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## FSD Financial Services Division Insurance News & Reviews

MYGA | SPIA | FIA | LIFE | Independent Wholesaler For Agents

Quality | Integrity | Expertise

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Let's Talk Guarantees  
800-373-9697

Life Agent Use Only  
Quick Discussion Guide

September 1, 2020  
Update

[MYGA Rates](#)

[FIA Rates](#)

[Life Quotes](#)

[SPIA Quotes](#)

[Annuity Blog](#)

## Fixed Indexed Annuities & Lifetime Income

### Joint Life Income With Deferral



This Guaranteed Income Rider is offering more income after 3 years than other carriers with higher roll-up percentages. The product excels in short term deferral by delivering higher income.

- Issue ages 55, 60, 67, 70 & 75
- Deferral periods: 3, 5, 7, 10 years
- [Check out these sample illustrations.](#)



### 7.2% Roll-Up | Doubles Income Value In 10 Years

Male age 55 \$500K Premium = **\$50,105 Annually** at age 65

More examples:

- Issue ages 55, 60, 67, 70 & 75
- Income Value Roll-Up rate is 7.20% for 10 years
- Deferral periods: 1, 3, 5, 7, 10 years
- Commission 7.00%
- [See the Examples Here](#)

#LIAM20

# Life Insurance Awareness Month



## Sagicor's Update

### Still the 1 for great no-lapse UL rates & streamlined underwriting

While some carriers may put restrictions on their guaranteed UL products, Sagicor continues to offer highly-competitive rates for Sage

No Lapse Universal Life Insurance.

- **Non-medical underwriting<sup>1</sup>** — through age 65, coverage up to \$400,000
- **Full underwriting, ages 66+ and all ages** — coverage amounts of \$400,001+

See how Sagicor stacks up against the competition.

- [COMPARE RATES](#)

Show your clients a tax-smart way to pass on legacy assets.

- [CUSTOMIZABLE SALES IDEA](#)

🔥 Life Goals

**Keep promises.  
Protect loved  
ones. Get life  
insurance.**

**LIFE  
HAPPENS.**

📊 REALITY CHECK

**The time  
for life  
insurance  
is now.**

**LIFE  
HAPPENS.**

### 6 Life Stages that Trigger the Need for Life Insurance

- 1) 🤰 Married or getting married
- 2) 👨‍👩‍👧 A parent or about to become one
- 3) 🏠 A homeowner
- 4) 📁 Changing jobs
- 5) 🕒 Retired or planning for retirement
- 6) 😊 Single

**LIFE  
HAPPENS.**

## Enhancements Coming to the Marquis Centennial Fixed Indexed Annuity



Lafayette Life  
Insurance Company  
A member of Western & Southern Financial Group

Lafayette Life is pleased to announce that we will be adding both the Goldman Sachs and JP Morgan Volatility Control Indices to all existing 2006 and 2012 versions of the Marquis Centennial and Group Marquis Centennial (state availability may vary) in October 2020.

Watch a replay of a webinar hosted by Brandon Hamilton, Manager of Product Marketing & Training, as explains the Marquis Centennial and six new crediting options so you are prepared for your annual reviews with your clients.

[View Here](#)

**LIFE  
INSURANCE  
QUOTES**

## Request An Illustration Here

[Request A Life Quote](#)

Commission  
Experienced Life Agents  
Can Earn More

## Life Insurance Commission

[Life Commission Info](#)

# American National

## MYGA Goes Triple Banded

American National is updating its industry-leading Palladium<sup>®</sup> Multi-Year Guarantee (MYG) Annuity product, effective 9/1/2020 (Changes effective in New York on 10/1/2020).

The most significant update to the Palladium<sup>®</sup> MYG is the addition of a new \$250,000 and higher rate band that adds **25 bps** to the base crediting rate for all years.

- **Band 1** \$99,999 and below = No bonus
- **Band 2** \$100,000–249,999 = 10 bps bonus
- **Band 3** \$250,000 and above = 25 bps bonus

**5 Year Term:** 2.15% (Premiums \$250,000+)  
2.00% (Premiums \$100,000 - \$249,999+)  
1.90% (\$5,000 - \$99,999)

**6 Year Term:** 2.25% (Premiums \$250,000+)  
2.10% (Premiums \$100,000+)  
2.00% (\$5,000 - \$99,999)

**7 Year Term:** 2.30% (Premiums \$250,000+)  
2.15% (Premiums \$100,000+)  
2.05% (\$5,000 - \$99,999)

**8 Year Term:** 2.30% (Premiums \$250,000+)  
2.15% (Premiums \$100,000+)  
2.05% (\$5,000 - \$99,999)

**9 Year Term:** 2.35% (Premiums \$250,000+)  
2.20% (Premiums \$100,000+)  
2.10% (\$5,000 - \$99,999)

**10 Year Term:** 2.35% (Premiums \$250,000+)  
2.20% (Premiums \$100,000+)  
2.10% (\$5,000 - \$99,999)

[All MYGA Rates](#)

[Request A MYGA Quote](#)

FIA rate is holding @ 100% participation with 5.00% cap

## ANICO Strategy Indexed Annuity PLUS 10

A flexible premium indexed annuity with five crediting strategies available and an option for lifetime income. This product is a game-changer for your clients 50+ who are less risk-adverse and need a Lifetime Income Rider. With a flexible premium option, your client can now add money on a monthly basis to continue their accumulation!

- **Two lifetime income riders with 10-year accumulation period**
  - LIR Fixed Roll-up Rate is 7.2%!
  - That doubles the base in only 10 years!
- **Three surrender charge waivers**
- **Competitive interest crediting strategies**

[Request An FIA Quote](#)

[Rate Sheet](#)

## Immediate Annuities For Lifetime Income NOW

### *Do you offer Immediate Annuities as an option for guaranteed income?*

We have since 1995, and these insurance products are becoming more popular than ever before. The client satisfaction is outstanding. SPIA's offer many income options. They can have tax exclusions and beneficiary guarantees as well as the top income payments available.

**SPIA**

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

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

- Longevity Protection
- Lifetime Income Options
- Joint Lifetime Income Options
- Return Of Premium Guarantees
- Cost Of Living Increases
- 5 - 50 Years Of Payments
- Monthly, Quarterly, Semi-Annual, Annual Payment Modes
- No Fees
- Tax Exclusion Ratio
- Turn a portion of your savings into a retirement income.
- Receive payouts directly into a bank account.
- Take the hassle out of RMD's from IRAs.

[Request A SPIA Quote Here](#)

[Call \(800\) 373-9697](#)

## Top New Money MYGA Rates

**3.45%**

### 5 Year Interest Rate

- Issue Ages @ this rate 0-80
- Commission: 2.55% (0-80)
- Free withdrawals of interest
- B++ Rated Carrier

[Details / Agent Kit](#)

- **ONLY: available in:** AR, AZ, CO, DC, ID, IL, IN, LA, MD, MS, MT, ND, NE, NM, NV, OH, SD, TX, TN, UT, WV, WY

# 3.35%

[Details / Agent Kit](#)

## 5 Year Interest Rate

- Issue Ages @ this rate 0-80
- Commission: 2.25% (0-80)
- B++ Rated Carrier
- **NOT available in:** AK, CT, MA, MI, ME, MO, NY, NJ, NH, TN, VA, VT, WA, WI, WV - Rates is 0.10% lower in CA and FL

# 2.60%

[Details / Agent Kit](#)

## 3 Year Interest Rate

- Issue Ages 0-97
- Commission: 2.55% (0-80)
- Free withdrawals of interest
- 3 Year surrender 9%, 8%, 7%, 0% thereafter
- **ONLY: available in:** AK, AL, AR, AZ, CO, CT, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

# 2.30%

[Details / Agent Kit](#)

## 2 Year Interest Rate

- Issue Ages 0-85
- Commission: 1.25% 0-80 / 1.00% 81-85
- No withdrawals / Surrender on death
- Year: 9%, 8% then 30 Day Exit Window or renew for 3 years
- **NOT available in:** CA, MD, MA, MN, NY, NJ, OR, PA, VA, WA

# 1.90%

[Details / Agent Kit](#)

## 2 Year Interest Rate

- Issue Ages 0-90
- Commission: 1.25% 0-80 / 1.00% 81-90
- 5% Free withdrawals & Full Death Benefit
- Year: 9%, 8% then 30 Day Exit Window or renew for 3 years
- **NOT available in:** MN, NY, NJ

## Webinars

[Register](#)

**American National**  
**SIMPLE Plans vs. 401(k) Plans**  
9/9/2020 – 12 p.m. CDT

[Register](#)

**American National**  
**Year-End Sales Ideas**

[View](#)

**American National**  
**Signature Guaranteed Universal Life Product Training**  
By Angie Hitchman

[View](#)

**American National**  
**Better Wealth Accumulation with 401(k) Plans**  
By Jonathan Sacks

[Register](#)

**EquiTrust Annuity Portfolio**  
Thursday, September 3rd  
at 2:00 PM Central

## News and Incentives

### Trips / Rewards

- Liberty Bankers Banff Springs 2021
- Lafayette Life 2021
- American National 2021
- Sentinel Security 2021
- Royal Neighbors Bahamas 2021

### WHAT'S HAPPENING NOW 2020

- Limra COVID19 Advisor Pulse
- 20/20 Vision on the SECURE ACT
- SECURE Act Text
- 2020 Tax Reference Guide Securian
- **QLAC:** [Get a QLAC quote](#)
- Fee Advisor QLAC
- Pension Fixed Annuities
- LTC Annuity

### Keep Aware

- Fake Insurance Tax Form Scam
- IRS RULE - Limits IRA Rollovers
- **U.S.** Treasury Ruling QLAC and DIAs
- Midland Fraud alert - critical information
- Oxford Life Fraud Prevention
- Lafayette Agent Replacement Guide
- Oxford Withdrawal procedure changes

### Integrity Life / W&S Reference Guides

- Titling of Contracts
- Annuitant Driven Contracts
- SECURE Act FAQ
- 2020 Retirement Planning Guide
- 2020 Tax Reference Guide WS

## It's Easy To Offer Fixed Annuities With FSD's Assistance

### Life Licensed Agent? 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 23 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 reach out to my network distributors. 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 insurance product!

Jeff Affronti & FSD Financial

Remember When that need arises for a guaranteed insurance product call 800-373-9697.

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September 10, 2020  
Update

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[FIA Rates](#)

[Life Quotes](#)

[SPIA Quotes](#)

[Annuity Blog](#)

## Fixed Indexed Annuities & Lifetime Income

### Annuity Income NOW & LATER

#### SAMPLE #1

#### MALE AGE 60 | \$500,000 PREMIUM

\$25,000 ANNUALLY AGE 60-70  
(5.00% OF PREMIUM)

\$30,369 ANNUALLY AGE 70+  
(6.07% OF PREMIUM)

#### SAMPLE #2

#### MALE AGE 60 | \$500,000 PREMIUM

\$16,397 ANNUALLY AGE 60-70  
(3.28% OF PREMIUM)

\$38,884 ANNUALLY AGE 70+  
(7.78% OF PREMIUM)

 [FixedAnnuitiesAndLife.com](http://FixedAnnuitiesAndLife.com)  
FSD Financial Services | CA Insurance License #0B67385 | 800-373-9697

### A Split Annuity Using An FIA Lifetime Income Rider

#### #1 Male Age 60 - \$500,000 Premium

- 25,000 Annually ages 60-70
- 30,369 Annually age 70+

#### #2 Male Age 60 - \$500,000 Premium

- 16,397 Annually ages 60-70
- 38,884 Annually age 70+

[Read more..](#)

[Get a Split Annuity Quote](#)

## Short Term Fixed Rates

[3 Yr MYGA Rate Guarantees](#)



## 3 Year MYGA's | 4 Products Varying features and availability

2.65% Rate - "B+" Rated Carrier  
2.50% Rate - "B++" Rated Carrier  
2.40% Rate - "B+" Rated Carrier  
2.40% Rate - "A-" Rated Carrier

Get Appointed - Learn More

 FixedAnnuitiesAndLife.com

2.65% Interest Rate - Issues to 75

2.50% Interest Rate - Issues to 90

2.40% Interest Rate - Issues to 97

2.40% Interest Rate - Issues to 90

2.35% Interest Rate - Issues to 99

Call us: 800-373-9697

## American National

### 1% Premium Bonus - 100% participation with 5.00% cap

#### ANICO Strategy Indexed Annuity PLUS 10

A flexible premium indexed annuity with five crediting strategies available and an option for lifetime income. This product is a game-changer for your clients 50+ who are less risk-adverse and need a Lifetime Income Rider. With a flexible premium option, your client can now add money on a monthly basis to continue their accumulation!

- **Two lifetime income riders with 10-year accumulation period**
  - LIR Fixed Roll-up Rate is 7.2%!
  - That doubles the base in only 10 years!
- **Three surrender charge waivers**
- **Competitive interest crediting strategies**
- **Commission: 7.00% (0-75) & 5.50% (76-80)**

Request An FIA Quote

Carrier Rate Sheet

## Electronic Application and Life Policy Bonuses



### \$100 Per Policy Annuity Sales

Earn an extra \$100 per policy bonus on each annuity policy that originates in the new ExpertApp electronic annuity application.\*

Download Flyer



### \$25 Per Policy Life Sales

Earn an extra \$25 per policy bonus on each life policy that originates in the ExpertApp electronic life application\* and an **additional \$100** if it's your first time submitting a life application through ExpertApp.

Download Flyer



### Leading the Competition

Male, Non-Smoker \$1,000,000 to Age 100		Annual Premiums
Age 50 Preferred Best	American National	\$7,922
	Protective	\$8,532
	Penn Mutual	\$8,917
	Nationwide	\$8,977
	Nationwide (ROP)	\$9,130
	AIG	\$9,695
	Symetra	\$10,516
	Symetra (ROP)	\$10,912

American National Agent Contracting

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- Longevity Protection
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- Joint Lifetime Income Options
- Return Of Premium Guarantees
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- 5 - 50 Years Of Payments
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[Details / Agent Kit](#)

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## Webinars

[Register](#)

### American National Year-End Sales Ideas

9/16/2020 – 12 p.m. CDT

[View](#)

### American National Signature Guaranteed Universal Life Product Training

By Angie Hitchman

[American National](#)

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- American National Cash Bonus

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- SECURE Act Text
- 2020 Tax Reference Guide Securian
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- LTC Annuity

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Jeff Affronti & FSD Financial

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September 23, 2020  
Update

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## It's Time To Ask Your Clients About Their Expected CD Rates.

Have you looked at CD rates lately? Check them out in your area and you may just want to reach out to your clients. Let them know you have great alternatives.

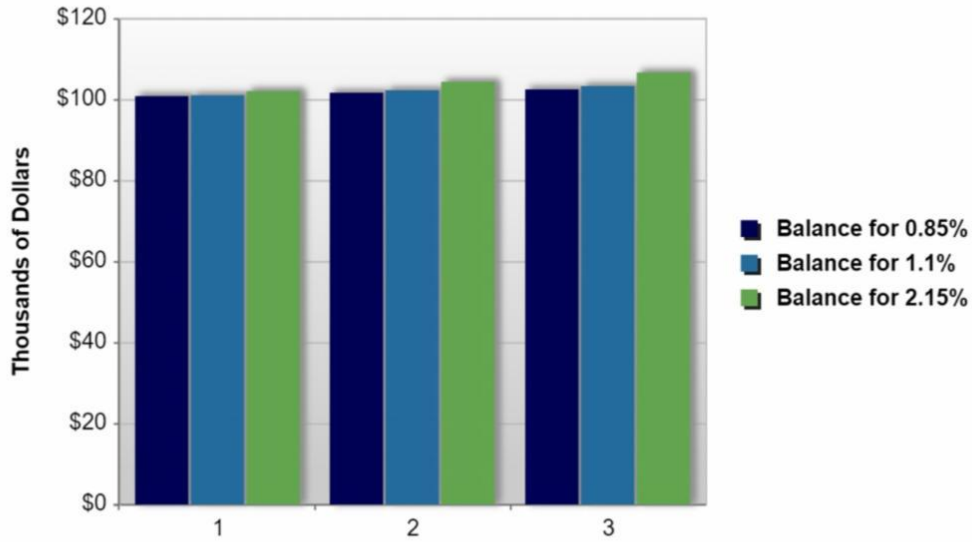
Some clients have been offered CD rates of as little 0.17%. Below are some \$100,000 examples of how lower rates can effect the overall yield.

### 3 Year Rate Comparison

**A rate of 2.15% earns \$4,017.91 more over 3 years than 0.85%.**

Your total savings balance would be \$106,589.66 if you save \$0 per month for 3 years, making deposits at the start of each period. This includes a starting balance of \$100,000 and a 2.15% annual rate of return.

**Balance by Year**



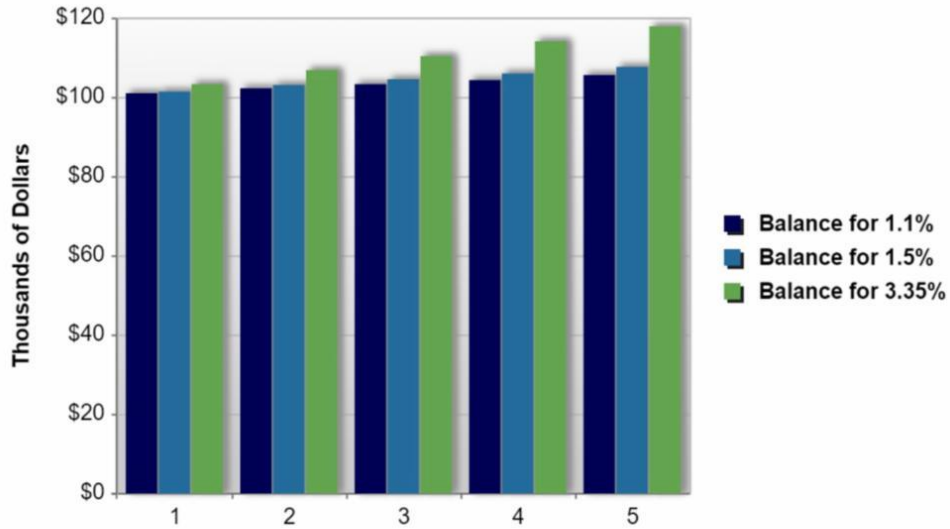
Results Summary			
	Rate 1	Rate 2	Rate 3
<b>Starting amount</b>	\$100,000	\$100,000	\$100,000
<b>Number of years to save</b>	3 years	3 years	3 years
<b>Additional contributions</b>	\$0 per month, at the start of each period	\$0 per month, at the start of each period	\$0 per month, at the start of each period
<b>Annual percentage yield (APY)</b>	0.85%	1.1%	2.15%
<b>Total amount you will have contributed</b>	\$100,000.00	\$100,000.00	\$100,000.00
<b>Total at end of investment</b>	\$102,571.75	\$103,336.45	\$106,589.66

## 5 Year Rate Comparison

**A rate of 3.35% earns \$12,288.12 more over 5 years than 1.1%.**

Your total savings balance would be \$117,910.48 if you save \$0 per month for 5 years, making deposits at the start of each period. This includes a starting balance of \$100,000 and a 3.35% annual rate of return.

**Balance by Year**



Results Summary			
	Rate 1	Rate 2	Rate 3
<b>Starting amount</b>	\$100,000	\$100,000	\$100,000
<b>Number of years to save</b>	5 years	5 years	5 years
<b>Additional contributions</b>	\$0 per month, at the start of each period	\$0 per month, at the start of each period	\$0 per month, at the start of each period
<b>Annual percentage yield (APY)</b>	1.1%	1.5%	3.35%
<b>Total amount you will have contributed</b>	\$100,000.00	\$100,000.00	\$100,000.00
<b>Total at end of investment</b>	\$105,622.36	\$107,728.42	\$117,910.48

[Request A MYGA Illustration](#)

[More MYGA Rates](#)

## Short Term Fixed Rates

### 3 Yr MYGA Rate Guarantees

- 2.65% Interest Rate - Issues to 75
- 2.50% Interest Rate - Issues to 90
- 2.40% Interest Rate - Issues to 97
- 2.40% Interest Rate - Issues to 90
- 2.35% Interest Rate - Issues to 99



**3 Year MYGA's | 4 Products**  
Varying features and availability

2.65% Rate - "B+" Rated Carrier  
2.50% Rate - "B++" Rated Carrier  
2.40% Rate - "B+" Rated Carrier  
2.40% Rate - "A-" Rated Carrier

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