



# The FSD Journal

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

April

Quality ♦ Integrity ♦ Expertise

2004

## LIFE INSURANCE COMMISSIONS!

**NOBODY PAYS HIGHER! - CALL US TODAY FOR A COMMISSION QUOTE!**

OUR PAY-OUTS ARE SO MUCH HIGHER THAN THE COMPETITION WE CAN NOT ADVERTISE THEM!

### Conseco's Equity Indexed Annuity 2003 -2004 Returns So Far

| Issue Date | Index Credit | Issue Date | Index Credit    |
|------------|--------------|------------|-----------------|
| 1/2/03     | - 7.20%      | 2/14/03    | - 16.19%        |
| 1/3/03     | - 5.69%      | 2/18/03    | - 15.01%        |
| 1/6/03     | - 5.16%      | 2/19/03    | - 13.62%        |
| 1/7/03     | - 3.55%      | 2/20/03    | - 14.02%        |
| 1/8/03     | - 4.19%      | 2/21/03    | - 14.77%        |
| 1/9/03     | - 5.33%      | 2/24/03    | - 13.82%        |
| 1/10/03    | - 3.65%      | 2/25/03    | - 15.00%        |
| 1/13/03    | - 3.83%      | 2/26/03    | - 14.45%        |
| 1/14/03    | - 3.99%      | 2/27/03    | - 15.74%        |
| 1/15/03    | - 3.87%      | 2/28/03    | - 14.73%        |
| 1/16/03    | - 4.95%      | 3/3/03     | - 15.33%        |
| 1/17/03    | - 5.47%      | 3/4/03     | - 16.08%        |
| 1/21/03    | - 6.70%      | 3/5/03     | - 17.53%        |
| 1/22/03    | - 8.15%      | 3/6/03     | - 16.59%        |
| 1/23/03    | - 8.96%      | 3/7/03     | - 17.65%        |
| 1/24/03    | - 8.20%      | 3/10/03    | - 16.79%        |
| 1/27/03    | - 10.22%     | 3/11/03    | - 18.88%        |
| 1/28/03    | - 11.59%     | 3/12/03    | - 19.87% - WOW! |
| 1/29/03    | - 10.68%     | 3/13/03    | - 19.87% - WOW! |
| 1/30/03    | - 10.32%     | 3/14/03    | - 16.71%        |
| 1/31/03    | - 12.17%     | 3/17/03    | - 16.95%        |
| 2/3/03     | - 11.78%     | 3/18/03    | - 14.03%        |
| 2/4/03     | - 11.20%     | 3/19/03    | - 13.87%        |
| 2/5/03     | - 12.54%     | 3/20/03    | - 12.81%        |
| 2/6/03     | - 12.92%     | 3/21/03    | - 12.58%        |
| 2/7/03     | - 13.64%     | 3/24/03    | - 10.65%        |
| 2/10/03    | - 14.52%     | 3/25/03    | - 13.42%        |
| 2/11/03    | - 13.64%     | 3/26/03    | - 12.52%        |
| 2/12/03    | - 14.63%     | 3/27/03    | - 13.16%        |
| 2/13/03    | - 16.03%     | 3/28/03    | - 13.29%        |

An annual reset, monthly averaging equity indexed annuity with NO CAP!. Above are first year returns with participation rates varying from 65% to 75%. These are raw figures and subject to a small margin of error. ING USA has a rather similar product!

### WIN A TRIP TO THE 2004

INDIANAPOLIS

**500**

May 29 - 31, 2004

As a guest of Conseco and FSD Financial!  
All expense paid trip for 2 includes meals, transportation, hotel and, from my understanding, special treatment at the race.

#### To qualify:

- ♦ Top producer only - \$250,000 premium minimum.
- ♦ Minimum 2 applications.
- ♦ Applications submitted between 4/1/04 and 5/4/04.
- ♦ Call for complete details 800-373-9697
- ♦ See the enclosed Equity Indexed Spreadsheet for Conseco product details and commissions.

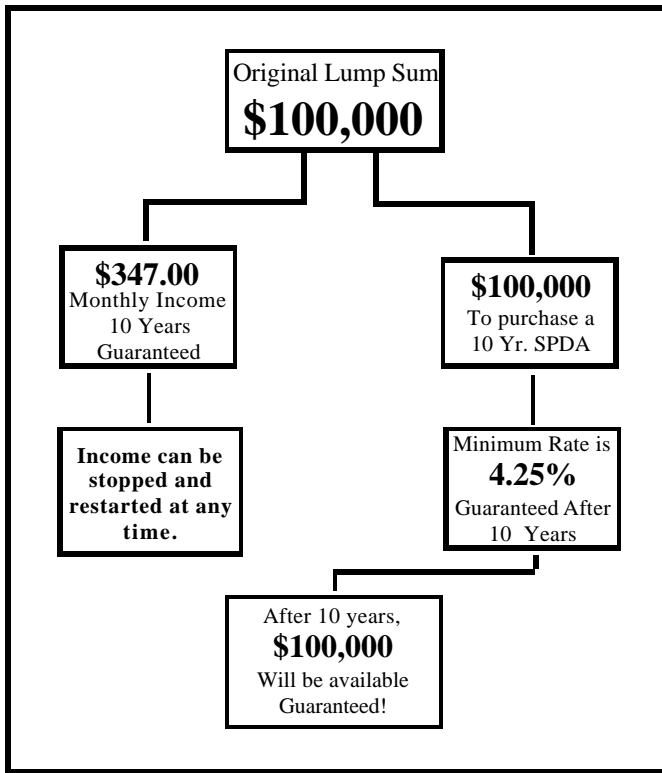
ING USA will introduce an exciting Indexed Annuity on 4/6/04. Check the FSD web-site for details.

#### In this month's issue:

- Annuity Review sales ideas, product comparisons
- **Rates & Commissions** SPDA & EIA!
- When an eagle outperforms a bear.
- SPIA Life & Money Back Cash Refund
- Equity Indexed Annuity Returns-**WOW!**
- A+ Rated With 6% First Year Bonus
- Split Annuity Illustration Interest Strip!



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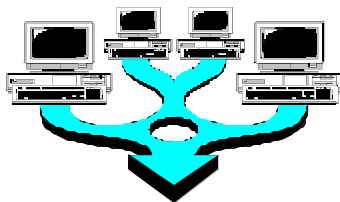
**"SPIA QUOTES"**

**\$100,000 Monthly Life With Cash Refund**

|                    |                      |
|--------------------|----------------------|
| Male 50 - \$506.00 | Female 50 - \$484.59 |
| Male 55 - \$530.56 | Female 55 - \$505.46 |
| Male 60 - \$562.36 | Female 60 - \$533.69 |
| Male 65 - \$603.84 | Female 65 - \$572.40 |
| Male 70 - \$657.78 | Female 70 - \$624.59 |
| Male 75 - \$727.98 | Female 75 - \$692.97 |
| Male 80 - \$821.59 | Female 80 - \$778.76 |
| Male 85 - \$948.51 | Female 85 - \$873.64 |

**Run Live SPIA Quotes On-Line Ask Us How!**

**On-line Since 1995!**



[www.fsdfinancial.com](http://www.fsdfinancial.com)

Agent Appointments/Rates/Sales Ideas  
 Commission/Product Brochures/Quotes  
 800-373-9697

**Next Month in: The *FSD Journal***

- **RATES & TOP LEVEL COMMISSIONS:**
- Deferred & Indexed Annuity Guides
- Top Level Producer/Agency Contracts

*Multi-Year Lock-In*  
 (See enclosed spreadsheets for details)

**2.70% For  
3 Years**

**3.30% For  
4 Years**

**3.90% For  
6 Years**

**4.50% For  
10 Years**

Ask about our Money Back Guarantee line of annuities!

**We Are The Annuity General Agent  
For The Independent Broker**

**Open 24 Hours On The Web**

Agents love the FSD website Get Licensing, Client Brochures, Request Quotes, Contest Information, Current Rates & Commissions, Order Sales Kits For Email Delivery, and much more!

[www.fsdfinancial.com](http://www.fsdfinancial.com)(Password = *service* (lower case))

**From Your *One-Stop Annuity Shop*:**

Products not approved in all states.  
 Rates are subject to change at anytime.  
 The most current rates can be downloaded at our website.  
 AGENT USE ONLY - Not for distribution to general public.