



The FSD Journal Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

April

Quality ♦ Integrity ♦ Expertise

2006

Think annuity rates are going up? We GUARANTEE IT!

Beneficial Life Guaranteed Step-Up - Guaranteed Increasing Rate Annuity

A fixed cd type annuity with a distinct advantage, the rate will go up guaranteed. When compared to a CD this annuity rate is higher and will increase, guaranteed.

It is simple and works like this:

- Year 1 is 3.75%
- Year 2 is 4.25%
- Year 3 is 4.50%
- Year 4 is 5.00%
- Year 5 is 6.00%

ALL 5 YEARS ARE GUARANTEED

That is a 4.70% yield, and in year 5 the client is earning 6%. Sure looks better for the agent than those up-front bonus products that only pay the client in the 3% range in future years.

With a Commission of 2.00% (0-90) and a Full Death Benefit with Waivers it allows 10% Withdrawals In all years. 5 Year Surrender 7%,7%,7%,6%,5%,0%

**4.87%
For 6 Years**

Also available from Beneficial Life:

6 Year Guarantee of 4.87%
5.70% year 1 then 4.7% years 2-6 GUARANTEED
6 year surrender - 2% commission (0-90)

The New IGA Index From Standard

Simple Equity Indexed Annuities

The Standard Insurance has entered the Index Annuity marketplace with two easy to understand client oriented products. The IGA 5 and IGA 7.

The products offer a tiered cap rate based on deposits under or over \$100,000. The IGA 5 has a 5 year surrender 8,7,6,4,2 and a 4.50% commission up to age 80. The cap rate is currently 7.50% under \$100,000 and 8.25% over \$100,000. The IGA 7 has a 7 year surrender 9,8,7,5,6,4,2 and a 5.50% commission up to age 80. The cap rate is currently 7.75% under \$100,000 and **8.50%** over \$100,000.

Both products have an incredibly easy crediting method, 100% of the S&P up to the cap. No other moving parts, no averaging, no spreads!

An Easy To Explain EIA
100%
of the S&P
Up to the
8.50% CAP!

Jeff Affronti



FSD FINANCIAL SERVICES

Fixed Annuity Marketing Agency For Independent Life Agents

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Impaired Risk Medically Underwritten

Immediate Annuities Increased Income Benefits

- ❖ Impaired risk age rated single premium immediate annuities are medically underwritten and can increase client income payouts! A retirement planning advantage. Did you realize that poor health could actually be a benefit when purchasing an immediate annuity?
- ❖ Clients who are in poor health and need as much income as possible may have their life expectancy shortened, which allows the insurance carrier to pay higher income. For example, we recently had a male age 79 rated to age 87. This increased his income payment from \$10,312 to \$14,809, that is 40% more income to spend or buy life insurance.
- ❖ For estate planning, the income from an impaired risk immediate annuity can be used to purchase life insurance. The higher the payout the more life insurance coverage your client can purchase.
- ❖ There are no charges or fees to get an impaired risk quote and the standard rates will be applied if no rating is offered. So basically getting an underwritten SPIA quote can only help!

Conditions which may merit review include:

- | | |
|--|------------------------------|
| x Heart disease | x Multiple Sclerosis |
| x Diabetes | x Muscular Dystrophy |
| x Cancer | x Paraplegia or Quadriplegia |
| x Chronic Lung Disease | x Parkinson's Disease |
| x Stroke | x ALS |
| x Alzheimer's | |
| x Chronic conditions affecting kidney, pancreas or liver | |

Acceptable forms of medical information:

- x Hospital discharge summaries for last 5 years
- x Medical report from time of diagnosis
- x Most recent medical report
- x Attending physicians statement (APS)

Getting A Rated Annuity Quote

- ❖ We will need by fax, email or mail the history of illness, including date of diagnosis, any changes in condition, other significant health conditions and pertinent past histories.
- ❖ Toll Free: 800-373-9697
- ❖ Online: www.fsdfinancial.com/spiaquote.htm
- ❖ Fax: 818-881-6973
- ❖ Mail: 5530 Corbin Avenue, Suite 333, Tarzana, CA 91356
- ❖ Electronic Mail: ratedquote@fsdfinancial.com

Your One-Stop Rated Immediate Annuity Shop

Are you looking for a simple, consumer-friendly index annuity?

The Standard is proud to partner with FSD Financial Services to provide a unique approach in marketing financial services. If you're seeking a consumer-friendly, feature-rich index annuity, call today and ask about the new Index Growth Annuity!

The Standard is introducing an index annuity to complement its premier portfolio of fixed-rate annuity products. This consumer-friendly product brings together the features of the most competitive index products and the service philosophy of The Standard.

The Index Growth Annuity

- Single premium
- Index Interest account
 - 100% participation in the S&P 500® to declared index rate cap
 - Index rate cap set for 12-month index term
 - Bailout rate cap at 2% less than initial index rate cap
- Fixed Interest account
 - 1-year rate guarantee
- Issue to age 90, joint-owner and -annuitant contracts available
- \$15,000 minimum, \$1,000,000 maximum premium (without home-office approval)
- Choice of 5- or 7-year surrender period
 - No automatic reset of surrender
- Free withdrawal features
 - 10% annual withdrawals
 - Nursing home and terminal condition benefits *with partial index credit*
 - Death benefit *with partial index credit*
 - Annuitization *with partial index credit*
 - IRS RMDs and SEPPs

Cap Rates : April 1, 2006

Index Growth Annuity 5

\$15,000 \$100,000

7.50% **8.25%**

Commission

0-80	81-85	86-90
4.50%	2.25%	1.85%

Index Growth Annuity 7

\$15,000 \$100,000

7.75% **8.50%**

Commission

0-80	81-85	86-90
5.50%	2.75%	2.25%

Not For Use With Consumers

Rates effective 04/01/2006. Product of Standard Insurance Company. Policy # SPDA-IA. The nursing home waiver is not available in MA. State-specific conditions apply to the terminal condition waiver.

"S&P 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Standard Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.



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A subsidiary of StanCorp Financial Group, Inc.

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Deferred Annuity Guide

APRIL 2006

PRODUCT	INTEREST RATE	RATE GUAR.	MIN GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.
INTEGRITY LIFE A++ A.M. BEST AA+ S&P	4 Years 4.38% Yr1 4.95% 4.20% 2-4			4 Years:W/ MVA 8,8,7,7	4 & 5 Year 0-86 (NQ)					4 yr 2.0% (0-79)
	5 Years 4.65% Yr1 5.25% 4.50% 2-5		3.00%	5 Years:W/ MVA 8,8,7,7,6	7 Year	\$20,000	All except: ME,MA,NH,OR,	•10% available immediately 1 time annually	•Death benefit based on full account value. Nursing Home and Terminal Illness waiver.	5 yr 2.5% (0-79)
	7 Years 4.90% Yr1 5.55% 4.80% 2-7		Guarantee period	7 Years:W/ MVA 8,8,7,7,6,6,5	10 Year	\$1,000,000 (500K age 76 up)	SC,UT,VT,WA,WI	•NEW YORK RATES LOWER	•Commission Reduces by 2.0%ages 80+	7 yr 3.0% (0-79)
	10 Years 5.07% Yr1 5.75% 5.00% 2-10			10 Years:W/ MVA 8,8,7,7,6,6,5,4,4	10 Year (Age 70 qual)					10 yr 3.5% (0-79)
Beneficial Life A by A.M. BEST A+ by S&P	4.87% 5.70%Yr 1 4.70% Yr 2-6	6 Years	2.00% after guar period 3% yrs 10+	6 Years: 8.32%, 7.65%, 6.73%, 5.79%, 4.85%, 3.90% (30 day window) / MVA	0-100	\$5,000	All except: AR,CT,DE,MA, MD,ME,NH,NJ, PA,OK,TX,RI,VT, WV	•Interest ONLY starting in year 2 •NO 10% Free out	•1% bonus in first year, rate guaranteed for 6 years •Nursing home waiver effective 6 months after issue •Full Death Bene	2.00% (0-90)
	4.40% 5.20%Yr 1 4.20% Yr 2-5	5 Years	2.00% after guar period 3% yrs 10+	5 Years: 7,7,7,6,5,0 +/- MVA	0-100	\$5,000	All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,OK,TX, RI,VT, WV	•10% of available years 1-5.	•1% bonus in first year, rate guaranteed for 5 years •Nursing home waiver effective •Full DeathAnnuitant Benefit	3.73% (0-80)
	3.75% Year 1 4.25% Year 2 4.50% Year 3 5.00% Year 4 6.00% Year 5	5 Years	2.00% after guar period 3% yrs 10+	5 Years: 7,7,7,6,5,0 +/- MVA	0-90	\$5,000	All except: AR,CT,DE,MA, MD,ME,NH,NJ, PA,OK,TX,RI,VT, WV	•10% of available years 1-5.	•Nursing home waiver effective •Full DeathAnnuitant Benefit	2.00% (0-90)
PHYSICIANS LIFE A A.M. BEST AA S&P	3 Years 4.21% (100K+) 5.55% Yr1 3.55% 2-3 3.88% under \$100K			3 Years: 9,9,8	0-75			•10% free withdrawal after first year. Systematic OK.	•Available in 3 - 10 year terms •Death benefit based on full account value. Home Health Care & Terminal Illness waiver.	3 yr 1.5% (0-75)
	4 Years 4.15% (100K+) 5.65% Yr1 3.65% 2-4 3.90% under \$100K		1.50% After Guarantee period	4 Years: 9,9,8,7	0-85	\$2,000/ \$500,000	All except: AL,MS,NY,PA,UT	•With the VISTA Custom Direct Annuity, a 30-day window exists at the conclusion of your initial interest rate Guarantee Period. During the 30-day exit window, all surrender charges and Market Value Adjustments are temporarily suspended.	•Commission Reduces by 50% ages 76+ RATE IS 0.10% LOWER in Indiana, Minnesota, Oregon, Texas, & Washington.	4 yr 2.0% (0-75)
	5 Years 4.25% (100K+) 5.85% Yr1 3.85% 2-8 4.05 under \$100K			5 Years: 9,9,8,7 W / MVA	0-85 qualified Non- Qualified					
THE STANDARD INSURANCE A A.M. BEST	\$15,000 5yr. 4.15% 6yr. 4.50%	\$100,000 4.25% 4.60%	3.00% or 1.50% By State Call for details	8,7,6,5,4 8,7,6,5,4,3 with MVA	0-85	\$15,000/ \$1,000,000	All except: IA,MA,NJ,NY, NC,PA,TX,UT, WA	•Interest payments OK immediately (NO 10% Avail) •Additional Premiums in first 90 days OK.	•Terminal condition and nursing home waivers - not in MA •Full Death Bene / No commission charge back	5 yr. 3.0% 6 yr. 2.0% (reduces at 81 by 50%)
	\$15,000 3yr 3.60% 5yr 4.00% 6yr 4.10% 6 Yr+ 4.55%	\$100,000 3.70%-3yrs 4.05%-5yrs 4.20%-6yrs \$250,000+	3.00% or 1.50% By State Call for details	9,8,7 9,8,7,6,5 9,8,7,6,5,4 NO MVA	0-85	\$15,000/ \$1,000,000	All except: NY, (3 year not in AL,IL,MA,NJ,NY, RI,UT,WA and WI)	•10% free withdrawal after first year. Systematic •Interest payments OK immediately. •Annuitization bonus on 3Yr	•Guaranteed return of principal anytime. •Additional Premiums in first 90 days. •Full Death Bene. and Waivers	3 yr. 2% 5 yr. 3% 6 yr. 3% 6 yr.+ 2% (50% age 81+)
	SRA 1 1% 1st Year Bonus	4.80% over \$100K 4.70% under \$100K	Bail out in years 2-5 3.80% or 3.70%	3.00% or 1.50% By State Call for details	6 Years: 7,7,7,6,5,3 NO MVA	0-85	\$15,000/ \$1,000,000	All except: NY,PA,	•10% free withdrawal after first year. Systematic ok •Interest payments OK in 30 •Additional Premiums first 90 days.	•Guaranteed return of principal anytime. •Full Death Bene. and Waivers •BAIL OUT 1% below initial crediting rate yrs 2-5/ 2% year 6

	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.
AMERICAN GENERAL A+ A.M. BEST AAA S&P	HORIZON SELECT	4.40%	5 Year	90% at 2.10%	10,9,8,7,6	0-85	\$5,000 NQ \$1,000,000	All <u>except</u> : MA,MN,NJ, NY,OR,PA VT,WA	•10% of account value IN ALL YEARS year. •Systematic withdrawal available in 30 days	•Partial Withdrawal or Full Surrender allowed at end of term without Withdrawal Charges or MVA	4.00% (0-80)
		4.55%	7 Year		10,9,8,7,6,5,4,3,2,1,0						3.00% 81+
		4.65%	10 Year		With MVA 30 day window at the end of 5 and 7 year						
6% Bonus	AG HORIZON PLUS	9.60% Yr 1	6 Years	2% In Most States	9,8,7,6,5,4,3,2,0	0-85	\$5,000 \$500,000	All <u>except</u> : MN,NJ,NY, PA,OR,UT,WA	•Free systematic withdrawal of interest after 30 days •10% avail. per year starting after 1st year of the accumulation value.	• Death Benefit Annuity Value Less Early Withdrawal Charges No MVA - Full Value paid if taken over 5 years! • Extended Care Rider.	6.00% (0-75)
		3.60% Yr 2-6			(With MVA) Decres. monthly!						3.20% -80
											1.35% 80+
	HORIZON MYG	7.60% Yr 1	6 Years	2% After Guarantee period	10,9,8,7,6,5,4,3,2,0 (With MVA)	0-85	\$5,000 \$1,000,000 (\$500,000 75 and over)	All <u>except</u> : MN, NJ, NY, UT	•Up to 10% of the annuity value as of previous contract anniversary (or of premium in contract year 1). • Extended Care Rider.	• Death Benefit Equal to the annuity value, but not less than the withdrawal value. Beneficiary may elect to apply death benefit amount under an income plan option or as a single sum.	7.00% (0-75)
		3.60% Yr 2-6									4.00% -80 2.0% (80+)
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P	Multi-Set Plus ANNUITY	Year 1	Guarantee	1.50% After Guarantee period	With MVA	0-80	\$5,000 \$1,000,000	All <u>except</u> : AL,NY,NJ (UT,VT & WA Rate 25bps less No MVA)	•Penalty free withdrawals available after 1st 30 days •10% accumulation value available after 1st yr. •Annuitization Avail. After 1st year for at least 5 years.	•Minus .25% interest rate in the states of UT, VT, WA •Nursing Home provision available in most states not TX & MA. •Guaranteed return of principal anytime •Death benefit on full account value.	5 yr. 2%
		5yr 4.20%	4.20% 2-5		7,7,7,6,5						6 yr. 2%
		6yr 4.35%	4.35% 2-6		7,7,7,6,5,4						7 yr. 2.5%
		7yr 5.15%	4.15% 2-7		7,7,7,6,5,4,3						8 yr. 2.5%
		8yr 5.85%	4.05% 2-8		7,7,7,6,5,4,3,2						9 yr. 4%
		9yr 5.20%	4.00% 2-9		7,7,7,6,5,4,3,2,1						10 yr. 5%
10yr 4.90%	3.90% 2-10	7,7,7,6,5,4,3,2,1,0	(0-80)								
JEFFERSON PILOT FINANCIAL A++ A.M. BEST AAA S&P	Classic 5 Classic 7 Classic 10 JPF	Year 1	Guarantee:	Varies By State	With MVA:	0-85	\$10,000/ \$1,000,000 (\$500,000 ages 66 up)	All <u>except</u> : MA, MN, OR	•10% of account value available each year. •Systematic withdrawal available after 30 days.	•5 and 7 Year Full benefit Accumulation value on death •10 Year 100% premiums paid less any withdrawals received or Accumulation value without MVA but less surrender OR full value if paid out over 5 years.	5 yr. 4.0%
		5yr 5.90%	3.90% 2-5		9,8,7,6,5						7 yr. 5.0%
		7yr 6.90%	3.90% 2-7		9,8,7,6,5,4,3						10yr. 6.0%
		10yr 7.95%	3.95% 2-10		10,9,8,7,6,5,4,3,2,1						(0-75)
	JPF	Year 1: includes extra 1% bonus, under 100K minus 1%									
LINCOLN BENEFIT A+ A.M. BEST AA S&P	Tactician PLUS (Flexible)	Year 1	Guarantee:	3% After Guarantee period	8,8,8,7,6	0-90	\$5,000 (\$2,000 IRA)/ \$500,000	All <u>except</u> : OR,NY	•10% Systematic withdrawals available immediately RATES SHOWN INCLUDE THE SPECIAL BONUS OVER 100K EXTRA 1% ON FIRST YEAR --- UNDER 100K RATE IS 1% LOWER IN FIRST YEAR - RATE IS 10bps lower in TX	•Min. Guarantee equal to the greater of premium paid less withdrawals OR premium . @ 3% less withdrawals . *** bonus in first year for years 5,7,8,9 & 10 see Min Guar. for base rate.	5 yr. 4%
		5yr 5.85%	3.85% 2-5		8,8,8,7,6,5						6 yr. 2%
		6yr 5.60%	4.60% 2-6		8,8,8,7,6,5,4						7 yr. 4%
		7yr 6.15%	4.15% 2-7		8,8,8,7,6,5,4,3						8 yr. 4%
		8yr 6.65%	4.15% 2-8		8,8,8,7,6,5,4,3,2						9 yr. 2%
		9yr 9.25%	4.25% 2-9		8,8,8,7,6,5,4,3,2,1						10 yr. 4%
10yr 6.30%	4.30% 2-10	with mva	(reduces at 81 by 20% and by 50% 86+)								
AMERICAN NATIONAL A+ A.M. BEST AA S&P	Palladium MYG Annuity	Year 1	Guarantee:	Varies By State	With MVA:	0-85	\$5,000 NQ \$1,000,000 Rates Based on \$100,000 under rate 0.10% less	All <u>except</u> : UT,NY (Rate is .10% less in VA,VT,FL, TX,NC,WA,WI) (.25% less in PA and OR)	•10% of account value available starting 2nd year. •Systematic withdrawal available in 30 days - Must take all interest	•Full death benefit •Confinement Waiver and Disability Waiver •RATE IS .10% LESS IN FL,NC,TX,WI •Commission reduced 80+ 3 and 4 year reduce by 1% all other reduced by 2%	4 yr. 2.0%
		3yr 3.60%	3.60% 2-4		8,8,8,7						5 yr. 4.0%
		4yr 4.30%	4.30% 2-4		8,8,8,7,6						6 yr. 2.5%
		5yr 5.10%	4.10% 2-5		8,8,8,7,6,5						7 yr. 2.5%
		6yr 4.65%	4.65% 2-6		8,8,8,7,6,5,4						8 yr. 2.5%
		7yr 5.35%	4.35% 2-7		8,8,8,7,6,5,4,3						9yr. 3.0%
8yr 4.65%	4.65% 2-8	8,8,8,7,6,5,4,3,2	10yr. 4.0%								
9yr 6.10%	4.10% 2-9	8,8,8,7,6,5,4,3,2,1	(0-79)								
10yr 5.30%	4.30% 2-10										
CONSECO ANNUITY Assurance Co. B++ A.M. BEST BB+ S&P	(TLC) True Level Choice	4.25%	5 Year	3.00% After Guarantee period	5 Years: 8,7,6,5,4,0 (plus MVA)	0-95	\$10,000/ \$500,000	All <u>except</u> : NY,UT,WA	•One surrender charge-free partial withdrawal is available per contract year after the first year, for up to 10% of the accumulation value. (No MVA is applied to a surrender charge-free withdrawal.)	Death Benefit based on full account value, No MVA applied on death •No Riders •Rate Guaranteed for 5 Years.	3.00% (0-85) 1.50% (86-90) 0.75% (91-95)
F&G LIFE A- Fitch A- S&P	Fidelity Platinum Plus	5yr 4.95%*	3.95% 2-5	Varies By State	9,8,7,6,5	0-90	\$5,000 (\$2,000 IRA)/ \$500,000	All <u>except</u> : ND, NY, OR, UT VT,WA	Accumulated interest available for withdrawal, systematic OK in 30 days.	•Surrender Charge on death. •NO waivers. •Commission reduce by 50% over age 79 (80+)	5 yr 3.00%
		7yr 5.00%*	4.00% 2-7		9,8,7,6,5,4,3						7 yr 5.00%
		10yr 5.40%*	4.40% 2-10		9,8,7,6,5,4,3,2,1,1 with mva						10 yr 3.5%
		*1% 1st Yr bonus									(0 - 79)



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Equity-Indexed Annuity Guide

April 2006

EIA's	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS Cap/Spreads	MIN. GUAR.	POLICY TERM SURRENDER %	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
THE STANDARD INSURANCE A.A.M. BEST Bail-out after yr 2 if cap is 2% less than at issue	IGA 5	100%	Annual Reset <u>No</u> Averaging	8.25% (Over \$100K) 7.50% (Under \$100K)	2.25% on 100% of deposit	5 Years: 8,7,6,4,2	0-90	\$15,000/ \$1,000,000	All <u>except</u> : DE,IL,IN,IAMD, MA,MN,NJ,NY, NC,PA,VT, WA	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required	4.50% (0-80) 2.25%(-85) 1.85%(-90)
	IGA 7	100%	Annual Reset <u>No</u> Averaging	8.50% (Over \$100K) 7.75% (Under \$100K)	2.25% on 100% of deposit	7 Years: 9,8,7,5,6,4,2 MVA	0-90	\$15,000/ \$1,000,000	All <u>except</u> : DE,IL,IN,IAMD, MA,MN,NJ,NY, NC,PA,VT, WA	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required	5.50% (0-80) 2.75%(-85) 2.25%(-90)
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P 5.00% BONUS >> Past History illustrations On All ING EIAs	Income Outcome (Flexible)	100% <u>Fixed:</u> 4.25% (income) 3.25% (Accumul.)	Annual Reset Point to Point (Each policy anniversary)	11.50% (income cap) 6.50% (Accumulation cap)	87.5% of Premium, Accumulated at 3% (Fixed 1.50%)	10 Years: 12,12,12,10,8 7,6,5,4,2,0 (Varies in CT,IN,MD)	0-75	\$5,000/ \$1,000,000	All <u>except</u> : AL,MA,NY, NJ,OR,UT,WA	• Income Cap track value: must elect income after 10 years for at least 10 years. • Death benefit full account value. •10% free withdrawal once per year of account value starting after 1st year. •Nursing home not avail. in MA and TX •Annuitization Avail. After 1st year for at least 10 years.	8.50% All Ages plus 1.50% if year 10 income
	Secure Index Opportunities Plus	100% <u>Fixed Rate</u> <u>Option:</u> 3.20%	<u>3 options:</u> Annual Reset No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 5.50% 6.25% 1.25% 0.65% 45% 50%	87.5% of Premium, Accumulated at 3.00%	10 Years: 16,15,14,13, 12,11,10,8,6,4,0	0-80	\$15,000/ \$1,000,000	All <u>except</u> : CT,DE,IL,IN, MA,MN,NJ, NY,OR,PA,UT, VT,WA,WY	•After the first contract year,10% of accumulation value per contract year •Upon death full accumulation value no charges / lump sum ok. •Annuitization is available after the 5th (Fifth) contract year.	8.50% All Ages
	Secure 7 (Flexible)	100% <u>Fixed Rate:</u> 4.05%	<u>3 options:</u> Annual Reset No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 7.00% 7.75% 1.05% 0.25% 50% 55%	100% of Premium, Accumulated at 3.00%	7 Years: 12,11,10,10,9,8,7,0	0-80	\$15,000/ \$1,000,000	All <u>except</u> : IL,MD,MA,MN, NJ,NY, OR,UT, VT,WA	•After the first contract year,10% of accumulation value per contract year •Annuitization is available after the first contract year. Upon death full accumulation value.	5.00% All Ages
	Secure 5	100% <u>Fixed Rate:</u> 3.75%	<u>3 options:</u> Annual Reset No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 6.75% 7.50% 0.75% 0.25% 50% 55%	100% of Premium, Accumulated at 1.50%	5 Years: 8%,7.5%,6.5%, 5.5%,4.5%,0%	0-80	\$15,000/ \$1,000,000	All <u>except</u> : DE,MA, MN,NJ,NY,OR, UT,VT	•After the first contract year,10% of accumulation value per contract year •Annuitization is available after the first contract year. Upon death full accumulation value.	4.00% All Ages
ING now offers Trial Commission on most EIA's Call for details! Free CD presentiaion on ING Indexes	Selectra (Flexible)	<u>Indexed:</u> 100% With a 0.55% Spread <u>Fixed 3.45%</u>	Monthly Averaging/ Annual Reset	None	100% of Premium, Accumulated at 1.50%	10 Years: 12,12,11,10, 9,8,7,6,4,2 (In NJ age 56+ 9,8,7,6,5,4,3,2,1,0)	0-80	\$5,000/ \$1,000,000	All <u>except</u> : CA,ME,MA,NY, OR,VT,WA EIA Strategy not approved in ND,NJ,OR	•10% free withdrawal of account value starting after 1st year. •Nursing home not avail. in MA and TX •Annuitization Avail. After 1st year for at least 10 years.	9.00% All Ages
	Market Smart	<u>SPREAD:</u> 5yr 3.25% 6yr 3.05% 7yr 2.95% 10yr 2.85%	Point to Point with a choice terms	None	90% of Premium, Accumulated at 3.00%	NO MVA 9,8,7,6,5 9,8,7,6,5,4 9,8,7,6,5,4,3 9,8,7,6,5,4,3,2,1,0	0-80	\$5,000/ \$1,000,000	All <u>except</u> : DE, MA, NY, OK,OR	•10% after 1st year. If more than 10% is withdrawn within a contract year, the entire amount withdrawn is subject to surrender charges. • Full death benefit Annuitant driven. •Nursing home not avail. in MA and TX	5 yr. 3% 6 yr. 4% 7 yr. 5% 10 yr. 8% All Ages
	Secure Index (Flexible) Free CD presentiaion	100% <u>Fixed Rate:</u> 3.85%	Annual Reset Point to Point (Each policy anniversary)	7.50% (Over \$100K) 6.75% (Under \$100K)	100% of Premium, Accumulated at 3.00%	7 Years: 12,12,12,10 8,6,4,0 (In NJ age 56+ 9,8,7,6,5,4,2,0)	0-80	\$5,000/ \$1,000,000	NOT AVAIL. IN And any state the Secure 7 is approved and NY,OR	•The guaranteed interest rate is compounded annually on 100% of deposit. •10% free withdrawal of account value starting after 1st year. •Nursing home not avail. in MA and TX •Annuitization Avail. After 1st year for at least 5 years.	5.00% All Ages



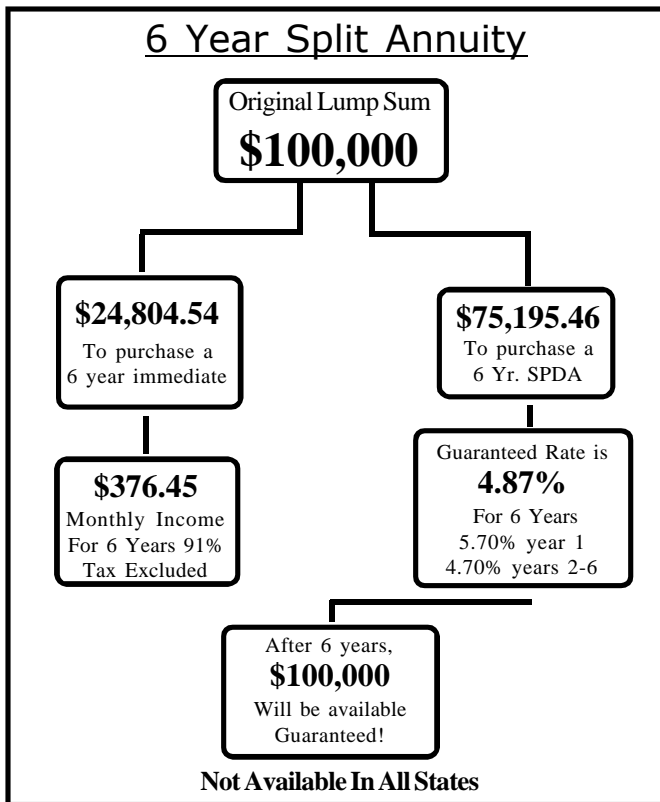
	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS CAP	MIN. GUAR.	SURRENDER SCHEDULE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
JEFFERSON PILOT A++ A.M. BEST AAA S&P	OPTI CHOICE 5 (Flexible)	4.05% 1 Year Fixed 0.60% Spread / No Cap 7.50% Cap 1 Yr Reset 2.65 Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	5 Years: 9,8,7,6,5 MVA	0-85	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year •Death Benefit Accumulation value •Nursing home and terminal illness available. •Can annuitize after year 5.	5.00% (0-75) 3.50%(-80) 2.25%(-85)
	OPTI CHOICE 7 (Flexible)	4.10% 1 Year Fixed 0.50% Spread / No Cap 7.75% Cap 1 Yr Reset 2.75% Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	7 Years: 9,8,7,6,5,4,3 MVA	0-85	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year •Death Benefit Accumulation value •Nursing home and terminal illness available. •Can annuitize after year 5.	6.00% (0-75) 4.25%(-80) 2.75%(-85)
	OPTI CHOICE 9 (Flexible)	4.15% 1 Year Fixed 0.40% Spread / No Cap 8.00% Cap 1 Yr Reset 2.85% Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	9 Years: 9,8,7,6,5,4,3,2,1 MVA	0-80	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year •Death Benefit Accumulation value •Nursing home and terminal illness available. •Can annuitize after year 5.	7.00% (0-75) 4.75%(-80)
	New Directions I-88	4.30% 8 Year Fixed 6.50 1YR Performance 18.00% Cap 2 YR Reset		S&P Index 2-yr point to point capped	1.75% on 100% of deposit	8 Years: 9,8,7,6,4,7,5, 3,5,0,2,0,75 MVA	0-85	\$10,000/ \$1,000,000 (0-65) \$500K 65+	All except: MN, NY, OR, WA	•10% free withdrawal once per year of account value. •Grater of accumulation value or minimum cash surrender value. •Can annuitize after year 2.	4.50% (0-75) 3.00%(-80) 1.50%(-85)
4.00% Premium Bonus on all deposits yrs 1-5	OPTI POINT 12 (Flexible)	3.90% 1 Year Fixed 6.00% 1Yr Performance 15.50% Cap 2 Yr Reset 3.80% Monthly Cap 2 Yr		S&P Index 2-yr point to point and monthly capped	1.50% on 100% of deposit	12 Years: 12,11,10,9,8 7,6,5,4,3,2,1 MVA	0-75	\$5,000 NQ \$2,000 Q \$1,000,000 (0-65) \$500K 65+	All except: CT, MA, MN, NY, OR, UT, WA	•10% free withdrawal once per year •Death premium paid less surrenders received; or Accumulation value without a MVA, less surrender; or Guaranteed min. cash Surr.value and As Always Full value if paid over 5 yrs. •Can annuitize after year 5.	7.00% (0-75)
Life Of The Southwest A A.M. BEST A+ S&P	Secure Plus Platinum (2 index options)	100% (4.00% Fixed Account)	Annual Reset: Pt to P W/Cap OR Daily Average 100% NoCap	8.15% (Daily Averaging has NO CAP 90% Part.)	87.5% @ 2.45%	15 Years: 14%,14%,13%,12%,11%,10%,9%,8%,7%,6%,5%,4%,3%,2%,1%,0%	75 54 (Utah)	\$50/month \$5,000 NQ \$3,000 Q \$500K Max	All except: AL,CT,ME,MD, MT,NJ,NY,OR, WA	•10% of Accumulation Value annually after the first year as permitted by law	11% CALL 4 DETAILS
AMERICAN GENERAL A++ A.M. BEST AAA S&P	AG HORIZON INDEX 9 (3% Bonus)	3.70% 6 Year Fixed 13.50% Cap 2 YR Reset 2.50% Monthly Cap Premium Bonus 3.00%		S&P Index 2-yr point to point and monthly capped	2.00% on 90% of deposit	9 Years: 10,10,9,8,7 6,5,4,2,0 MVA	0-85 (0-75 IRAs)	\$5,000/ \$1,000,000	All except: MN,NJ,NY,OR, OK,UT,VT,WA	•10% free withdrawal once per year •Death withdrawal value NO MVA Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. •Can annuitize after yr 5 for min 5 years.	6.00% (0-75) 5.00%(-80) 4.00%(-85)
	AG HORIZON INDEX 12 (4% Bonus)	3.70% 9 Year Fixed 13.50% Cap 2 YR Reset 2.50% Monthly Cap Premium Bonus 4.00%		S&P Index 2-yr point to point and monthly capped	2.00% on 90% of deposit	12 Years: 12,12,12,12,12 11,10,9,8,7,5,3,0 MVA	0-85 (0-75 IRAs)	\$5,000/ \$1,000,000	All except: CT,MN,NJ,NY,OR , OK,UT,VT,WA	•10% free withdrawal once per year •Death withdrawal value NO MVA Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. •Can annuitize after yr 5 for min 5 years.	8.00% (0-75) 7.00%(-80) 6.00%(-85)
CONSECO ANNUITY Assurance Co. B++ A.M. BEST BB+ S&P	Eagle Classic 500 (Flexible)	100% (1st-Yr Rate) 65% (Base Rate)	Monthly Averaging/ Annual Reset	None	116% (min. guar. in 15 years)	15 Years: 20% declining to 0% at end of contract.	0-70 (qualified) 0-85 (nonqualified)	\$5,000 (\$2,000 Q)/ \$2,000,000	All except: AK,CA,CO,CT,GA, IN,IA,LA,MA,MS MI,MT,NV,NH,NM, NC,ND,OK,OR,TX SC,UT,VA,VT,WA	•Min Guar is 3% on 75% of deposit, resulting in a 116% min guar in 15 years. •10% of premium paid starting after 1st year. COMMISSION HAS A 3.00% BONUS	13.00% (0-75) 11.00% (76-80) 8.00% 81+
	7.00% Bonus	Conseco 7	S&P 500 S&P 500 S&P 400 S&P 400 Russell 2000 Russell 2000	Monthly Aver. Annual Pt. 2 Pt. Monthly Aver. Annual Pt. 2 Pt. Monthly Aver. Annual Pt. 2 Pt.	100% no cap 7.5% cap 100% no cap 7.5% cap 100% no cap 7.5% cap	3% on 75% of deppoit	15 Years: 22,22,22,21,20, 19,18,16,14,12, 10,8, 6,4,2,0 (0-65)	0-70 (qualified) 0-85 (nonqualified)	\$5,000 (\$2,000 Q)/ \$2,000,000	All except: AK,CA,CO,CT,GA, DE,IA,LA,MI,ME,MA, MI,MN,MS, MT,NH,NV,NC, NJ,NM,NY,OR, TX,UT,VT,VA,WA	•After the first contract year, you may make one withdrawal of up to 10% of your premium annually •Terminal Illness and Nursing Care rider to issue age 74 •Contract value paid upon death of annuitant



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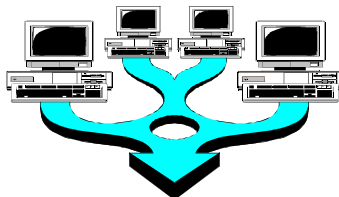
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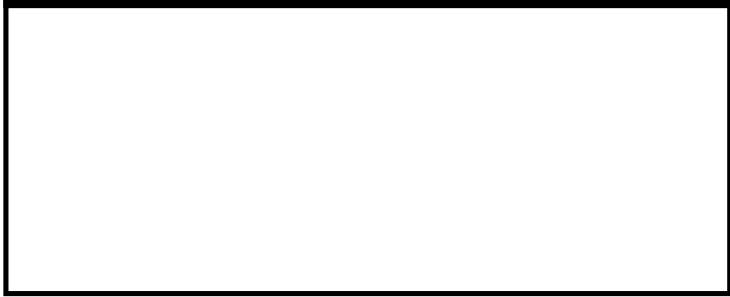
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