



The *FSD* Journal

A Marketing Publication Designed

for the Financial Planning Professional

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Pre-appointment **ALERT**

Carriers have been sending applications back in some cases when the agent has failed to meet the pre-appointment requirements for particular states. (see page 2)

SAFECO INCREASES MARGIN

Effective September 1, 1998, Safeco has announced an increase in the margin on the Safekey product from 4.25% to 4.85%. (The margin for the remainder of 1998 is 3.85%, except in So. Carolina where it is 4.85%). To receive the current rate, all business must be in and funded (including rollovers and transfers) by August 31, 1998.

INDEX ANNUITIES STILL HOT SELLERS

Sales of Indexed Annuities continue to be strong and increasing. The average sale size is also large because we are seeing a lot of transfers and rollovers from both mutual funds and variable annuities. Clients are now looking to protect the gains achieved during the past 3 years. They also don't want to miss out if the stock market continues to advance strongly. How does one protect against giving back gains in a market decline and still capture returns in a market advance? The answer, of course, is an Index Annuity. If your clients are concerned about this problem (trust me, they are) you have the solution.

MULTI YEAR RATE GUARANTEE

PRODUCTS FROM LINCOLN BENEFIT

Surrender period matches guarantee period.

Term	Rate	Commission
3 yrs	5.05%	2.25%
4 yrs	5.30%	3.00%
5 yrs	6.55%*	4.00%
6 yrs	6.65%*	4.00%
7 yrs	6.75%*	4.00%
8 yrs	6.85%*	4.00%
9 yrs	6.95%*	4.00%
10 yrs	7.05%*	4.00%

* Includes 1% bonus in first year.

If the market declines, your client made the right decision and protected past gains. If the client is wrong, and the market continues upward, he still wins because he gets this upside movement. Ask your clients if they would lock in their gains if they could or would they prefer to risk those gains everyday.

If you are not selling Indexed Annuities you are losing tons of commission dollars.

Not sure about how to present an Index Annuity to your clients? Call us at FSD for some proven ideas which have worked.

Call for a quote!

Bob Affronti

FSD ADDS 2 NEW INDEX ANNUITY CARRIERS!

PHYSICIANS LIFE INSURANCE CO. (PLIC)

Physicians offers 2 different Index Products. The Vista 9 and Vista 500. We will focus on the Vista 9.

FEATURES OF THE VISTA 9

- Annual Reset
- Daily Average Design
- Monthly Withdrawals
- Annual Compounding
- 10% free withdrawals
- RMD for Qualified Money
- Three commission options including trails
 1. 7% no trail
 2. 4% plus .50% trail
 3. 1% plus 1% trail
- Three crediting choices
 1. 60% participation no cap or margin
 2. 90% participation 4.25% annual margin
 3. 100% participation 10% annual cap

For examples of how a trail commission can greatly increase your income, contact FSD for a commission/trail model.

Your Annuity Desk has AAA rated carriers

AIG LIFE
(AAA S&P, Aaa Moody's)

Call us for a competitive immediate annuity quote from AIG or any of our other AAA rated carriers.

THE GREAT INDEX

Our 2nd new carrier is Great Southern Insurance Company. Their product is the new Great Index Annuity which has strengths where others may have weaknesses. The index product compounds (every 2 years) and includes a 10% free withdrawal provision (even in the first year)! Instead of an annual lock-in and annual reset, the Great Index offers a biannual (every 2 years) feature. Below are details of this new product. For contracting, please call us at FSD.

Issue Age 0 - 90

Commission Reduction at age 81

Participation 100% less spread 3% (maximum 6%)

Penalty Free Withdrawals

10% free, available starting the first contract year. (Not cumulative).

Death Benefit - No Surrender Charges

Guaranteed Minimum Value - 3% on 90%

Compound Interest - Not Simple Interest

Index Term - 8 years from contract effective date, with interest credited every 24 months

Surrender penalties - 8% charge for the first term, and 5% in renewal terms

Administrative Charge - 1% per year

Commission - Paid weekly 5.50%

NO AVERAGING

NO PARTICIPATION REDUCTION

NO SIMPLE INTEREST


NO CAP

SIMPLE SPREAD DESIGN

GAA178 For Agent Use Only May not be available in all states.

Pre-Appointment States

Arkansas, Maine, Oklahoma, Connecticut, Mississippi, Pennsylvania, Delaware, Missouri, Puerto Rico, D.C.,
Nebraska, South Dakota, Georgia, Nevada, Utah, Hawaii, New Hampshire, Vermont, Idaho, New Mexico,
Washington, Kansas, North Carolina, West Virginia, Kentucky, North Dakota, Wisconsin, Louisiana, Ohio, Wyoming



Call Your Annuity Desk Toll Free
(800) 373-9697