



The FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

August

Quality ♦ Integrity ♦ Expertise

2005

Comeback Kid Conseco

To succeed, an annuity company has to be focused, competitive and responsive to the marketplace. For Conseco Annuity Assurance Company, as for any organization, these goals are accomplished by establishing strength and stability. Conseco Insurance Companies have been working to get these goals accomplished and have had success such as 3 consecutive quarters of growth. Double Rating upgrade from A.M.Best and 30 Billion in Assets. **Conseco is on an uptick and worth a look.** Now they have tackled the competitive aspect of the fixed annuity market by offering a true 5 year guarantee of 4.25% for all years. A simple CD type annuity, five years and out with a great commission of 3.00% supplemented by a bonus of 0.25% on you first case by FSD for a total of 3.25%

To get your full Conseco kit today:

Call 800-373-9697 or go on-line www.fsdfinancial.com.

Time to talk MYGA again!

4.25%

Guaranteed For 5 Years

5 Year Surrender: 8%, 7%, 6%, 5%, 4%, 0 %
\$10,000 Minimum / Ages 0-95 / MVA

Commission 3.25%* (0-85)

* 3.00% Base with a 0.25% Bonus for your first case

Index Annuity CD Presentation

Free when you licensing with us for ING USA

Awesome and professional client approved CD presentations

Walks client through product and reason to purchase

Available on the Secure, Selectra and Income Outcome index annuities!

PARTIAL 1035 EXCHANGES

Maximize your clients yield on existing qualified and non qualified annuities by using the 10% free withdrawal provision. Clients who are getting below market rates but are still in surrender period may be able to move 10% to higher yielding product through the free withdrawal provision (example: Conseco 4.25%) Fixed rate annuity owners who may want to allocate some funds to an indexed annuity. Let us show you how!

THE TOP INDEPENDENT ANNUITY AGENTS CALL US

FSD assists agents in becoming fixed annuity experts. Our appointed agents get intense product training, access to the industry's top carriers and the highest possible 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 offer GUARANTEES, let us show you how these guarantees can offer your clients security in their retirement years. FSD has well over \$450,000,000 in quality independent agent annuity sales since 1996. Trust us to provide sales experience, service, and quality contracts!

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

www.fsdfinancial.com • (800) 373-9697 • (818) 881-6970 • Fax (818) 881-6973

ING IN AUGUST

150% VIP Club Credit

ING USA is going to Hawaii in April 2006
Get 150% credit for all sales in the month of August
Get appointed today!

Full Commission Paid to 80

Full commissions for new maximum issue age of 80
All issue ages on all ING FixedDesign annuities.
ING is eliminating their current commission reductions ages.

Trail Commission Options

Beginning on June 13, 2005, ING began offering trail commission to agents on most of the FixedDesign annuities.
Two (2) trail commission options on the following products:
For each contract sold, the agent will be able to choose from three commission payment options:

Option A: all up-front commissions,

Option B: upfront with small trail commission, or

Option C: smaller upfront with larger trail commission.

(Example Selectra 9.00% up front or 7.50% and .25% trail or 3.00% and 1.00% trail)

Selectra Spread Down to 1.95%

One of ING's top selling annuities with NO CAP
Lower spread means higher returns to your client
With a 9.00% commission through age 80
Past history Illustration software
Incredible spread renewal history available on PDF

Your One-Stop Annuity Shop
(800) 373-9697

www.fsdfinancial.com

08/01/2005 Subject to change. Not Avail. in all states. AGENT USE ONLY!

Impaired Risk (SPIA's)

Rated age single premium immediate annuities!

FSD and Liberty Life have teamed up to distribute the best rated immediate annuity quotes available in the market.

- Aggressive underwriting
- Extremely competitive pricing
- Ability to age rate up to 90
- MGA level contracts available

Impaired risk age rated immediate annuities are medically underwritten and can increase client income payouts! A retirement planning advantage.

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. 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.

Conditions which may merit review include:

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

Getting rated age SPIA quotes? You must give us try!

76 million baby boomers born between 1946-1964 will need a retirement income! With unprecedented longevity, how will boomers create a secure and comfortable retirement without the fear and risk of outliving their money?

Work with an agency that knows immediate annuities inside and out! Call or go on-line for a quote today!

\$100

IMMEDIATE ANNUITY DOLLARS

\$100

\$\$\$ CASH BONUS \$\$\$

Attach this Bonus Certificate to your 1st immediate annuity application of at least \$100,000 and mail to FSD Financial Services. Double the premium double the bonus to \$200.00

We'll rush a \$100.00 Cash Bonus to you.



FSD FINANCIAL SERVICES
800-373-9697 • 818-881-6970
www.fsdfinancial.com

[Signature]
Approved By

\$100

\$100

Limit (1) \$100.00

Expires August 31, 2005

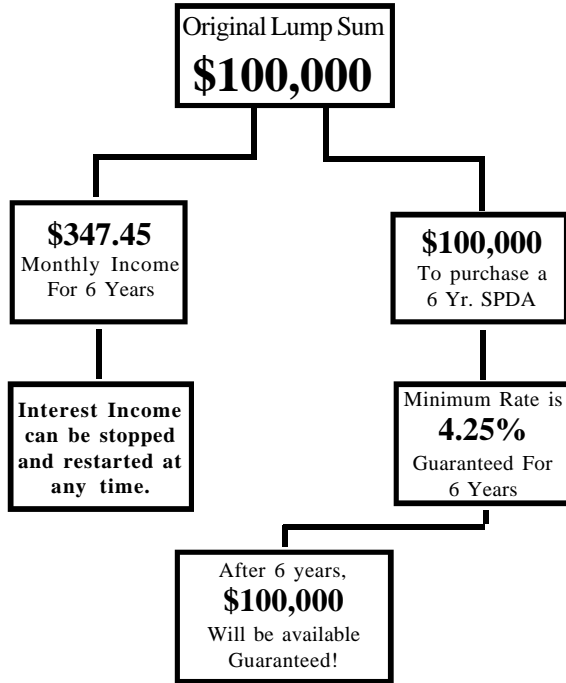


FSD FINANCIAL SERVICES

5530 Corbin Ave. #333
Tarzana, CA 91356

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6 Years Just Strip The Interest



Not Available In All States

Fixed interest rates by term

**3.67% For
3 Years**

**3.70% For
4 Years**

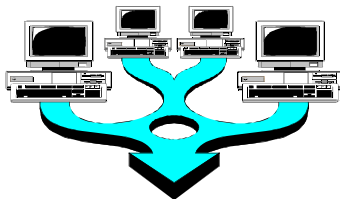
**3.75% For
5 Years**

**4.25% For
6 Years**

(See enclosed spreadsheets for details)

Run Live SPIA Quotes On-Line Ask Us How!

On-line Since 1995!



www.fsdfinancial.com

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

Annual Income Paid Monthly A++, AAA Company
\$100,000 Premium GUARANTEED For Life!

7.56% GUARANTEED

Male age 65 \$7,556.78 Annually

8.62% GUARANTEED

Male age 70 \$8,618.57 Annually

10.06% GUARANTEED

Male age 75 \$10,065.70 Annually

6.98% GUARANTEED

Female age 65 \$6,985.72 Annually

7.88% GUARANTEED

Female age 70 \$7,880.74 Annually

9.81% GUARANTEED

Female age 75 \$9,817.56 Annually

CUSTOM CLIENT PRESENTATIONS:

Our agent love the fact they only need one source for all their fixed annuity product needs. Agents simple call up to discuss the clients situations and we brain storm to find the best fit for that particular client. Then we put together a professional presentation with illustrations and brochures. Our agents do not need to follow the rates from 20 companies, that's our job and we do it best. Get licensed with FSD today!

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 Professional Sales Kits, Email Delivery, and much more!

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.