity Carrier

A+ RATED CARRIERS FOR FIXED INDEXED ANNUITY

Volatility control no cap options available | High Cap | Shorter Surrender Periods

AGENTS - If you are NOT required to write your fixed indexed business through a BD or other entity and are interested in competitive FIA crediting methods and client oriented products, call me for details! 800-373-9697

[Get an FIA Illustration](#) | [Get More Info](#)

FIXED RATE ANNUITIES
A Guaranteed Gain Every Year

3.00% Guaranteed For 5 Years

A- Rated Fraternal Carrier | NO MVA | Free Withdrawals

[More Info!](#)

3.09% Guaranteed After 5 Years

B Rated Carrier | NO MVA

[More Info!](#)

2.70% Guaranteed For 7 Years

Withdraw All Accumulated Interest Anytime
4.00% Commission to (0-80) & 2.00% (81-85)

[More Info!](#)

MYGA

3 Year 2.15%

4 Year 2.50%

5 Year 3.10%

6 Year 3.25%

Surrender period matches rate guarantee period.
Rates Not Approved In All States - Call for details!

NEW Life Insurance Product!

Most efficient way to transfer wealth!

Your clients can turn
\$100,000 into \$220,000 in 15 minutes!

*based on female, age 60, preferred non-tobacco



- Guaranteed death benefit and guaranteed cash values
- Super simplified point-of-sale underwriting. NO medicals. NO APS's.
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- Quick issue
- 12.00% commission + 1st case bonus of 1.00% from FSD
- Full incentive trip credit
- [Request A Quote](#) | [Sample Illustration](#)
- **Call us for details 800-373-9697**
- **Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD**

[SPWL Agent Appointment](#) | [Agent Guide](#)

STAY CONNECTED - WE OFFER REGULAR AND ORIGINAL CONTENT



SPIAQUOTE.COM



FINANCIAL
SERVICES

Quality | Integrity | Expertise

www.fsdfinancial.com | www.SPIAquote.com

800-373-9697

Jeff Affronti

Fixed Rate and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

FOR AGENT USE ONLY

Information subject to change.

Non Resident Licenses:

AL, AZ, CO, FL, HI, GA, ID, IL, IA, KS, LA, MD, MI, MO, NV, NJ, NY, OH, OK, OR, PA, TN, TX, UT, VA, WA