



The *FSD* Journal Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

April

Quality ♦ Integrity ♦ Expertise

2005

Excellent Selling Equity Index Annuity

The Secure Index from ING USA makes selling easy. An extremely simple to understand annual reset crediting method and the strongest minimum guarantee, (100% @ 3%), on an Index Annuity are two reasons why. This product has only one moving part, the cap.

The cap is currently 8.50% on deposits \$100,000 or more and 7.50% under \$100,000. Client is credited 100% participation in the S&P 500 gain up to the annual cap. So if the S&P is up 10% in a given policy year the client would receive 8.50% assuming \$100,000 deposit. That gain is locked in, the S&P is reset and should the next policy year see a decline in the S&P, the client would receive 0% for that year, reset at the new lower S&P, but not loose any previous gains.

Now, if your client wants to see a return even on down years the Secure Index has the answer. By selecting the guaranteed index strategy your client will receive 2% in the down years instead of 0%. However, the cap on the up years is 2% lower or in this case, 6.50% on deposits \$100,000 or more and 5.50% under \$100,000.

Agent/Client Sales materials - ING USA Secure Index has several outstanding sales tools such as , a client presentation CD, past history illustrations, professional client brochures and pre-approved sales letters.

Jeff Affronti

* Includes a 5% Index Cap differential optionally available at end of surrender period for annuitization.

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: **FORMS ALERT - Effective 3/1/2005** :
: **ING USA Has A New Application** :
: **and Disclosure forms. No old forms after 4/30/05** :
.....

Multi-Year Lock-In

3.50% For 3 Years	3.85% For 4 Years
4.05% For 5 Years	4.50% For 6 Years

(See enclosed spreadsheets for details)

INDEPENDENT ANNUITY AGENTS CALL US

Let FSD help you become an annuity expert. Our appointed agents get intense product training, access to the industry's top carriers and the highest level commission contracts. Plus our back office does all the follow-up for you. This saves our agents a tremendous amount of time and energy. Fixed Annuities offers GUARANTEES, let us show you how these guarantees can offer your clients security in their retirement years.

FSD FINANCIAL SERVICES • 5530 Corbin Avenue • Suite 333 • Tarzana, CA 91356

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\$100,000 =
Client Advantage

4.50% For 6 Years

A+ Rated - Withdrawals OK
Commission 2.50% (0-79)

4.05% For 5 Years

A Rated -100 Year Old Company
Commission 3.00% (0-80)

3.85% For 4 Years

A Rated - Short Term Annuity
Commission 2.00% (0-75)

3.50% For 3 Years

Return Of Principal Guarantee
Commission 2.00% (0-80)

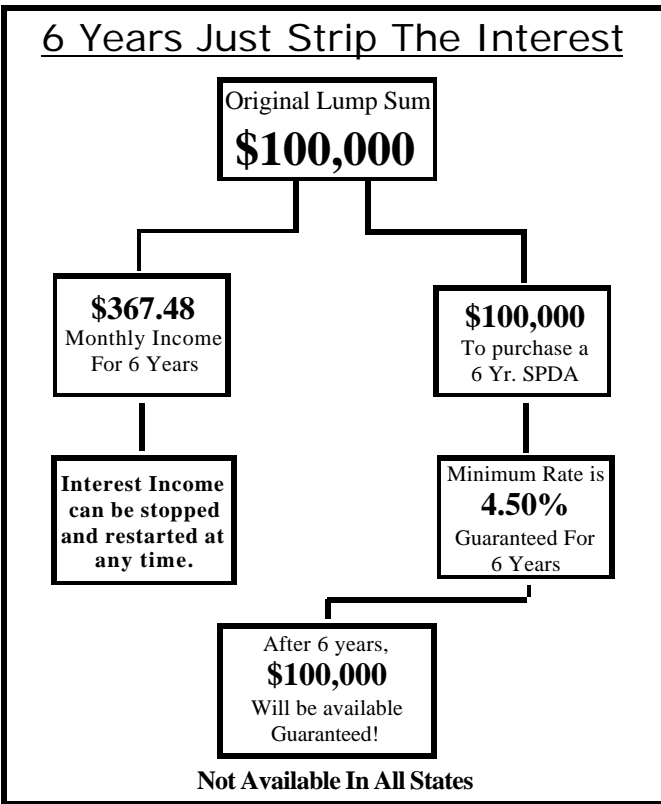
Single Premium Deferred Annuities

FOR AGENT USE ONLY Rates subject to change. Not Available in all states.



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 5530 Corbin Ave. #333
 Tarzana, CA 91356
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6 Years Just Strip The Interest

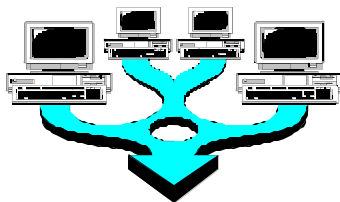


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Annual Point to Point Reset Annuity

Annually Lock-in gains and S&P. 100% of the gain in the S&P 500 over the policy year up to the cap.

- 7.50% Annual Cap
- 12.50% Income cap after 10th year if annuitized will recalculate with 5% index cap differential. So, if there was a 9% gain in the year, the income accumulation for that year would be recalculated to 9.00%.
- 8.50% Agent Commission (0-75)

- Full death benefit
- Nursing home waiver in most states
- 10% free withdrawal
- Past histories illustration available
- Free Client approved CD ROMs
- Professional client brochure
- A+ Rates ING USA
- No annuitization required

We Are The Annuity General Agent For The Independent Broker

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 Agents love the FSD website Get Licensing, Client Brochures, Request Quotes, Contest Information, Current Rates & Commissions, Order Professional Sales Kits, Email Delivery, and much more!
www.fsdfinancial.com(Password = *service* (lower case))

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