

Fixed Rate Annuity MYGA Hot List

www.AnnuityExperts.com | www.SPIAquote.com | www.FSDfinancial.com

September 12, 2018

800-373-9697

AGENT USE ONLY

SPLIT ANNUITY DESIGN

\$500,000	
Allocate \$124,922.00 to a Period Certain Immediate Annuity	Allocate \$375,078.00 to purchase a 7-year Deferred Annuity
Annuitant receives \$1,610.58 Per month for 7 Years Guaranteed (TAX-EXCLUDED 92% Based on 100% Cost Basis)	Current Interest Rate 4.19% 5.05% Year 1 then 4.05% Years 2- 7 Over For 7 Years
After 7 years a GUARANTEED, \$500,000 will be available.	

Multi-Year Guarantee Annuity - MYGA Rates

Term	Guaranteed Interest Rate	Yield If No Withdrawals	Surrender Charges	Included Features	Carrier A.M Best
Monthly Details	1.25%	N/A	0% None / No MVA	Liquid	B++
3 Years Details	2.75%	8.48%	7.9%, 7.0%, 6.2% 0% Thereafter +/- MVA 1st 3 Years	NONE	B++
3 Years Details	2.60%	8.00%	8%, 7%, 6% 0% Thereafter +/- MVA 1st 3 Years	Full Death Benefit Interest Withdrawals Waivers	B++
4 Years Details	3.05% - \$10K+ 3.15% - \$250K	12.77% 13.21%	7%, 6%, 5%, 4% (30 Day Exit Window Recurring) - MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B++
5 Years Details	3.50%	18.77%	8.5%, 7.5%, 7%, 6%, 4% 0% Thereafter NO MVA	Full Death Benefit Interest Withdrawals Waivers	A-
5 Years Details	3.80%	20.50%	9%, 8%, 7%, 6%, 5, 0% Thereafter NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
5 Years Details	4.00%	21.67%	9%, 8%, 7%, 6%, 5%, 30 Day Window PRIOR To End Of Period	None	B++
6 Years Details	3.60%	23.64%	8%, 7%, 7%, 6%, 5%, 4%, 0% Thereafter MVA	Full Death Benefit Interest Withdrawals	B++
7 Years Details	4.10%	32.48%	9%, 8%, 7%, 6%, 5, 0% Thereafter NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
10 Years Details	4.20%	50.90%	9, 8, 7, 6, 5, 5, 5, 5, 5% 30 Day Widow PRIOR To End Of Guarante -tee Period	NONE	B++

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



FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

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

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For Agent Use Only

September 05, 2018

Life Insurance Awareness Month #LIAM18

#TakeThePledge during Life Insurance Awareness Month 2018

The below is from LifeHappens and is a good way to get the word out on life insurance and protection and peace of mind it can offer.

I believe anyone who has seen or lived through the impact on loved ones from NOT having life insurance, can explain its truest value. JA #LIAM18



<https://www.lifehappens.org/takethepledge/>

Life Insurance Carrier Products

Sagicor Life

Add Sagicor products to your insurance product offering!

Check out the FISPWL features below:

- Has a 10% single premium bonus credited to accumulation value
- Guaranteed ROP day 1
- Guaranteed death benefit
- No cost living benefits included (chronic and terminal). Chronic is not available in CA.
- No face to face meeting required, can be done over the phone.
- No phone interview for the client
- E-application
- Multiple crediting strategies to choose from

- Ages 18 - 85
- 3.5% Declared Rate and 7% Cap
- Minimum Single Premium \$5,000 - No Maximum
- Not Available in AK,CT,LA,MA,MT,NH,NJ,NC,OR,PA,VA
- [Sample quote on the FISPWL](#)
- Commission Special on Term / UL and WL - [PDF](#)
- Webinar 9/18/18 - [Details / Register](#)

Periodic Premium Commission Incentive!

SEPTEMBER 1, 2018 - DECEMBER 28, 2018

15% Commission Bonus for Writing Producers* on 3 great products!

SAGE TERM
now on iGO®
MATERIALS ↓

SAGE NLUL
up to target only
MATERIALS ↓

SAGE WL
whole life
MATERIALS ↓

If you haven't tried *Accelewriting*® in a while, now's the time to try again! We continue to refine our underwriting guidelines to assist in the placement of quality business in the shortest turn around time possible.

UPCOMING WEBINAR
TERM ACCELEWRITING® ENHANCEMENTS
Tuesday, September 18, 2018
1 PM Eastern
Register Now!

Liberty Bankers Life

Preferred and Standard Ratings Available! See sample illustrations below.

Tax-Efficient Wealth Transfer - Create a LEGACY

Preferred and Standard Ratings Available



- Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 12.00% commission
- Full incentive trip credit
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD
- [Request a quote](#)
- Sample Quotes \$100,000 Premium
[Male 55](#) - Death Benefit = \$222,000 - \$207,000
[Female 55](#) - Death Benefit = \$253,000 - \$236,000

SPWL SINGLE PREMIUM WHOLE LIFE

Features:	Liberty Legacy IC17-SPWL
Death Benefit & Cash Values:	Guaranteed
Death Benefit	Face Amount
Guarantee Period:	To Attained Age 121
Type of Policy:	Whole Life/Modified Endowment Contract
Health Underwriting:	Telephone/No APSs or Exams (Super Simplified - Point of Sale Approval)
Issue Ages:	50 - 80
Minimum Premium:	\$20,000
Maximum Premium:	Varies by Issue Age & Underwriting Classification (Refer to Agent's Guide)
Use:	Tax Efficient Transfer of Assets
Liquidity:	Policy Loans Available No Partial Surrenders or Withdrawals
Accelerated Death Benefits:	Terminally Ill or Chronically Ill (Lesser of 80% of Face Amount or \$250,000)
Suitability Comments:	For Wealth Transfer & Terminal/Chronic Illness Benefits (Refer to Agent's Guide)
Available through Liberty Bankers Life:	AK, AR, AZ, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MS, MT, NE, NJ, NM, NC, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY
Available through Capitol Life:	AL, MO
Products NOT Available in:	CA, DE, DC, MN, NH, NY, ND, SD
1st Yr Gross Commission (level 8):	50-80: 12.00%

American National Life

Not all risks can be constrained to "by the book" underwriting rules. Some individuals exhibit healthy characteristics that distinguish them from the group. American National's **Precision Underwriting** does just that: It finds those individuals who separate themselves from others by displaying various positive characteristics and makes intelligently aggressive underwriting offers to these applicants.

PRECISION CREDIT UNDERWRITING

Precision Credit Underwriting

During the process of reviewing a medically underwritten case, underwriters can apply "credits" for healthy characteristics. Individuals with three or more credits may be enough to tip the scales and qualify a case for a rate class reduction. See how Precision Credit Underwriting can work for your clients!

Success Stories

- Case 1:**
 - Age 37
 - Female
 - \$1,000,000 Term
 - 100% Non-Tobacco
- Case 2:**
 - Age 42
 - Female
 - \$500,000 Term
 - 100% Non-Tobacco
- Case 3:**
 - Age 49
 - Male
 - \$1,000,000 Term
 - 100% Non-Tobacco

Before Precision Credits were added:

- Height: 5' 4"
- Weight: 150
- Smoked: No
- Family history of death: None
- Family history of heart: None

After Precision Credits:

- Cholesterol: HDL 50
- Blood Pressure: 110/70
- Blood Sugar: 90
- Blood Uric Acid: 4.0
- High cholesterol: No
- High blood pressure: No
- High blood sugar: No
- High uric acid: No
- High cholesterol: No
- High blood pressure: No
- High blood sugar: No
- High uric acid: No

Final Offer: Standard, Standard, Preferred

For more information, contact the Marketing Field Support Center at: 888-501-4043, option 1

American National Insurance Company, headquartered in California, is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in California. New York State companies have licensed responsibility for only the products and services shown.

9/12/2017 For Agent Use Only. Not for Distribution or Use With Consumers. 10/18

PRODUCT PORTFOLIO

AMERICAN NATIONAL INSURANCE COMPANY

Life Insurance Product Portfolio

AMERICAN NATIONAL

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UNDERWRITING XPRESS PLUS

Underwriting Xpress Plus

Side-by-Side Accelerated Underwriting Comparisons

Program	Xpress Plus	Xpress Plus	WorkSite
Program Description	A program designed to provide the quick underwriting process for listed agents and their associated staff not automatically require an exam to be conducted.	A program designed to streamline the underwriting process when using electronic applications. Agents that do not automatically require an exam to be conducted, the agent will be notified via Email/Text for exam to proceed.	A program to streamline group health underwriting, which is not been been implemented in all 50 participating markets.
Who Can Apply?	Individual Applications	Individual Applications	Approved Employer Groups (minimum of 10 participating employees)
Issue Ages	0-65	17-60	18-65 (64 for term)
Face Amounts	Up to \$250,000	Age 17-50: \$250,000 - \$1,000,000 Age 51-60: \$250,000 - \$500,000	Up to \$250,000
Appx Available?	Yes	Yes	No
Appx Required?	No	Yes	No
Underwriting Criteria	Standard (Substandard)	Preferred Plus (Preferred)	Standard
Exam Required?	No Automatic Exam Required. The need for an exam is determined based on content in the application, MIB, FC, and Risk Classifier.	No Automatic Exam Required. The need for an exam is determined based on content in the application, MIB, FC, and Risk Classifier.	No Exam Required. Underwriting decision based on a live single health question.
When additional Example Knowledge:	Step 1: Eligibility Eligibility for the application prompt for health history. An agent will receive a notification via Email/Text or App/WorkSite. Step 2: Underwriting MIB, MIB, FC, Risk Classifier and/or additional exam prompt the need for an exam. The agent will receive a notification via Email/Text and email.	Step 1: Eligibility Eligibility for the application prompt for health history. An agent will receive a notification via Email/Text or App/WorkSite. Step 2: Underwriting MIB, MIB, FC, Risk Classifier and/or additional exam prompt the need for an exam. The agent will receive a notification via Email/Text and email.	
Available Products	All Issuables (Worksite 50 products)	All Issuables (Worksite 50 products)	Worksite 50 products only

Cases outside of the parameters of the programs above will require traditional underwriting.

The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history.
*Cases not submitted will be identified from the time the program has an eligibility for use with A.U. underwriting.

Page 1 of 2 For Agent Use Only. Not for Distribution or Use With Consumers.

National Life Group - LSW



FROM THE LSW - National Life Group - Agent Blog Bring Families Peace of Mind with Annual Life Checkups

Insufficient coverage has grave consequences for countless families. By conducting an annual "Life Checkup" with your clients, you can uncover their ever changing life insurance needs. And help them be prepared for when "Life Happens." [Consider this...](#)

If you are interested in offering Life Of The Southwest products give us a call or to get started with agent licensing [click here](#). Sign up and be sure you get the LSW Pulse informational emails.

Get Appointed With One Of Our Life Carriers

- LSW Life Of The Southwest - [Rate Sheet](#) - [Agent Appointment](#)
- American National - [Rate Sheet](#) - [Agent Appointment](#) - [Product Guide](#)
- Lafayette - [Rate Sheets](#) - [Agent Appointment](#) - [Sample Quote](#)
- Liberty Bankers - [Rate Sheet](#) - [Agent Appointment](#) - [Pricing Guide](#) - [Case Sample](#)
- American General - [Rate Sheet](#)
- Sagicor - [Rate Sheet](#) - [Agent Appointment](#)

[Request others here](#)

Liberty Bankers Life (LBL)

Enhanced Rate - Walk Away MYGA's

Short and Sweet Or Long Haul Yield - Surrenders Periods From 0 - 9 Years!

All LBL Fixed Annuities are true "walk away" at the end of the term. No recurring surrender charges or 30 day windows to worry about. Should your clients want to internally rollover to a better rate after a term, this carrier pays a full new commission!

Guaranteed Rate	Surrender Term	Commission 0-80 CA & FL reduce sooner	Yield After Term
3.85%	9 Years	2.75%	40.49%
3.80%	7 Years	2.50%	29.83%
3.70%	5 Years	2.25%	19.92%
2.75%	3 Years	2.00%	8.47%
1.25%	0 Years - NONE	0.50% Paid 1/12 increments	N/A

ADDITIONAL MYGA RATES FROM LBL

<p>Multi-Year Guarantee 3 Year Surrender</p> <p>2.60% For 3 Years</p> <p>Interest Withdrawals</p> <p>Full Death Benefit</p> <p>Non Repeating Surrender</p> <p>CLICK FOR MORE INFO</p>	<p>Multi-Year Guarantee 5 Year Surrender</p> <p>4.25% Year 1 3.25% Years 2-5</p> <p>Interest Withdrawals</p> <p>Full Death Benefit</p> <p>Non Repeating Surrender</p> <p>CLICK FOR MORE INFO</p>	<p>Multi-Year Guarantee 7 Year Surrender</p> <p>3.20% For 7 Years</p> <p>Interest Withdrawals</p> <p>Full Death Benefit</p> <p>4.00% Commission</p> <p>CLICK FOR MORE INFO</p>
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Get [appointed](#) with this LBL now! If you are looking for a carrier who has shown a commitment to their agent and client base for many years Liberty Bankers is the carrier for you. Liberty Bankers offers a line of traditional deferred and immediate annuities and no indexed annuities. The fact they do not offer FIA's keeps the attention on guaranteed products the risk averse fixed annuity clients are truly looking for.

Immediate Annuities - SPIA Quotes

Immediate Guaranteed Lifetime Income For longevity Protection!

We specialize in large premium cases & work with the most competitive highest quality carriers.

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

Clients do not have to worry about decreasing assets or a reduced income when they use immediate annuities for lifetime income needs. As life agents, we have the ability to offer clients a way to use more of their nest egg now without a fear of it running out later. Below is a chart on what clients can expect from immediate annuity income.

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!

Longevity Protection

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income

SPIA

The Insurance Product
Built To Guarantee The
HIGHEST Income Flow NOW!

Your Clients Can
Use More Of That
Nest Egg Right Now!

- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

Fixed Rate Deferred Annuities

Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

American National has large 0.45% increase in MYGA rates

Bankers Life is holding at least till mid September

Fixed Annuity Carriers - Agents ONLY

- [Liberty Bankers](#) | [Agent Appointment](#)
- [Bankers Life](#) | [Agent Appointment](#)
- [Guggenheim](#) | [Agent Appointment](#)
- [Sagicor Life](#) | [Agent Contracting](#)
- [Sentinel Security](#) | [Agent Appointment](#)
- [American General](#) | [NY](#) |
- [American National](#) | [NY](#) | [Agent Appointment](#)
- [Guarantee Income Life](#) | [Agent Appointment](#)
- [The Standard](#) | [Agent Appointment](#)
- [Lafayette](#) | [Agent Appointment](#)
- [Great American](#) | [Agent Appointment](#)
- [Oxford Life](#) | [Call for appointment](#)

Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!
- 4.20% For 10 Years - [Details](#)
- **4.10% For 7 Years** - [Details](#) (32.48% Yield)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.60% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.20% For 7 Years - [Details](#) (4.00% Commission)
- 3.70% For 6 Years - [Details](#) (A- Rated)
- 3.80% For 5 Years - [Details](#) (All Inclusive Product)
- 3.60% For 5 Years - [Details](#) (A- Rated) Bonus
- 3.70% For 5 Years - [Details](#) (CA Approved)
- **4.00% For 5 Years** - [Details](#) (3.90% In CA!)
- 3.50% For 5 Years - [Details](#) (A- Rated)
- 3.40% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- 3.30% For 4 Years - [Details](#) (NICE!)
- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- **3.10% For 3 Years** - [Details](#) (NEW)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- 2.75% For 3 Years - [Details](#) 2.00% Commission
- 2.85% For 3 Years - [Details](#) (A Rated)
- 2.90% For 3 Years - [Details](#) (A- Rated)
- 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

LTC Annuity

- MYGA With A Long Term Care Rider - [Details](#)

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about Annuicare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

News and Reviews

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Retirement Planning Guide W&S](#)
- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)

• QLAC NEWS:

Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [American National Cabo 2019](#)
- [Portugal Douro River Cruise - Sentinel Security](#)

Annuity Webinars

- [Sagicor Life Insurance 9/18/2018](#)
- [Life Of The Southwest National Life Group](#)
- [Lafayette Life - What will retirement income look like](#)
- [Lafayette - 10 Pay \(recording\)](#)
- [Lafayette - Executive Bonus Arrangements Using Life Insurance \(Recording\)](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

Offer Fixed Annuity With FSD's Assistance

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!
Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#).

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

For more than just our weekly updates, follow on LinkedIn for a traditional approach to current fixed financial insurance products available now.

Follow Here

STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE



SPIAQUOTE.COM



Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

Jeff Affronti | Darren Mitchell
Fixed Rate, Indexed and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

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FSD Financial Services Insurance News & Reviews

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

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September 12, 2018

Split Annuity Design

Clients need income? Have you seen a split annuity?

7 Year Split Annuity

\$500,000	
Allocate \$124,922.00 to a Period Certain Immediate Annuity	Allocate \$375,078.00 to purchase a 7-year Deferred Annuity
Annuitant receives \$1,610.58 Per month for 7 Years Guaranteed <small>(TAX-EXCLUDED 92% Based on 100% Cost Basis)</small>	Current Interest Rate 4.19% 5.05% Year 1 then 4.05% Years 2-7
After 7 years a GUARANTEED, \$500,000 will be available to the annuitant.	

Single Premium: \$375,078

Year	Age	Guaranteed		Current		Surrender Charge Percentage
		Contract Value	Cash Surrender Value ±	Contract Value	Cash Surrender Value ±	
1	61	394,019.44	362,497.88	394,019.44	362,497.88	8%
2	62	409,977.23	381,278.82	409,977.23	381,278.82	7%
3	63	426,581.31	400,986.43	426,581.31	400,986.43	6%
4	64	443,857.85	421,664.96	443,857.85	421,664.96	5%
5	65	461,834.09	443,360.73	461,834.09	443,360.73	4%
6	66	480,538.37	466,122.22	480,538.37	466,122.22	3%
7	67	500,000.17	500,000.17	500,000.17	500,000.17	0%
8	68	505,000.17	499,950.17	525,250.18	519,997.68	1%
9	69	510,050.17	504,949.67	546,522.81	541,057.58	1%
10	70	515,150.67	509,999.16	568,656.98	562,970.41	1%

Income benefit option	Premium amount	Monthly income amount starting on October 25, 2018	Tax free portion of income
Fixed period – 7 years	\$124,922.00	\$1,610.58	\$1,486.57

This is just one example, let us design a split annuity for your client. [Click here](#) for a quote.

Liberty Bankers Life (LBL)

Enhanced Rate - Walk Away MYGA's

Short and Sweet Or Long Haul Yield - Surrenders Periods From 0 - 9 Years!

All LBL Fixed Annuities are true "walk away" at the end of the term. No recurring surrender charges or 30 day windows to worry about. Should your clients want to internally rollover to a better rate after a term, this carrier pays a full new commission!

SINGLE PREMIUM RATES - Multi-Year Guarantee Annuity (MYGA)

Guaranteed Rate	Surrender Term	Commission 0-80 CA & FL reduce sooner	Yield After Term
3.85%	9 Years	2.75%	40.49%
3.80%	7 Years	2.50%	29.83%
3.70%	5 Years	2.25%	19.92%
2.75%	3 Years	2.00%	8.47%

FLEXIBLE PREMIUM DEFERRED ANNUITY (FPDA)

Interest Rate:	4.05% Year 1 2.55% Base Rate - Includes a 1.50% Year 1 bonus :
Guaranteed Period:	1 Year
Surrender Charges:	7 year period: +/- MVA 1st 7 Years Ages 0-55: 12%,11%,10%,8%,6%,4%,2%,0% Ages 56+: 8%,7%,6%,5%,4%,3%,2%,0%
Minimum Premium:	\$5,000 \$100 monthly additional premium deposits
Free Withdrawals:	Accumulated Interest Twice Yearly
Death Benefit	Full Accumulation Value
Commission:	Policy Year 1: 5.50% (0-80) 2.50% (81-85) Policy Year 2-5: 3.00% (0-80) 1.50% (81-85) Policy Year 6+: 2.60% (0-80) 0.60% (81-85)
	Eligible for 25 BP Annual Trail
Waivers:	Nursing Home Disability Waivers
Minimum Guarantee:	1.00%
States Not Approved:	AL, AK, CT, DC, HI, ME, MA, MN, MO, NH, NJ, NY, OR, PA, RI, VT, WY

Brochure:

[Click Here:](#)

Multi-Year Guarantee 3 Year Surrender

2.60% For 3 Years

Interest Withdrawals

Full Death Benefit

Non Repeating Surrender

[CLICK FOR MORE INFO](#)

Multi-Year Guarantee 5 Year Surrender

4.25% Year 1
3.25% Years 2-5

Interest Withdrawals

Full Death Benefit

Non Repeating Surrender

[CLICK FOR MORE INFO](#)

Multi-Year Guarantee 7 Year Surrender

3.20% For 7 Years

Interest Withdrawals

Full Death Benefit

4.00% Commission

[CLICK FOR MORE INFO](#)

Get [appointed](#) with this LBL now! If you are looking for a carrier who has shown a commitment to their agent and client base for many years Liberty Bankers is the carrier for you. Liberty Bankers offers a line of traditional deferred and immediate annuities and no indexed annuities. The fact they do not offer FIA's keeps the attention on guaranteed products the risk averse fixed annuity clients are truly looking for.

HotList - Split and MYGA's

Hot List & Some Carrier Rate Sheets.

The Split Annuity is for clients who want income and do NOT want to invade principal.

Non-qualified funds benefit from a tax exclusion ratio that can assist in the laddering of income for the best results.

- **A good 10 year MYGA rate of 4.20% will yield 50.90% if held to term.** \$500,000 @ 4.20% grows to \$754,479 assuming no withdrawals.
- **CALIFORNIA RATE - 3.90% for 5 Years - Yields 21.08% in 5 years** \$500,000 @ 3.90% grows to \$605,407 assuming no withdrawals. Includes Full Death Benefit
- **A- Rated Carrier - 3.50% For 5 Years - NO MVA - CA Approved** Includes many nice client features too!

**Fixed Rate Annuity
MYGA Hot List**

www.AnnuityExperts.com | www.SPIAquote.com | www.FSDfinancial.com
September 12, 2018 800-373-9697 AGENT USE ONLY

		\$500,000	
SPLIT ANNUITY DESIGN	Allocate \$124,922.00 to a Period Certain Immediate Annuity	Allocate \$375,078.00 to purchase a 7-year Deferred Annuity	
	Annuitant receives \$1,610.58 Per month for 7 Years Guaranteed (TAX-EXCLUDED 92% Based on 100% Cost Basis) After 7 years a GUARANTEED, \$500,000 will be available.	Current Interest Rate 4.19% 5.05% Year 1 then 4.05% Years 2-7 Over 7 Years	

Multi-Year Guarantee Annuity - MYGA Rates

Term	Guaranteed Interest Rate	Rate if No Withdrawals	Survival Charges	Included Features	Carrier A.M. Best
Monthly Death	1.25%	N/A	0%	None / No MVA	Legal
5 Years Death	2.75%	3.49%	7.0%, 7.0%, 6.2% (1st, 2nd, 3rd Years)	NONE	B++
5 Years Death	2.60%	3.00%	0% Through 1st MVA 1st 3 Years	Full Death Benefit Interest Withdrawals + Waivers	B++
4 Years Death	3.05% - \$10K+ 3.15% - \$250K	3.27%	7%, 6%, 5%, 4% (1st, 2nd, 3rd, 4th Years) Full Income Recouping / MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B++
5 Years Death	3.50%	3.77%	10.0%, 7.0%, 7%, 6%, 4% (1st, 2nd, 3rd, 4th, 5th Years) NO MVA	Full Death Benefit Interest Withdrawals + Waivers	A-
5 Years Death	3.60%	3.90%	0%, 6%, 7%, 6%, 5, 0% (1st, 2nd, 3rd, 4th, 5th Years) NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
5 Years Death	4.00%	3.87%	0%, 6%, 7%, 6%, 5%, 5% (1st, 2nd, 3rd, 4th, 5th Years) 30 Day Waiver PRIOR To End Of Period	None	B++
5 Years Death	3.60%	3.84%	0%, 7%, 7%, 6%, 5%, 0% (1st, 2nd, 3rd, 4th, 5th Years) MVA	Full Death Benefit Interest Withdrawals	B++
7 Years Death	4.10%	3.43%	0%, 6%, 7%, 6%, 5, 0% (1st, 2nd, 3rd, 4th, 5th Years) NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
10 Years Death	4.20%	30.90%	0, 7, 6, 5, 5, 5, 5, 5% (1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th Years) 30 Day Waiver PRIOR To End Of Guarantee Period	NONE	B++

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.
FSD FINANCIAL SERVICES | 49991 CREDIT AVE #101 | CA INSURANCE LICENSE #0D678783 | RATES SUBJECT TO CHANGE | 2018-09-12 | AGENT USE ONLY

Life Insurance Carrier Products

SPIA To Fund Life



Helping clients accomplish their goals does not have to be a complicated and an ever adjusting puzzle.

Some clients have the ability to guarantee their needs today. [See More](#)

Sagicor Life

Add Sagicor products to your insurance product offering!

Check out the FISPWL features below:

- Has a 10% single premium bonus credited to accumulation value
- Guaranteed ROP day 1
- Guaranteed death benefit
- No cost living benefits included (chronic and terminal). Chronic is not available in CA.
- No face to face meeting required, can be done over the phone.
- No phone interview for the client
- E-application
- Multiple crediting strategies to choose from
- Ages 18 - 85
- 3.5% Declared Rate and 7% Cap
- Minimum Single Premium \$5,000 - No Maximum
- Not Available in AK,CT,LA,MA,MT,NH,NJ,NC,OR,PA,VA
- [Sample quote on the FISPWL](#)
- Commission Special on Term / UL and WL - [PDF](#)
- Webinar 9/18/18 - [Details / Register](#)

Periodic Premium Commission Incentive!

SEPTEMBER 1, 2018 - DECEMBER 28, 2018

15% Commission Bonus for Writing Producers* on 3 great products!

SAGE TERM
now on iGO™
MATERIALS ⬆

SAGE NLUL
up to target only
MATERIALS ⬆

SAGE WL
whole life
MATERIALS ⬆

If you haven't tried Accelewriting® in a while, now's the time to try again! We continue to refine our underwriting guidelines to assist in the placement of quality business in the shortest turn around time possible.

UPCOMING WEBINAR
TERM ACCELEWRITING® ENHANCEMENTS
—
Tuesday, September 18, 2018
1 PM Eastern
[Register Now!](#)

Liberty Bankers Life

Tax-Efficient Wealth Transfer - Create a LEGACY - See sample illustrations below.

Preferred and Standard Ratings Available

- Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 12.00% commission
- Full incentive trip credit
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD
- [Request a quote](#)
- Sample Quotes \$100,000 Premium
[Male 55](#) - Death Benefit = \$222,000 - \$207,000

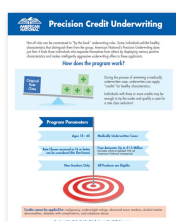
Male — Age 55		Issue State: Arizona		Nicotine User: No	
		Based on Preferred Rates and a Premium of \$ 100,000.00		Based on Standard Rates and a Premium of \$ 100,000.00	
End of Year	Attained Age	Guaranteed Cash Surrender Value	Guaranteed Death Benefit	Guaranteed Cash Surrender Value	Guaranteed Death Benefit
1	56	\$ 70,150.80	\$ 222,172.00	\$ 65,549.06	\$ 207,598.00
2	57	\$ 72,747.99	\$ 222,172.00	\$ 67,975.88	\$ 207,598.00
3	58	\$ 75,436.28	\$ 222,172.00	\$ 70,487.82	\$ 207,598.00
4	59	\$ 78,220.09	\$ 222,172.00	\$ 73,089.02	\$ 207,598.00
5	60	\$ 81,095.00	\$ 222,172.00	\$ 75,775.34	\$ 207,598.00
6	61	\$ 84,056.55	\$ 222,172.00	\$ 78,542.62	\$ 207,598.00
7	62	\$ 87,098.08	\$ 222,172.00	\$ 81,384.64	\$ 207,598.00
8	63	\$ 90,210.71	\$ 222,172.00	\$ 84,293.09	\$ 207,598.00
9	64	\$ 93,392.22	\$ 222,172.00	\$ 87,265.89	\$ 207,598.00
10	65	\$ 96,644.82	\$ 222,172.00	\$ 90,305.13	\$ 207,598.00
11	66	\$ 99,968.51	\$ 222,172.00	\$ 93,410.79	\$ 207,598.00
12	67	\$ 103,367.74	\$ 222,172.00	\$ 96,587.04	\$ 207,598.00
13	68	\$ 106,840.29	\$ 222,172.00	\$ 99,831.80	\$ 207,598.00
14	69	\$ 110,386.15	\$ 222,172.00	\$ 103,145.06	\$ 207,598.00
15	70	\$ 113,998.67	\$ 222,172.00	\$ 106,520.60	\$ 207,598.00
16	71	\$ 117,664.51	\$ 222,172.00	\$ 109,945.97	\$ 207,598.00
17	72	\$ 121,372.56	\$ 222,172.00	\$ 113,410.78	\$ 207,598.00
18	73	\$ 125,107.27	\$ 222,172.00	\$ 116,900.50	\$ 207,598.00
19	74	\$ 128,857.53	\$ 222,172.00	\$ 120,404.76	\$ 207,598.00
20	75	\$ 132,612.24	\$ 222,172.00	\$ 123,913.17	\$ 207,598.00

[Female 55](#) - Death Benefit = \$253,000 - \$236,000

American National Life

Not all risks can be constrained to "by the book" underwriting rules. Some individuals exhibit healthy characteristics that distinguish them from the group. American National's **Precision Underwriting** does just that: It finds those individuals who separate themselves from others by displaying various positive characteristics and makes intelligently aggressive underwriting offers to these applicants.

PRECISION CREDIT UNDERWRITING



PRODUCT PORTFOLIO



UNDERWRITING XPRESS PLUS

Program	Speed	Accuracy	Flexibility
Standard Underwriting	Slow	Low	Low
Accelerated Underwriting	Fast	High	High
Xpress Plus	Fastest	Highest	Highest

Side-by-Side Accelerated Underwriting Comparisons

Case study of the program of the program shows all require traditional underwriting.

Get Appointed With One Of Our Life Carriers

- [LSW Life Of The Southwest - Rate Sheet - Agent Appointment](#)
- [American National - Rate Sheet - Agent Appointment - Product Guide](#)
- [Lafayette - Rate Sheets - Agent Appointment - Sample Quote](#)
- [Liberty Bankers - Rate Sheet - Agent Appointment - Pricing Guide - Case Sample](#)
- [American General - Rate Sheet](#)
- [Sagicor - Rate Sheet - Agent Appointment](#)

[Request others here](#)

Immediate Annuities - SPIA Quotes

Immediate Guaranteed Lifetime Income For longevity Protection!

We specialize in large premium cases & work with the most competitive highest quality carriers.

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

Clients do not have to worry about decreasing assets or a reduced income when they use immediate annuities for lifetime income needs. As life agents, we have the ability to offer clients a way to use more of their nest egg now without a fear of it running out later. Below is a chart on what clients can expect from immediate annuity income.

Immediate Annuities



The Insurance Product Built To **BALANCE** Immediate Lifetime Income and Longevity Protection

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!

Longevity Protection

If your clients can use less premium and receive the income they desire now, why wait?
Show them a SPIA!

- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- Establish Lifetime Base Income High Net Worth Clients

SPIA

The Insurance Product
Built To Guarantee The
HIGHEST Income Flow NOW!

Your Clients Can
Use More Of That
Nest Egg Right Now!

- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

Fixed Rate Deferred Annuities

Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

American National has large 0.45% increase in MYGA rates

Bankers Life is holding at least till mid September

Fixed Annuity Carriers - Agents ONLY

- [Liberty Bankers](#) | [Agent Appointment](#)
- [Bankers Life](#) | [Agent Appointment](#)
- [Guggenheim](#) | [Agent Appointment](#)
- [Sagcor Life](#) | [Agent Contracting](#)
- [Sentinel Security](#) | [Agent Appointment](#)

Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!
- 4.20% For 10 Years - [Details](#)
- **4.10% For 7 Years** - [Details](#) (32.48% Yield)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.60% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.20% For 7 Years - [Details](#) (4.00% Commission)
- 3.70% For 6 Years - [Details](#) (A- Rated)
- 3.80% For 5 Years - [Details](#) (All Inclusive Product)
- 3.60% For 5 Years - [Details](#) (A- Rated) Bonus

- [American General](#) | NY |
- [American National](#) | NY | [Agent Appointment](#)
- [Guarantee Income Life](#) | [Agent Appointment](#)
- [The Standard](#) | [Agent Appointment](#)
- [Lafayette](#) | [Agent Appointment](#)
- [Great American](#) | [Agent Appointment](#)
- [Oxford Life](#) | Call for appointment

- 3.70% For 5 Years - [Details](#) (CA Approved)
- **4.00% For 5 Years** - [Details](#) (3.90% In CA!)
- 3.50% For 5 Years - [Details](#) (A- Rated)
- 3.40% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- 3.30% For 4 Years - [Details](#) (NICE!)
- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- **3.10% For 3 Years** - [Details](#) (NEW)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- 2.75% For 3 Years - [Details](#) 2.00% Commission
- 2.85% For 3 Years - [Details](#) (A Rated)
- 2.90% For 3 Years - [Details](#) (A- Rated)
- 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

LTC Annuity

- MYGA With A Long Term Care Rider - [Details](#)

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about AnnuiCare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

News and Reviews

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Retirement Planning Guide W&S](#)
- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [American National Cabo 2019](#)
- [Portugal Douro River Cruise - Sentinel Security](#)

- **QLAC NEWS:**

Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

Annuity Webinars

- [Sagicor Life Insurance 9/18/2018](#)
- [Life Of The Southwest National Life Group](#)
- [Lafayette Life - What will retirement income look like](#)
- [Lafayette - 10 Pay \(recording\)](#)
- [Lafayette - Executive Bonus Arrangements Using Life Insurance \(Recording\)](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

Offer Fixed Annuity With FSD's Assistance

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!
Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#).

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

For more than just our weekly updates, follow on LinkedIn for a traditional approach to current fixed financial insurance products available now.

Follow Here

STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE



SPIAQUOTE.COM



FINANCIAL
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Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

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Jeff Affronti | Darren Mitchell

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

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FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

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

800-373-9697

For Agent Use Only

September 19, 2018

Sagicor Annuity & Life Products (A-) Rated Carrier

Need a good carrier with top rates and client friendly features built in?

[Get appointed](#) and enjoy these great rates as well as a top financial rating. Check out the great offerings for Fixed Annuity and Life Insurance: [Commission Bonus](#) ends 08/28/2018

Multi-Year Guarantee Annuity (MYGA) - 3 Terms Available

3 Year Guaranteed Rate Based on initial premium

3.00% (\$100,000+)
2.35% (\$50,000 - \$99,999)
1.75% (\$15,000 - \$49,999)

Commission:
1.25% (0-80)
0.75% (81-85)
0.50% (86-90)

Bonus 0.75% (to age 80)
Bonus 0.50% (to age 85)
Bonus 0.25% (to age 90)
Ends 08/28/2018

5 Year Guaranteed Rate Based on initial premium

3.60% (\$100,000+)
3.00% (\$50,000 - \$99,999)
2.50% (\$15,000 - \$49,999)

Commission:
2.00% (0-80)
1.25% (81-85)
0.75% (86-90)

Bonus 0.75% (to age 80)
Bonus 0.50% (to age 85)
Bonus 0.25% (to age 90)
Ends 08/28/2018

7 Year Guaranteed Rate Based on initial premium

3.70% (\$100,000+)
3.40% (\$50,000 - \$99,999)
2.80% (\$15,000 - \$49,999)

Commission:
2.25% (0-80)
1.75% (81-85)
1.00% (86-90)

Bonus 0.75% (to age 80)
Bonus 0.50% (to age 85)
Bonus 0.25% (to age 90)
Ends 08/28/2018

10% Free Withdrawal after 1st Yr
Full Death Benefit

10% Free Withdrawal after 1st Yr
Full Death Benefit

10% Free Withdrawal after 1st Yr
Full Death Benefit

Milestone MYGA
Multi-Year Guaranteed Annuity

PRODUCT QUICK VIEW

Sagcor's Milestone MYGA is a single premium deferred fixed annuity that offers competitive interest rates¹ for a 3, 5, or 7 year guarantee period.

FEATURES/BENEFITS

- eApplication and paper application available
- Issue Age for Owner and Annuitant - 15 days to 90 years (age last birthday)
- Minimum Premium Amount: \$15,000 (Qualified and Non-Qualified)
- Maximum Premium Amount: \$750,000 (higher amounts are available with Home Office Approval)
- Choice of 3, 5, or 7 year Guarantee Period
- No annual contract fees
- Penalty Free Withdrawals² allowed:
 - Maximum Penalty Free Withdrawal Percentage: 10% each year (beginning contract year 2)
- Penalty Free Window: 30 days following the end of the guarantee period
 - Withdrawal of some or all of the Accumulation Value
- Guaranteed Surrender Value:
 - Equals 87.5% of the single premium paid, accumulated at the nonforfeiture rate, adjusted by net withdrawals plus surrender charges, if any
- Market Value Adjustment (MVA)
- Maturity is reached on the contract anniversary following the Annuitant's 100th birthday
- The Death Benefit may be paid out in a lump sum or an available settlement option

SURRENDER CHARGES

Guarantee Period	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th
7 Year	9%	8%	7%	6%	5%	4%	3%
5 Year	9%	8%	7%	6%	5%		
3 Year	9%	8%	7%				

FOOTNOTES


¹ For current rates, download the Current Crediting Strategies/Rates PDF (Form 4062) from the Producer Portal.

² Withdrawals made prior to age 59 ½ are subject to ordinary income taxation and may be subject to tax penalties.

If you have questions about the contract and riders, please contact Sagcor's Producer Resource Center (PRC) at 888-724-4267 ext. 4680. Products issued by Sagcor Life Insurance Company. Not available in all states and variations may apply. Home Office: Scottsdale, Arizona.
Contract Forms: ICC173008

CONTACT US

Sagcor Life Insurance Company
4343 N. Scottsdale Rd., Suite 300
Scottsdale, AZ 85251
(888) 724-4267 ext. 4680



9088

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56800418

Sagcor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings). This rating is based on Sagcor's financial strength and ability to meet its ongoing obligations.

Fixed Indexed Annuity (FIA) - 3 Terms Available

Term	Credit Strategy	Rate	Commission
5 Year	Declared Rate Strategy - Interest Rate	2.35%	(01-80) - 4.50% (6.00% E-App)
	S&P 500® Index Strategy w/ CAP	6.00%	(81-85) - 3.20% (3.70% E-App)
	Global Multi-Index Strategy w/ PARTICIPATION	60.00%	(86-90) - 2.10% (2.60% E-App)
7 Year	Declared Rate Strategy - Interest Rate	2.75%	(01-80) - 3.00% (4.50% E-App)
	S&P 500® Index Strategy w/ CAP	6.15%	(81-85) - 2.20% (2.70% E-App)
	Global Multi-Index Strategy w/ PARTICIPATION	65.00%	(86-90) - 1.30% (1.80% E-App)
10 Year	Declared Rate Strategy - Interest Rate	2.80%	(01-80) - 1.75% (3.25% E-App)
	S&P 500® Index Strategy w/ CAP	6.30%	(81-85) - 1.45% (1.95% E-App)
	Global Multi-Index Strategy w/ PARTICIPATION	70.00%	(86-90) - 1.00% (1.25% E-App)

SPECIAL

Bonus 1.25% On 10 Year
 Bonus 1.00% On 7 Year
 Bonus 0.50% On 5 Year
 (to age 90) Ends 08/28/2018

Sage Secure FIA Fixed Indexed Single Premium Deferred Annuity

PRODUCT QUICK VIEW

Sagicor's Sage Secure FIA is designed for accumulation with index-linked options and a choice of 5, 7, or 10 Year Surrender Charge periods.

FEATURES/BENEFITS

- eApplication and Paper option available¹
- Issue Age for Owner and Annuitant - 15 days to 90 years (Age last birthday)
- Minimum Premium Amount: \$10,000 (Qualified and Non-Qualified)
- Maximum Premium Amount: \$750,000 (Higher amounts are available with Home Office Approval)
- No Policy Fees
- Penalty Free Withdrawals² allowed:
 - Maximum Penalty Free Withdrawal Percentage: 10% each year (Beginning Contract year 2)
 - Nursing Home Facility, Confined Care Facility Confinement or Terminal Illness: Maximum Penalty Free Withdrawal Percentage will be 100% when certain nursing home, confined care facility confinement or terminal illness conditions are met (Beginning day 1)
- Three Interest Crediting Strategy Options³:
 1. Declared Rate Strategy -
Interest credited daily and compounded
 2. S&P 500[®] Index Strategy -
Annual point-to-point with Cap
 3. Global Multi-Index Strategy -
Annual point-to-point with Participation Rate
- Guaranteed Surrender Value:
 - This value is 87.5% of the single premium paid, accumulated at the nonforfeiture rate, adjusted by net withdrawals
- Transfers/Reallocations are allowed at the end of each 1-year term period
- Market Value Adjustment (MVA)
- Maturity is reached on the contract anniversary following the Annuitant's 100th birthday
- The Death Benefit may be paid out in a lump sum or an available settlement option may be chosen⁴


SURRENDER CHARGES

The owner has the option to select from three different Surrender Charge options listed below:

Year	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th	11 th +
10 Year	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
7 Year	9%	8%	7%	6%	5%	4%	3%	0%	0%	0%	0%
5 Year	9%	8%	7%	6%	5%	0%	0%	0%	0%	0%	0%

1 of 2

4983 For producer use only. Not for use with the general public. S6800218
 Sagicor is rated "A-" (Excellent) by A.M. Best Company (4th best out of 16 possible ratings).
 This rating is based on Sagicor's financial strength and ability to meet its ongoing obligations.




Fixed Indexed Single Premium Whole Life (FISPWL)


Add Sagicor products to your insurance product offering!

Check out the FISPWL features below:

- Has a 10% single premium bonus credited to accumulation value
- Guaranteed ROP day 1
- Guaranteed death benefit

- No cost living benefits included (chronic and terminal). Chronic is not available in CA.
- No face to face meeting required, can be done over the phone.
- No phone interview for the client
- E-application
- Multiple crediting strategies to choose from
- Ages 18 - 85
- 3.5% Declared Rate and 7% Cap
- Minimum Single Premium \$5,000 - No Maximum
- Not Available in AK,CT,LA,MA,MT,NH,NJ,NC,OR,PA,VA
- [Sample quote on the FISPWL](#)
- Commission Special on Term / UL and WL - [PDF](#)



Periodic Premium Commission Incentive!
Sagcor Life 
SEPTEMBER 1, 2018 - DECEMBER 28, 2018

15% Commission Bonus for Writing Producers* on 3 great products!

- SAGE TERM** now on IGO*
MATERIALS \pm
- SAGE NLUL** up to target only
MATERIALS \pm
- SAGE WL** whole life
MATERIALS \pm

If you haven't tried Accelewriting* in a while, now's the time to try again! We continue to refine our underwriting guidelines to assist in the placement of quality business in the shortest turn around time possible.

UPCOMING WEBINAR
TERM ACCELEWRITING* ENHANCEMENTS
—
Tuesday, September 18, 2018
1 PM Eastern
[Register Now!](#)

Single Premium Immediate Annuity (SPIA)

**Below illustrations based on \$100,000 non-qualified premium | Lifetime income & 20 year certain
Income starts in 1 month | Liquidity See Below | Exclusion assumes 100% NQ cost basis**

Gender/Age	Monthly	Annualized	Exclusion %	Minimum Payout Guarantee
Male 60	\$449.65	5.36%	73.3%	\$107,916
Male 65	\$483.45	5.80%	70.7%	\$116,028
Male 70	\$516.25	6.20%	72.6%	\$123,900
Male 75	\$543.32	6.52%	73.6%	\$130,396
Female 60	\$429.87	5.16%	76.7%	\$103,168
Female 65	\$464.96	5.58%	73.5%	\$111,590
Female 70	\$502.01	6.02%	74.7%	\$120,482
Female 75	\$535.05	6.42%	74.4%	\$128,412

Brochure

One-Time Withdrawal Rider (Liquidity rider)



This is an inherent rider and is included at no additional cost.

This rider provides for a one-time withdrawal of no less than \$2,500 and up to 30% of the withdrawal base at any time during the period, beginning with the first contract anniversary, through the end of the guaranteed period. Use of this one-time withdrawal results in reduced annuity income payments. This rider may be exercised only by the original owner, as of the contract date.

[Request a SPIA quote here](#)

Financial Info



Sagcor Life Insurance Company (Sagcor Life) is a full-service life insurance company that helps clients make wise financial decisions today to ensure they are protected tomorrow. We are licensed in 45 states plus the District of Columbia. The following passage will work to summarize some of the history as well as the financial position of Sagcor Life. This is meant to be read in conjunction with the full financial statements of the Company as well as that of Sagcor Life's parent company, Sagcor Financial Corporation Limited. This is not to be used in whole or in part for any formal or informal presentation to potential policyholders or investors. This is provided to assist in understanding Sagcor Life in a historical context.

OUR HERITAGE

Sagcor Financial Corporation Limited

Sagcor Financial Corporation Limited (Sagcor Financial) was formed in Barbados, making it one of the oldest financial services companies in the Western Hemisphere. From its formative years, the company's pioneering spirit was evident as it quickly expanded into several Caribbean islands. Since 1999, the company has been acquiring companies and blocks of business to expand its already dominant position in its home markets of the Caribbean. In November 2002, after 162 years as a mutual company, the policyholders overwhelmingly agreed to demutualize in order to give the company the structure and tools it needed to compete and succeed in a changing world. With the demutualization, the company was rebranded to Sagcor, with the publicly listed (Barbados, Trinidad, and London exchanges) holding company being named Sagcor Financial Corporation Limited (Sagcor Financial).

Highlights

- Evolved over the past thirty years from a domestic, mono line, mutual insurer to an international, financial services, widely held, publicly listed corporation.
- **Financial highlights** (as of December 31, 2016 and 2017, respectively):
 - Total equity: \$795mm and \$932mm
 - Assets: \$6.5bn and \$6.8bn
 - Revenue: \$1.8bn and \$1.2bn
 - Group net income: \$109mm and \$115mm
- **Ratings:**
 - **A- (Excellent):** A.M. Best
 - Sagcor Financial has been rated A- or A- since its first A.M. Best rating in the late 1900s. The downgrade to A- occurred due to the economic environments of the countries it has grown up in and is a strategic part of and not due to economic difficulties of it or its subsidiaries.
 - **BB+ S&P**
 - In 2016, Sagcor Financial re-domesticated to Bermuda from Barbados after a series of downgrades impacted the Barbadian sovereign rating and so unduly impacted Sagcor Financial. Since that time, the Barbadian sovereign has continued to see rating downgrades while Sagcor Financial has maintained its rating, reflecting the continued growth of the company in investment-grade jurisdictions such as the U.S.
 - Capital adequacy ratios in line with international benchmarks.
 - **Geographic Product Reach:**
 - Lines of businesses include life, p/c insurance, asset management, health, banking and annuities.
 - Operates in 22 countries with circa 3,000 employees and 1,300 tied agents.

1 of 3		
9099	Sagcor is rated "A- (Excellent)" by A.M. Best Company ("A" best out of 10 possible ratings). This rating is based on Sagcor's financial strength and ability to meet its ongoing obligations. Sagcor sells life insurance and annuity products.	56800418

THE SAGCOR LIFE STORY IN THE UNITED STATES

In 2005, Sagcor Financial acquired American Founders Life Insurance Company which had been founded in 1954 in Austin, Texas. Prior to the acquisition, American Founders' chief engine for growth was the acquisition of other life companies as well as blocks of business. Shortly after the acquisition, the company was re-branded to Sagcor Life Insurance Company (Sagcor Life) and it began to actively turn to becoming the full-service life insurance company that it is today. Sagcor Life Insurance Company is rated A- (Excellent) by A.M. Best. As we are a wholly-owned subsidiary and do not have any debt to outside parties, we are not rated by other rating agencies (although as noted above our parent is rated by S&P).

PARENT COMPANY COMMITMENT

With the acquisition in 2005, Sagcor Financial made a commitment to grow in the US market. In addition to the \$60 million acquisition, Sagcor Financial has invested over \$120 million since acquisition to develop the US brand, create products, build infrastructure, and support new business growth. In 2006, Sagcor Financial put in place a capital maintenance agreement with Sagcor Life and the Texas Department of Insurance (Sagcor Life's domiciliary state in Texas) agreeing to maintain capital levels at or above 600% of the Regulatory Action level for Risk-Based Capital. While some rating agencies do not give credit to Sagcor Life for this parental guarantee, Sagcor Financial has always complied with the guarantee and it has allowed Sagcor Life to grow its business, even during the Great Recession. It is also important to note that Sagcor Financial manages the overall capital of its subsidiaries, allocating capital where needed and ensuring that over-capitalization does not occur, thereby, maximizing returns to its shareholders while protecting policyholders in all jurisdictions and growing its business.

WHERE DOES SAGCOR LIFE OPERATE?

We currently are licensed and actively doing business in 45 states, plus the District of Columbia. The only states that we are not fully licensed in are New York, Connecticut, Alaska, Maine, and Vermont. We have operational offices in 3 locations with our two primary operations being located in Scottsdale, Arizona and Tampa, Florida.

THE SAGCOR VALUE PROPOSITION

So, what does Sagcor Life offer to the US consumer? Wise Financial Thinking for Life.

First – We believe that we are here to serve our family, friends and neighbors. Our roots are over 175 years in the making and run deep in helping to create a brighter future across this country. We recognize that each member of our family is unique and so while we are focused on life and annuity products we have strived to provide varied solutions in those areas.

Second – We believe in keeping things simple and straightforward. Because we believe that we are our family, we do not look to confuse or complicate our product offering. We were an early entrant into providing indexed interest crediting options to our permanent and single premium life and annuity products, including a simple and straightforward approach that allows for participation in some of the most highly recognized markets across the globe.

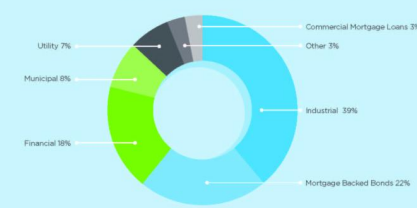
Third – We focus on long-term solutions. We plan on being around for another 175+ years so everything we do is with that goal in mind. We believe in continually being innovative, not for innovation's sake alone, but because the world is constantly changing and we must adapt and move forward to provide benefits to our family. In 2002, we began the journey to harness the power of technology to make the experience of protecting the future of your loved-ones as simple, painless, and quick as possible. We were one of the first companies in the country to adopt an electronic application linked to an automated underwriting methodology that provided a decision within minutes, not weeks or days. We have also linked it to our electronic delivery capabilities so that you not only can get approved for a policy but receive that policy within hours. Sagcor's technological excellence creates an ease of doing business for our valued distributors and producers, as well as for our consumers.

2 of 3		
9099	Sagcor is rated "A- (Excellent)" by A.M. Best Company ("A" best out of 10 possible ratings). This rating is based on Sagcor's financial strength and ability to meet its ongoing obligations. Sagcor sells life insurance and annuity products.	56800418

FINANCIAL POSITION

Sagcor Life ended 2017 with \$1 billion in invested assets and \$727 million in capital and surplus as measured by U.S. Statutory Accounting and filed with the National Association of Insurance Commissioners (NAIC). This resulted in a risk-based capital (RBC) adequacy ratio of 600% of Regulatory Action levels, well above the regulatory requirements and positioned well for continued growth. We have a diversified investment portfolio supporting our commitments to our policyholders with a highly rated portfolio:

INVESTMENT PORTFOLIO BY SECTOR



- Focus is on corporate bonds for their absolute yield and return on capital. Provides ample liquidity to meet liability needs.
- Diversification across sectors and industries. Targeted issuer limits of 1% for A rated and 5% for BBB.
- High yield balances only account for 2% of the portfolio versus the industry average of 6%. A3/A+ weighted average credit quality.
- All U.S. dollar denominated investments.
- Equally-indexed call options are used to hedge our indexed product obligations to policyholders. This provides peace of mind that we will meet those obligations while mitigating the risk of wide market fluctuations.

3 of 3		
9099	Sagcor is rated "A- (Excellent)" by A.M. Best Company ("A" best out of 10 possible ratings). This rating is based on Sagcor's financial strength and ability to meet its ongoing obligations. Sagcor sells life insurance and annuity products.	56800418

Products At A Glance PDF

Products At A Glance

Sagcor Life Insurance Company is a full-service life insurance company that helps clients make wise financial decisions today to ensure that they are protected tomorrow. We are licensed in 45 states and the District of Columbia. Sagcor is rated "A- (Excellent)" by A.M. Best Company ("A" best out of 10 possible ratings). This rating is based on Sagcor's financial strength and ability to meet its ongoing obligations. Sagcor is a wholly-owned subsidiary of Sagcor Financial Corporation Limited (SFCFL), one of the oldest insurance groups in the Americas, with operations in 22 countries, mostly in the United States, Latin America and the Caribbean. Sagcor is committed to offering customers world-class service with integrity and value.

Sagcor
LIFE INSURANCE COMPANY

4095 | 56800418 | Page 1 of 7

ANNUITIES

Product	Features	Issue Ages	Interest & Surrender Charges												
Single Premium Immediate Annuity	<ul style="list-style-type: none"> • Minimum Premium: \$2,000 (Qualified and Non-Qualified) • Defeat of Single Premium Risk (DSCR) under step 1) • Tax-Deferred Growth • Penalty Free Withdrawals • Ratcheting mortality rate 2.0% each year commensurate to 10% • Having Home Facility or Confined Care Facility Confirmation¹ 	<ul style="list-style-type: none"> • 15 Days - 85 Years (Options to both the Owner & Annuitant) 	<ul style="list-style-type: none"> • Surrender Charges: <table border="1"> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> <tr> <td>Change %</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> </tr> </table> • Year: 6 7 8 9 10+ Change %: 4% 3% 2% 1% 0% 	Year	1	2	3	4	5	Change %	9%	8%	7%	6%	5%
Year	1	2	3	4	5										
Change %	9%	8%	7%	6%	5%										
Single Premium Deferred Annuity	<ul style="list-style-type: none"> • Three-Choice Crediting Strategies • Guaranteed Minimum Withdrawal Benefits (Between contract years 13 through 20) • No policy fees or annual charges • Application available 	<ul style="list-style-type: none"> • 15 Days - 85 Years (Options to both the Owner & Annuitant) 	<ul style="list-style-type: none"> • Surrender Charges: <table border="1"> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> <tr> <td>Change %</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> </tr> </table> • Year: 6 7 8 9 10+ Change %: 4% 3% 2% 1% 0% 	Year	1	2	3	4	5	Change %	9%	8%	7%	6%	5%
Year	1	2	3	4	5										
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Single Premium Immediate Annuity	<ul style="list-style-type: none"> • Minimum Premium: \$10,000 (Qualified and Non-Qualified) • Defeat for Significant Cash Value Growth • Tax-Deferred Growth • Penalty Free Withdrawals • Ratcheting mortality rate 2.0% each year commensurate to 10% • Having Home Facility or Confined Care Facility Confirmation or Terminal Reser¹ • Market Value Adjustment (MVA) • Choice of 1, 5, or 10-Year Surrender Charge periods • Three-Choice Crediting Strategies • Guaranteed Minimum Withdrawal Benefits (Between contract years 13 through 20) • No policy fees or annual charges • Application available 	<ul style="list-style-type: none"> • 15 Days - 90 Years (Options to both the Owner & Annuitant) 	<ul style="list-style-type: none"> • Surrender Charges: <table border="1"> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> <tr> <td>Change %</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> </tr> </table> • Year: 6 7 8 9 10+ Change %: 4% 3% 2% 1% 0% 	Year	1	2	3	4	5	Change %	9%	8%	7%	6%	5%
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ANNUITIES

Product	Features	Issue Ages	Interest & Surrender Charges												
Single Premium Immediate Annuity	<ul style="list-style-type: none"> • Minimum Premium: \$5,000 (Qualified and Non-Qualified) • Guaranteed Income Stream • Annuity Payout Options¹: Period Certain, Life Income, Life Income with Period Certain, Joint Life Income, Joint Life with Period Certain • Ratcheting mortality rate 2.0% each year commensurate to 10% • Having Home Facility or Confined Care Facility Confirmation or Terminal Reser¹ • Market Value Adjustment (MVA) • Choice of 1, 5, or 10-Year Surrender Charge periods • Three-Choice Crediting Strategies • Guaranteed Minimum Withdrawal Benefits (Between contract years 13 through 20) • No policy fees or annual charges • Application available 	<ul style="list-style-type: none"> • 15 Days - 85 Years (Options to both the Owner & Annuitant) 	<ul style="list-style-type: none"> • Surrender Charges: <table border="1"> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> <tr> <td>Change %</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> </tr> </table> • Year: 6 7 8 9 10+ Change %: 5% 5% 5% 5% 5% 	Year	1	2	3	4	5	Change %	7%	7%	7%	7%	7%
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Company Rate Sheet

Agent Appointment



**Current Crediting Strategies/Rates
as of June 2, 2018**
Producer Resource Center (888) 724-4267 Ext. 4690
SagikorLifeUSA.com

Life Insurance Products		
Product	Strategy	Rate
Fixed Indexed Single Premium Whole Life Policy Form 1005	Declared Rate Strategy - Interest Rate	3.50%
	S&P 500® Index Strategy w/CAP	7.00%**
	Global Multi-Index Strategy w/PAR	65.00%***
	Minimum Guaranteed Interest Rate	2.00%
Interest Sensitive Single Premium Whole Life Policy Form 1002	Current Declared Interest Rate Year 1	4.00%
	Current Declared Interest Rate Years 2+	3.00%***
	Minimum Guaranteed Interest Rate	3.00%
Sage No Lapse Universal Life Policy Form ICC01010/1010	Current Interest Rate	3.00%
	Guaranteed Annual Interest Rate	2.50%
Fixed Indexed Universal Life Policy Form ICC01004/1004	Declared Rate Strategy - Interest Rate	4.00%
	S&P 500® Index Strategy w/CAP	11.00%**
	Global Multi-Index Strategy w/PAR	70.00%***
	Minimum Guaranteed Interest Rate	2.00%

* Interest Rate Cap ** Participation Rate *** Current declared interest rate years 2+ is not guaranteed.

Products issued by Sagikor Life Insurance Company. Not available in all states and variations may apply. Rates reflect current rates as of the date above. Current rates are not guaranteed and are subject to change at any time and at the discretion of the company. Home Office: Scottsdale, Arizona.

The S&P 500 Index is a product of S&P Dow Jones Index LLC or its affiliates ("SPDJ"), and has been licensed for use by Sagikor Life Insurance Company (Sagikor). Standard & Poor's and S&P are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"). Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"), and these trademarks have been licensed for use by SPDJ and sublicensed for certain purposes by Sagikor. Sagikor's Product(s) are not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Sagikor Life Insurance Company • 4343 N. Scottsdale Rd., Suite 300 • Scottsdale, AZ 85251 • T (888) 724-4267 Page 1 of 3

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PSD Insurance Services - #SLIC27461
4343 N. Scottsdale Rd., Suite 300
Scottsdale, Arizona 85251
888-724-4267

Application for Appointment

IF YOU FILL THIS FORM OUT BY HAND - PLEASE PRINT

INDIVIDUAL PRODUCER/AGENCY PRINCIPAL INFORMATION

Name: _____ Sex: Male Female
 Home Address: _____ Check here if Mailing Address is the same as Home Address
 Street City State ZIP Code
 Mailing Address: _____
 Street City State ZIP Code
 Email Address: _____ Date of Birth: _____
 Social Security Number: _____ Business Phone: _____
 Home Phone: _____ Cell Phone: _____ Fax Number: _____

ADDRESS HISTORY (previous 3 years – use a separate page, if necessary)

Street Address	City	State	ZIP Code	# of Years

EMPLOYMENT HISTORY AND COMPANIES REPRESENTED (previous 3 years – use a separate page, if necessary)

Company	City	State	Phone #	# of Years

AGENCY/ENTITY INFORMATION (only complete this section if you are the Principal of the Agency)

Agency/Entity Name: _____
 Tax Identification Number: _____ Individual/Sole Proprietor Partnership Corporation/LLC
 Mailing Address: _____
 Street City State ZIP Code
 Business Phone: _____ Cell Phone: _____ Fax Number: _____
 Email Address: _____ Web Site Address: _____

LICENSE INFORMATION

Resident State: _____ Resident License Number: _____
 List each Non-Resident State that you want to be appointed in: (you are responsible for all associated appointment fees)

Florida Licensed Producers - Indicate the County(ies) in Florida where you will be soliciting business: (you will be responsible for all associated county fees)

Liberty Bankers Life (LBL)

Enhanced Rate - Walk Away MYGA's Surrenders Periods From 0 - 9 Years!

All LBL Fixed Annuities are true "walk away" at the end of the term. No recurring surrender charges or 30 day windows to worry about. Should your clients want to internally rollover to a better rate after a term, this carrier pays a full new commission!

Multi-Year Guarantee Annuity (MYGA)

Guaranteed Rate	Surrender Term	Commission 0-80 CA & FL reduce sooner	Yield After Term
3.85%	9 Years	2.75%	40.49%
3.80%	7 Years	2.50%	29.83%

3.70%	5 Years	2.25%	19.92%
2.75%	3 Years	2.00%	8.47%
1.25%	LIQUID No Surrender	0.50% (paid 1/12 monthly trail as long as in force)	N/A

SINGLE PREMIUM WHOLE LIFE (SPWL)

Tax-Efficient Wealth Transfer - Create a LEGACY - See sample illustrations below.

Preferred and Standard Ratings Available

- Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 12.00% commission
- Full incentive trip credit
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD
- [Request a quote](#)
- Sample Quotes \$100,000 Premium
[Male 55](#) - Death Benefit = \$222,000 - \$207,000
[Female 55](#) - Death Benefit = \$253,000 - \$236,000

See Premium Rate Guide - Preferred and Standard

Agent Guide

to



Liberty Legacy

Single Premium Whole Life Insurance

 Liberty Bankers Life
The Capitol Life
1-800-274-4829
www.LibertyBankersLife.com

Other Top LBL MYGA Products

--	--	--

2.60% Guaranteed For 3 Yrs

2.00% Commission To Age 90

Includes These Features:

Full Death Benefit
Accumulated Interest Withdrawals
3 Year Non Recurring Surrender

CLICK FOR MORE INFO

4.25% Year 1

3.25% Years 2-5

Includes These Features:

Full Death Benefit
Accumulated Interest Withdrawals
5 Year Non Recurring Surrender

CLICK FOR MORE INFO

3.20% For 7 Years

4.00% Commission

Includes These Features:

Full Death Benefit
Accumulated Interest Withdrawals
7 Year Non Recurring Surrender

CLICK FOR MORE INFO

Get [appointed](#) with this LBL now! If you are looking for a carrier who has shown a commitment to their agent and client base for many years Liberty Bankers is the carrier for you. Liberty Bankers offers a line of traditional deferred and immediate annuities and no indexed annuities. The fact they do not offer FIA's keeps the attention on guaranteed products the risk averse fixed annuity clients are truly looking for.

Immediate Annuities - SPIA Quotes

Immediate Guaranteed Lifetime Income For longevity Protection!

We specialize in large premium cases & work with the most competitive highest quality carriers.

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW! **Compare our SPIA's against any other insurance option.**

Clients do not have to worry about decreasing assets or a reduced income when they use immediate annuities for lifetime income needs. As life agents, we have the ability to offer clients a way to use more of their nest egg now without a fear of it running out later.



Clients in poor health
could see an increase in
lifetime income payouts*



Refund of up to 100%
of premium less any
previous income payments*



Increases income payments
50% for up to five years if
confined to a nursing home*

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!

Longevity Protection

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries



- See what is needed for an immediate annuity illustration
- **Get A Quote & Compare Lifetime Income NOW!**

Fixed Rate Deferred Annuities

Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

Bankers Life is dropping MYGA rates by 0.10% - All new business must be signed and received by our Home Office on or before 5:00 p.m. EDT on September 24, 2018.

Fixed Annuity Carriers - Agents ONLY

- [Liberty Bankers](#) | [Agent Appointment](#)
- [Bankers Life](#) | [Agent Appointment](#)
- [Guggenheim](#) | [Agent Appointment](#)
- [Sagicor Life](#) | [Agent Contracting](#)
- [Sentinel Security](#) | [Agent Appointment](#)
- [American General](#) | [NY](#) |
- [American National](#) | [NY](#) | [Agent Appointment](#)
- [Guarantee Income Life](#) | [Agent Appointment](#)
- [The Standard](#) | [Agent Appointment](#)

Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!
- 4.20% For 10 Years - [Details](#)
- **4.10% For 7 Years** - [Details](#) (32.48% Yield)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.60% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.20% For 7 Years - [Details](#) (4.00% Commission)
- 3.70% For 6 Years - [Details](#) (A- Rated)
- 3.80% For 5 Years - [Details](#) (All Inclusive Product)
- 3.60% For 5 Years - [Details](#) (A- Rated) Bonus
- 3.70% For 5 Years - [Details](#) (CA Approved)
- **4.00% For 5 Years** - [Details](#) (3.90% In CA!)
- 3.50% For 5 Years - [Details](#) (A- Rated)
- 3.40% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- 3.30% For 4 Years - [Details](#) (NICE!)
- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)

- [Lafayette](#) | [Agent Appointment](#)
- [Great American](#) | [Agent Appointment](#)
- [Oxford Life](#) | [Call for appointment](#)

- **3.10% For 3 Years** - [Details](#) (NEW)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- 2.75% For 3 Years - [Details](#) 2.00% Commission
- 2.85% For 3 Years - [Details](#) (A Rated)
- 2.90% For 3 Years - [Details](#) (A- Rated)
- 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

LTC Annuity

- MYGA With A Long Term Care Rider - [Details](#)

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about Annuicare, click the link below.

<https://register.gotowebinar.com/recording/51631258595909378>

News and Reviews

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Retirement Planning Guide W&S](#)
- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- **QLAC NEWS:**
Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [American National Cabo 2019](#)
- [Portugal Douro River Cruise - Sentinel Security](#)

Annuity Webinars

- [Sagicor Life Insurance 9/18/2018](#)
- [Life Of The Southwest National Life Group](#)
- [Lafayette Life - What will retirement income look like](#)
- [Lafayette - 10 Pay \(recording\)](#)

- Lafayette - Executive Bonus Arrangements Using Life Insurance (Recording)

Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- Longevity Annuity Treasury Ruling QLAC and DIAs
- Partial 1035 Rule - IRS Page

Offer Fixed Annuity With FSD's Assistance

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!
Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

For more than just our weekly updates, follow on LinkedIn for a traditional approach to current fixed financial insurance products available now.

Follow Here

STAY CONNECTED MORE OFTEN - WE OFFER REGULAR AND ORIGINAL CONTENT ON-LINE





Quality | Integrity | Expertise

A Fixed Products Only IMO | We are here to help!

www.FSDfinancial.com | www.SPIAquote.com | www.AnnuityExperts.com

800-373-9697

Jeff Affronti | Darren Mitchell

Fixed Rate, Indexed and Immediate Annuities | Life Insurance

CA Insurance License 0B67385

FOR AGENT USE ONLY

Information subject to change and human error.

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, WI



FSD Financial Services Insurance News & Reviews

Fixed Rate | Fixed Indexed | Immediate Income | MYGA | SPIA | FIA | LIFE For Agents

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

800-373-9697

For Agent Use Only

September 26, 2018

(A-) Rated Fraternal Carrier - Est. 1885

Multi-Year Guarantee Annuity (MYGA) - 5 Year Walk-Away

Plus member benefits -

This carrier has a 20% surplus - Call us get get [contracted](#) and learn more.

5 Year MYGA Rate
True Walk-Away
3.85%
 Interest Withdrawals In 30 Days
 Full Accumulation Value Death Benefit
 Non-Recurring Surrender Charge
 No MVA + Confinement Waiver
[CLICK FOR MORE INFO](#)



CHOICE SERIES
Multi-Year Annuities



Company Ratings: A- (excellent) by A.M. Best

Interest Rate:

3.85% Guaranteed For 5 Years

Guaranteed Period: Guaranteed For 5 Years

Surrender Charges: 5 year period:
8.5%, 7.5%, 7%, 6%, 4%, 0% Thereafter | NO MVA

Minimum Deposit: \$20,000 - \$300,000 without carrier approval

Issue Age: 8-85 Annuitant

Not Approved In: AK, AL, HI, IA, LA, MA, NH, NY

Free Withdrawal: Monthly Interest Available If the accumulation value of the certificate is at least \$20,000, you may elect to automatically receive your interest earnings every month.

Additional Withdrawals: In addition to monthly interest withdrawals, a partial withdrawal of at least \$500 can be requested at any time prior to the maturity date of the certificate as long as the accumulation value does not fall below \$10,000.

(Penalty may apply if great than free withdrawal available.)

Death Benefits: * Confinement Terminal Illness Waivers
* Full Death Benefit if owner and annuitant are same.
* Surrender Value if owner is over 75 & not annuitant.

Commission: 2.00% Over \$100,000 (0-75)
1.70% Over \$100,000 (76-85)

2.00% Under \$100,000(0-75)
1.70% Under \$100,000(76-85)

Member Benefits Include

Member Benefit Brochure

EXCLUSIVE MEMBER BENEFITS
AWAIT YOU



MEMBER
BENEFITS



ROYAL NEIGHBORS OF AMERICA®
Insuring Lives • Supporting Women • Serving Communities™

Dental

ROYAL NEIGHBORS OF AMERICA® INSURANCE WITH A DIFFERENCE™
DISCOUNT DENTAL PROGRAM*



A valuable member benefit from
Royal Neighbors of America

Royal Neighbors' Dental Program can help **you and your family** smile brighter and save money. Carington International Corporation is one of the most recognized professional dental networks in the nation and boasts one of the largest dental networks nationally with a focus on neighborhood dentists.

HERE ARE EXAMPLES OF SAVINGS OPPORTUNITIES:

- 5% to 50% on most dental procedures including routine oral exams, artificial dentures, and major work (dentures, root canals, crowns, etc.)
- 5% to 20% on orthodontics including braces and retainers for adults and children
- 5% to 20% on specialist's fees (endodontics, oral surgery, pediatric dentistry, etc.)
- Cosmetic dentistry such as bonding and veneers also included

*Member benefits are provided at the discretion of Royal Neighbors of America and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed.

The health discount programs are not insurance, are not intended to replace health insurance, and cannot be used in conjunction with health insurance benefits. Please see the Royal Neighbors membership guide or go to www.royalneighbors.org for full details.

FOR MORE INFORMATION ABOUT ROYAL NEIGHBORS AND ITS MEMBER BENEFITS PACKAGE, VISIT WWW.ROYALNEIGHBORS.ORG

230 16TH ST. • ROCK ISLAND, IL 61201 (800) 627-4762 • (309) 788-4561

INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™
Form 2952-01, Rev. 9-2015

Hearing

ROYAL NEIGHBORS OF AMERICA® INSURANCE WITH A DIFFERENCE™
DISCOUNT HEARING AID PROGRAM*



Savings that are music to your ears

When you want to hear the world around you, it's important to have the right equipment to help. Royal Neighbors offers **members and their families** discount hearing care services and products through Amplifon, one of the largest providers of hearing health care benefits in the U.S.

KEY FEATURES OF AMPLIFON:

- Save 40% on diagnostic services, including hearing exams, at over 3,000 provider locations nationwide
- Hearing aid low-price guarantee: If you should find the same product at a lower price, Amplifon will beat it by 5%
- 2 years of free batteries (80 cells per hearing aid, per year)

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230 16TH ST. • ROCK ISLAND, IL 61201 (800) 627-4762 • (309) 788-4561

INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™
Form 2952-01, Rev. 9-2015

Labs

ROYAL NEIGHBORS OF AMERICA® INSURANCE WITH A DIFFERENCE™
DISCOUNT LAB & SCREENING PROGRAMS*

"An ounce of prevention is worth a pound of cure."
— Benjamin Franklin

Prevention and early detection are important to good health. With Royal Neighbors' Labs and Imaging and Life Line Screening discount programs, **members and their families** have the opportunity to identify a variety of problems and treat them in a time-sensitive manner.

EXAMPLES OF SAVINGS:

- 10% to 80% off regular retail pricing of blood and lab procedures at over 3,000 facilities located nationwide**
- 10%-60% savings on advanced imaging procedures such as MRIs, CTs, and PET scans at over 2,400 radiology facilities nationwide***
- Five health screenings for \$149
 - o Stroke/carotid artery
 - o Atrial fibrillation
 - o Abdominal aortic aneurysm
 - o Peripheral arterial disease
 - o Osteoporosis

*Member benefits are provided at the discretion of Royal Neighbors of America and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed.

**Not available in HI, MD, NY, NJ, CT, MA, ND, SD, and VT (only Specialty Lab testing only).

***This product is not available in HI, NJ, and NY.

The health discount programs are not insurance and are not intended to replace health insurance. Please see the Royal Neighbors membership guide or go to www.royalneighbors.org for full details.

FOR MORE INFORMATION ABOUT ROYAL NEIGHBORS AND ITS MEMBER BENEFITS PACKAGE, VISIT WWW.ROYALNEIGHBORS.ORG

230 16TH ST. • ROCK ISLAND, IL 61201 (800) 627-4762 • (309) 788-4561

INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™
Form 2952-01, Rev. 9-2015

Legal

ROYAL NEIGHBORS OF AMERICA® INSURANCE WITH A DIFFERENCE™
DISCOUNT FAMILY LEGAL PROTECTION PLAN*

A valuable member benefit for
you and your family

Legal advisors seldom free, but often appreciated. With the Royal Neighbors of America Family Legal Protection Plan, free and discounted legal services are available to **members and their families**. This program provides legal consultation or phone consultations with licensed attorneys who will help analyze legal problems, suggest options, and recommend a course of action.

FOUR GREAT WAYS TO SAVE

NO-COST BASIC SERVICES INCLUDING:

- Free simple will or living will with free annual updates
- One-on-one consultations for new legal matters
- Unlimited phone consultations (for each new legal matter)
- Assistance in solving problems with government programs

EXCLUSIVE PLAN FEE SERVICES INCLUDING:

- Traffic ticket defense
- Bankruptcy Chapter 7
- Divorce (simple)
- Name change
- Family law
- Auto-related matters
- Consumer contract law
- Personal housing/estate matters

*Member benefits are provided at the discretion of Royal Neighbors of America and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed.

FOR MORE INFORMATION ABOUT ROYAL NEIGHBORS AND ITS MEMBER BENEFITS PACKAGE, VISIT WWW.ROYALNEIGHBORS.ORG

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INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES™
Form 2952-01, Rev. 9-2015

Prescriptions

ROYAL NEIGHBORS OF AMERICA® INSURANCE WITH A DIFFERENCE™
DISCOUNT PRESCRIPTION DRUG PROGRAM*

Savings that make a difference

A trip to the drugstore to pick up a prescription can often be a costly one. If you are a member of Royal Neighbors, **you and your family** are eligible for discounts at over 62,000 participating pharmacies nationwide.

Sample Savings:

- Average savings from 15% to 60% off the retail price of generic drugs
- Average savings from 15% to 25% off the retail price of brand-name prescriptions

In addition, the program offers a money-saving mail-order service for your convenience.

Members have saved \$6 million on prescription drugs since 2006!

*Member benefits are provided at the discretion of Royal Neighbors of America and are not available in all states. They are not part of any insurance or annuity contract and are not guaranteed.

The health discount programs are not insurance and are not intended to replace health insurance. Please see the Royal Neighbors membership guide or go to www.royalneighbors.org for full details. Even if you have prescription benefits through your health insurance, you should compare the costs of the two programs to determine the most savings for you.

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Form 2952-01, Rev. 9-2015

Single Premium Whole Life (SPWL)

A great product for any agent who sells fixed annuities.

Similar to a fixed annuity, there is a guaranteed cash value, surrender period, and withdrawals are available. The 1 aspect that differentiates this SPWL from a fixed annuity is the enhanced death benefit.

Sample Quotes \$50,000 Premium:

Male age 55 can place \$50,000 into this SPWL and his guaranteed death benefit day 1 is \$107,759 ([Sample Illustration](#))

Male age 60 can place \$50,000 into this SPWL and his guaranteed death benefit day 1 is \$92,421. ([Sample Illustration](#))

Male age 65 can place \$50,000 into this SPWL and his guaranteed death benefit day 1 is \$81,967 ([Sample Illustration](#))


Sample Quote \$100,000 Premium:

Male age 55 can place \$100,000 into this SPWL and his guaranteed death benefit day 1 is \$215,517 ([Sample Illustration](#))

[Request A Life Insurance Quote](#)

PRODUCT PROFILE

Royal Legacy Life
Form Series 1313
Single Premium Whole Life (SPWL)
For Agent Use Only



Royal Legacy Life from Royal Neighbors of America is a single premium whole life (SPWL) product that offers a simple concept for positioning the value of life insurance in a wealth transfer sale. By reallocating funds to Royal Legacy Life, your clients can increase the amount they leave to their loved ones.

May be suitable for a client where:

- There is a need for life insurance
- The client has time now available
- There is an additional established emergency fund
- Funds have been accumulated for the purpose of transferring wealth to beneficiaries
- The client is looking to maximize his/her legacy


FINANCIAL NEEDS MET BY THE PRODUCT:

- Permanent life insurance with a guaranteed death benefit
- Wealth transfer
- A way to increase the gift your clients leave to their beneficiary

TARGET MARKET:

- Clients ages 45-80 who are looking for a way to protect their life through insurance while maximizing the legacy they leave their loved ones

PRODUCT FEATURES	BENEFITS
Wealth transfer	Maximize your clients' estate
Guaranteed cash value and death benefit	Security of a guaranteed product
One premium payment	Convenient for clients
Accelerated Death Benefit Rider for Critical, Chronic, and Terminal Illness ¹	Owners can draw down the death benefit in the event of a qualifying illness
Loan against certificate cash value available	Owners can access cash value in an emergency
Underwriting based on Net Amount at Risk (NAR) [NAR = Face Amount - Single Premium Payment]	Simplified underwriting process of specified NAR levels



**INSURING LIVES
SUPPORTING WOMEN
SERVING COMMUNITIES**


Form 2954-A, Rev. 7-2017

¹ Riders not available in all states.
 For agent use only - not to be used for consumer solicitation purposes. Form Series 1313. Not available in all states. Contractual provisions and limitations may vary by state.

Page 1 of 4

Agent Information

Agent Appointment Licensing



INSURING LIVES • SUPPORTING WOMEN • SERVING COMMUNITIES

Royal Neighbors of America - Agent Contracting
300 Central Drive, Suite 120 - Alhambra, CA 91801
Fax: (627) 442-2799

PRODUCER CONTRACTING CHECKLIST

Please be sure to **SIGN** the *Producer Contracting Application, Direct Deposit Authorization Agreement (if requested), and the Contract to Represent.*

Attach the following items:

CONTRACTING

- Producer Application (must sign)
- Contract to Represent (must sign)
- Commission Authorization
- Direct Deposit Authorization Agreement (must sign if elected)
- Voided Check
- Annualization Agreement (must sign if requested)

LICENSING

- Copy of current Resident Insurance License
- Individual license (contracting as an individual or partnership)
- Individual license of the Corporation's Principal (Authorized Officer who signed the Contract to Represent)
- Corporate license if required by the state of charter

If you are requesting any Non-Resident appointments:

- Copy of current Non-Resident License(s)
- Non-Resident appointment form for each requested appointment

ANTI-MONEY LAUNDERING (AML) TRAINING REQUIREMENT

- LIMRA
- Provider's Certificate of Completion (Other than LIMRA)

FSO Financial
Attn: Darren Mitchell
3330 Corbin Avenue #101
Folsom, CA 95136
Fax # 618-681-6973
Email: darrenm@fsfinancial.com

Return ALL Forms to your Recruiting Agent

Form 1001-F, Rev. 1-2012

Financial Info

Royal Neighbors of America

Group Affiliation: Royal Neighbors of America
Address: 210 Quakers Drive
Rock Island, IL 61201
888-424-4742

Phone: 888-424-4742

Ratings
A.M. Best Company/Best Rating: 15 ratings

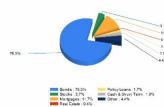
NAIC Member
Year Established: 1955
Company Type: Fraternal

Assets & Liabilities

Total Admitted Assets: 1,096,223
Total Liabilities: 614,506
Total Surplus & AVS: 211,288
As % of General Account Assets: 21.0%

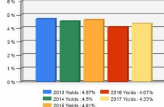
Invested Asset Distribution

Total Invested Assets: 976,740



5 Year Investment Yields

5 Year Average: 4.44%



Non-Performing Assets

Bonds in or Near Default: 0.0%

Problem Mortgage: 0.0%

Real Estate Acquired by Foreclosure: 0.0%

Total Non-Performing Assets/Surplus & AVS: 0.0%

As a Percent of Invested Assets: 0.0%

Income & Earnings

Total Income: 154,682
Net Premiums Written: 104,105
Earnings Before Expenses and Taxes: 2,195
Net Operating Earnings: 3,000

A Best's Financial Strength Rating system addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength or ability to pay its obligations to policyholders. View our complete Best's Financial Strength Rating for more information and details at www.aaa.com/best or www.fitchratings.com/web. For more information on our ratings, visit www.fitchratings.com/web. Data for the first 90 days of the previous calendar history month available. All data amounts are in millions. All ratings shown are current as of November 11, 2014. Annualized updates, 3000 Galois Ave, 3030 Galois Ave #101, Tampa, CA 91088 Phone: 888-687-6248 am@royalneighbors.com


Page 1 of 2 Printed by VIBRANCE, a product of Global Impact

Product Guide

ROYAL NEIGHBORS OF AMERICA
Insurance with a Difference

ROYAL NEIGHBORS OF AMERICA IS AN INSURANCE ORGANIZATION

- dedicated to agents
- that is 119 years old, with \$400 million of assets and \$12 billion of surplus as of Dec. 31, 2013
- voted A+ (Excellent) by A.M. Best as of Dec. 31, 2013



CHOICE SERIES ANNUITIES

MULTI-YEAR GUARANTEE ANNUITIES

- Single Premium Guaranteed Annuity
- Issue ages: 16-99 (Owner Irrevocable), 16-99 (Owner Revocable), 16-99 (Owner Revocable), 16-99 (Owner Revocable)
- Minimum Withdrawal Guarantee: 10%

Choice 6

- Initial rate guaranteed for 6 years
- Greater surrender charge
- Minimum premium of \$5,000
- Rollover for a 1% guaranteed interest rate

Choice 5

- Initial rate guaranteed for 5 years
- Greater surrender charge
- Minimum premium of \$10,000

Choice 3

- Fixed, 7-year interest rate guarantee periods
- 30-day loan withdrawal window provided for first 30 days of the 7-year, 7-year guarantee periods
- 7-year surrender charge schedule
- Minimum premium \$20,000

FRATERNAL BENEFITS FOR AGENTS AND CERTIFICATEHOLDERS

- Award benefits available
- Tailored and personalized solutions for benefit members
- The Royal Neighbor magazine
- Flexible and award-winning
- Health and well-being account programs
- Award and award case
- Single services
- Younglife on call
- Cashback on shipping
- Health insurance
- Travel services

These benefits are provided at the discretion of Royal Neighbors of America. They are not part of any insurance or annuity contract and are not guaranteed.



www.royalneighbors.com
Member since 1888 - member since 1888 - member since 1888

For more information on our ratings, visit www.fitchratings.com/web. Data for the first 90 days of the previous calendar history month available. All data amounts are in millions. All ratings shown are current as of November 11, 2014. Annualized updates, 3000 Galois Ave, 3030 Galois Ave #101, Tampa, CA 91088 Phone: 888-687-6248 am@royalneighbors.com

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Liberty Bankers Life (LBL)

Enhanced Rate - Walk Away MYGA's Surrenders Periods From 0 - 9 Years!

Multi-Year Guarantee Annuity (MYGA)

All LBL Fixed Annuities are true "walk away" at the end of the term. No recurring surrender charges or 30 day windows to worry about. Should your clients want to



Bankers Elite 7
3.80%
 Issued to Age 85
 (70 in CA & FL).

Bankers Elite 5
3.70%
 Issued to Age 90
 (75 in CA & FL).

For Agent Use Only | Not For Use With the Public

internally rollover to a better rate after a term, this carrier pays a full new commission!

Guaranteed Rate	Surrender Term	Commission 0-80 - CA & FL reduce sooner
3.85%	9 Years	2.75%
3.80%	7 Years	2.50%
3.70%	5 Years	2.25%
2.75%	3 Years	2.00%
1.25%	LIQUID None	0.50% annually (as 1/12 monthly trail)

SINGLE PREMIUM WHOLE LIFE (SPWL)

Tax-Efficient Wealth Transfer - Create a LEGACY - See sample illustrations below.

Preferred and Standard Ratings Available

See Premium Rate Guide - Preferred and Standard

- Quick issue point-of-sale underwriting. NO medicals. NO APS's.
- Guaranteed death benefit and guaranteed cash values
- Not subject to market risks
- No annual increasing cost of insurance
- Benefits and values GUARANTEED to age 121
- Issue ages 50 - 80
- Premium \$20,000 - \$500,000
- Accelerated Death Benefit Smaller Of 80% or \$250,000 for Chronic or Terminal Illness of 12 months or 2 ADLs for consecutive 90 days
- 12.00% commission
- Full incentive trip credit
- Not Available In: CA, DE, DC, FL, MN, NH, NY, ND, SD
- [Request a quote](#)
- Sample Quotes \$100,000 Premium
[Male 55](#) - Death Benefit = \$222,000 - \$207,000
[Female 55](#) - Death Benefit = \$253,000 - \$236,000

Agent Guide



Liberty Legacy

Single Premium Whole Life Insurance

Liberty Bankers Life
 The Capitol Life
 1-800-274-4829
www.LibertyBankersLife.com

Agent Information

Get [appointed](#) with this LBL now! If you are looking for a carrier who has shown a commitment to the their agent and client base for many years Liberty Bankers is the carrier for you. Liberty Bankers offers a line of traditional deferred and immediate annuities and no indexed annuities. The fact they do not offer FIA's keeps the attention on guaranteed products the risk averse fixed annuity clients are truly looking for.

Immediate Annuities - SPIA Quotes

Immediate Guaranteed Lifetime Income For longevity Protection!

We specialize in large premium cases & work with the most competitive highest quality carriers.

Do your clients want a regular and guaranteed payment stream? The immediate annuity is the insurance product designed to guarantee the highest income NOW!

Compare SPIA's against any other insurance option.

Clients do not have to worry about decreasing assets or a reduced income when they use immediate annuities for lifetime income needs. As life agents, we have the ability to offer clients a way to use more of their nest egg now without a fear of it running out later.

We work with agents everyday illustrating the many types and advantages a SPIA can offer for supplemental retirement income. Multiple carrier and all the options you can imagine and more!



Longevity Protection

If your clients can use less premium and receive the income they desire now, why wait? Show them a SPIA!

- Underwritten Age Rated
- Liquidity and Nursing Home Enhanced Rider
- Establish Lifetime Base Income High Net Worth Clients
- Terminal Funding
- Laddering
- Survivor Income Peace Of Mind NOW!
- Gap Income
- Settlements and Buyouts
- Set Recurring Expenses From 5 Years To Life
- Supplement Retirement Income
- Offer Legacy Payments To Beneficiaries
- [See what is needed for an immediate annuity illustration](#)
- [Get A Quote & Compare Lifetime Income NOW!](#)

Fixed Rate Deferred Annuities

Current Top Fixed Rate Deferred Annuities

Do you have clients who want consistent & guaranteed gains? Show them a MYGA!

Fixed Annuity Carriers - Agents ONLY

- [Liberty Bankers](#) | [Agent Appointment](#)
- [Bankers Life](#) | [Agent Appointment](#)
- [Guggenheim](#) | [Agent Appointment](#)
- [Sagicor Life](#) | [Agent Contracting](#)
- [Royal Neighbors](#) | [Agent Contracting](#)
- [Sentinel Security](#) | [Agent Appointment](#)
- [American General](#) | [NY](#) |
- [American National](#) | [NY](#) | [Agent Appointment](#)
- [Guarantee Income Life](#) | [Agent Appointment](#)
- [The Standard](#) | [Agent Appointment](#)
- [Lafayette](#) | [Agent Appointment](#)
- [Great American](#) | [Agent Appointment](#)
- [Oxford Life](#) | [Call for appointment](#)

Top MYGA Rates:

- 4.30% After 10 Years - [Details](#) - Maximum MYGA Rate!
- 4.20% For 10 Years - [Details](#)
- **4.00% For 7 Years** - [Details](#) (Down 0.10%)
- 4.10% For 7 Years - [Details](#) (4.00% in CA!)
- 3.60% For 7 Years - [Details](#) (A- Rated)
- 3.40% For 7 Years - [Details](#) (A+ Rated)
- 3.20% For 7 Years - [Details](#) (4.00% Commission)
- 3.70% For 6 Years - [Details](#) (A- Rated)
- 3.70% For 5 Years - [Details](#) (All Inclusive Product)
- 3.60% For 5 Years - [Details](#) (A- Rated) Bonus
- 3.70% For 5 Years - [Details](#) (CA Approved)
- **4.00% For 5 Years** - [Details](#) (3.90% in CA!)
- **3.85% For 5 Years** - [Details](#) (A- Rated)
- 3.40% For 5 Years - [Details](#) (A Rated)
- 4.25% 5 Year Rate - [Details](#) (5% Charge/Fee)
- 3.30% For 4 Years - [Details](#) (NICE!)
- 3.15% For 4 Years - [Details](#) (10% Withdrawals)
- 3.10% For 3 Years - [Details](#) (10% Withdrawals)
- **3.10% For 3 Years** - [Details](#) (NEW)
- 3.00% For 3 Years - [Details](#) (A- Rated)
- 2.75% For 3 Years - [Details](#) 2.00% Commission
- 2.85% For 3 Years - [Details](#) (A Rated)
- 2.90% For 3 Years - [Details](#) (A- Rated)
- 1.25% **No Surrender Liquid** - [Details](#) - Fully Liquid

[See more rates and request a quote here](#)

This is just a quick sampling of products. For full details call or click and we will provide carrier materials, specimen contracts, brochures and more!

The rate guarantees in a MYGA are easy to compare. The features, flexibility and basic client friendliness requires a closer look. The most client friendly products will include all the common features offered in traditional deferred annuity. Give us a call we are here to help you find the feature your clients need.

LTC Annuity

- MYGA With A Long Term Care Rider - [Details](#)

The LTCi benefit is three times the annuity value, and the premiums are conveniently paid monthly from the annuity's value.

If you would like to learn more about Annuicare, click the link below.

News and Reviews

WHAT'S HAPPENING NOW

2018 Important Topics

- [2018 Retirement Planning Guide W&S](#)
- [2018 Tax Reference Guide Lafayette Life](#)
- [2017 Tax Reference Guide Integrity](#)
- [2018 Cost of Living Adjustments Announced](#)
- **QLAC NEWS:**

Effective January 1, 2018, the IRS is increasing the premium restrictions for QLAC contracts from \$125,000 to \$130,000. Purchase payments will now be limited to the lesser of: \$130,000 less purchase payments paid for another QLAC contract OR 25 percent of all IRA account balances owned by the proposed Owner/Annuitant less purchase payments paid for another QLAC contract.

Trips / Rewards

- [Liberty Bankers 2019 Scotland](#)
- [American National Cabo 2019](#)
- [Portugal Douro River Cruise - Sentinel Security](#)

Annuity Webinars

- [Sagicor Life Insurance 9/18/2018](#)
- [Life Of The Southwest National Life Group](#)
- [Lafayette Life - What will retirement income look like](#)
- [Lafayette - 10 Pay \(recording\)](#)
- [Lafayette - Executive Bonus Arrangements Using Life Insurance \(Recording\)](#)

Keep Aware

- [Fake Insurance Tax Form Scam](#)
- [IRS RULE - Limits IRA Rollovers](#)
- [Longevity Annuity Treasury Ruling QLAC and DIAs](#)
- [Partial 1035 Rule - IRS Page](#)

Offer Fixed Annuity With FSD's Assistance

Life Agents - Add Fixed Annuities Today

I am here to help and guide. If you want to offer fixed annuities and do not want to mess around with assumptions and a negative product experience, call me. I have been working with over a dozen carriers at a time for over 21 years. (Expertise) If you want your clients to have the cream of the crop products then look no more. I am 100% independent and will offer the best products no matter if I have a direct contract or I need to get one through other wholesale channels. Getting you, the agent, the best experience and extraordinary client satisfaction is what being a wholesaler meant when I started and I continue that today. (Quality and Integrity) I am here for my agents from prospecting to sale, through in-force service needs, to renewal notification and even beneficiary options. So, what are your risk averse clients wants and needs? Let me know, we may just be able to guarantee them with a fixed annuity!
Jeff Affronti & FSD Financial

When that need arises for a great guaranteed fixed annuity product - 800-373-9697!

Toll Free - 800-373-9697 - Or Click and [Easily Add Quality Fixed Annuities To Your Product Availability](#)

Request A: [SPIA Quote](#) | [LIFE Insurance Quote](#) | [MYGA Illustration](#) | [FIA Historical](#) | [FSD Wholesaler Brochure](#)

For more than just our weekly updates, follow on LinkedIn for a traditional approach to current fixed financial insurance products available now.

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