



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

August

Quality ♦ Integrity ♦ Expertise

2006

THE ONE YEAR ANNUITY IS BACK!

5.10% 1 month LIBOR minus 0.30%=5.10%. THIS IS A MONTH-TO-MONTH **FLOATING RATE**. The spread (0.30%) subtracted from LIBOR guaranteed for first policy year. The interest rate for this product resets on the first day of each calendar month. This means the initial crediting rate applies only for the remaining days of the initial calendar month – even one day in some cases.

The annual effective crediting rate is equivalent to the 1 Month LIBOR minus a spread, but not less than the guaranteed minimum crediting rate at that time. LIBOR means the London Inter-Bank Offered Rate denominated in U.S. dollars, as set by the British Bankers Association. It is an international index which follows the world economic condition. LIBOR is the most widely used benchmark or reference rate for short term interest rates world-wide. It has proven to be competitive with Adjustable Rate Mortgages, Treasury Bills, and Certificates of Deposit.

The rate is set by the 1 Month LIBOR rate 2 days prior to the end of each month. The current spread is 0.30% and is guaranteed for the year. Commission is 1.00% (0-100) See enclosed spreadsheet for other details. Not available in all states.

A TRULY INTENSE FIXED ANNUITY TRAINING SEMINAR

Over the past 15 years I have worked with agents across the country as a wholesaler for fixed annuities. I have had a policy in which I have trained agents over the phone on fixed annuity basics. Many times I have been asked to formalize these training sessions nationally. I am now making this training available to all agents.

I believe in fixed annuities in the strongest possible way. I believe that agents who know the business as I do, will see the great potential out there. Most importantly is the fact that we can help clients safely meet their needs and goals while earning a very good living.

Unfortunately, most agents don't have a true understanding of the products they may be selling or the ones their clients are considering.

Many agents are invited to "free seminars". The purpose of these free seminars is to get the agent to sign up with the insurer or wholesaler who sponsors the meeting. I have heard from many agents that these are recruiting meetings and specific to a company or product. Not meant to train!

This seminar is different. That's why we charge \$495.00. We will not require you to appoint with any companies. We will not promote specific products or carriers. We will train you to be a fixed annuity expert. You will learn the ins and outs of this market, where and how annuities fit and comparisons to alternative investments.

I promise this will be the most educational seminar available. In addition, this course has been approved by the California Department of Insurance for 4 hours of CE credit.

By the way – to recover the cost of this seminar you only need to sell an additional \$10,000 in annuities (at 5% commission). If you can't increase your sales by more than that, then you slept through the seminar.

See the Seminar Ad on Page 3 of this Journal for more information.

Bob Affronti

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ING Fixed Annuities: Clean and Simple

Written By: Charlie Gipple, CLU
Western Regional Vice President (ING Fixed Annuities)

The amount of information that an independent agent needs to know in the financial services industry is mind boggling!!! The amount of time spent trying to familiarize yourselves with each of your carriers' paperwork, operations and products is quite substantial. This is why simplicity is so important in the Financial Services Industry. ING Fixed Annuities has mastered the art of simplicity. ING understands that if you spend a large piece of your time trying to learn the complications of a company's forms, sales tools, products, etc. that you are losing time that you could otherwise be doing what you do best: selling! ING Fixed Annuity's forms, products and sales tools are a testament to our "Clean and Simple" stance. For example, take a look at our two top selling Fixed Index Annuities. Our #1 selling Fixed Index Annuity is the Secure Index Opportunities Plus, which provides a 5% premium bonus on the initial premium along with 4 interest crediting methods for the client to choose from. It also provides an 8.5% MGAI commission to you, the agent. We also have the Secure Index 7 Annuity, which is our #2 selling fixed index annuity. This clean and simple contract offers a 3% minimum guarantee on 100% of premium, 7-year surrender schedule, full accumulation value death benefit and only one moving part (the cap). With this product, you can tell your clients that they will be guaranteed 3% per year regardless of market conditions (less withdrawals, surrender charges and premium taxes, if any)!! Considering the low interest rate environment we are currently experiencing, the market for a Fixed Index Annuity with a 3% minimum guarantee is substantial!!

To help with the sales process, ING Fixed Annuities has developed a ground breaking sales tool which can be acquired by calling FSD Financial Services at 800-373-9697. It is a CD ROM presentation approved for use with clients. You just pop this CD ROM into your laptop or the clients' computer, and let them take it in. This 15 minute "movie" explains how the annuity works in an easy-to-understand language. It goes over market examples and explains the benefits of the premium bonus, minimum guarantee, the four interest crediting strategies, etc. The high quality graphics keep the viewer engaged and informed. We have been told by producers on several occasions this CD has greatly simplified their client appointments and many times has helped lead to a sale. These CD ROMS are product specific and are available for both the Secure Index Opportunities Plus and the Secure Index 7.

Another benefit of doing business with ING is, the brand. ING's marketing campaigns over the last four years have taken ING's brand recognition from 11% in 2001 to 77% in 2005*! ING's purchase consideration went from 3% in 2001 to 23% in 2005*! Purchase consideration is the percentage of people that would consider doing business with ING. This means ING producers are finding their clients are more willing to listen to them because they are talking about a company the client is familiar with. Because the ING brand is so powerful, clients feel a sense of security. In an industry full of volatility, making the client feel secure is half the battle and that is why ING Fixed Annuities strives to be "Clean and Simple" to do business with!!!!

**Communicus Research INC, 2002-2005*

Agent Use Only. Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. Interest Rates/Participation Rates/Interest Caps/Interest Spreads subject to change. Products/features not available in all states. Neither the company nor its agents and representatives can provide tax, legal or accounting advice. Clients should consult their own attorney or tax advisor about their specific circumstances. Withdrawals do not participate in index interest. IRAs and other qualified plans already provide tax deferral like that provided by the annuity. For an additional cost, the annuity provides additional features and benefits, including death benefits and the ability to receive a lifetime income. If other options are available, clients should not purchase a qualified annuity unless clients want these additional features and benefits, taking into account their cost. Products offering a bonus may offer lower credited interest rates and/or caps, than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the lower credited interest rate and/or caps. The Fixed Rate Strategy's Minimum Guaranteed Interest Rate is 1.5% and is not tied to the Minimum Guaranteed Contract Rate. The Initial Minimum Guaranteed Contract Rate for, ING Secure Index Seven Annuity and ING Secure Index Opportunities Plus Annuity is set at contract issue and will not change for seven years for ING Secure Index Seven Annuity and for ten years for ING Secure Index Opportunities Plus Annuity (subject to change annually thereafter). Guarantees based on claims paying ability of the insurer. Contract Series #IU-IA-3021 and IU-IA-3025

“Most Courses Will Tell You What Time It Is, I’m Going To Show You How The Watch Was Built!”

PRESENTING: 8-Hour Indepth Annuity Training Course *Course includes 4-hour CE credits* (Course #180618)

WHO SHOULD ATTEND:

**Agents, General Agents and Managers,
Financial Planners, CPAs, CFPs, Bank Financial
Services Representatives, and anyone who
sells annuities**

Advanced annuity training seminar (4-hour annuity course-180618. State certified CE credit course)
Plus, an additional 4-hour indepth training course in the world of annuities.

Course will cover subjects like:

- The “Bonus” Myth
- In Defense of Surrender Charges
- Understanding EIA’s
- SPIA’s, the wave of the future!
- How to get income from Annuities.

***The purpose of this course is education,
not solicitation! No appointment required!***

The price for this course is
\$495.00

Group discounts available.

Breakfast and lunch will be served!

Major credit cards accepted. Visa, MC, Amex.

TESTIMONIALS:

“I learned more about annuities in one hour, from Bob Affronti than I ever did in any course I have ever taken on annuities.”
– RB, Orange, CA

“Bob has a passion for annuity training.” – SS, Florida

“No one knows more than Bob Affronti when it comes to annuities.”
– RH, New Mexico



“Mr. SPIA”

Robert (Bob) L. Affronti, TRAINER
Available President, FSD Financial Services
36 Year Veteran of the Annuity Business

20 years experience in carrier product design and development, 16 years experience annuity wholesaler, invited industry speaker and consultant, expert annuity case witness.
– Robert L. Affronti

Known as “MR. SPIA” in the industry and interviewed by Bob McCormick, “Money 101” show, KNX 1070, NEWS RADIO as an annuity expert!

Note: General agents and managers avoid careless liability from your downline agents. The more they know about what they are selling, the fewer problems you will have in the future!

FOR INFORMATION ON THIS “NOT TO BE MISSED COURSE”

CALL US AT 1-800-373-9697

or visit our us on the web at www.annuityexperts.com

AnnuityExperts.com



FSD FINANCIAL SERVICES

Your One-Stop Shop For Deferred,
Immediate and Equity Indexed Annuities.
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Deferred Annuity Guide

August 2006

	PRODUCT	INTEREST RATE	RATE GUAR.	MIN GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.
Beneficial Life A by A.M. BEST A+ by S&P	Guaranteed Advantage	5.17% 6.00%Yr 1 5.00% Yr 2-6	6 Years	2.00% after guar period 3% yrs 10+	<u>6 Years:</u> 8.32%, 7.65%, 6.73%, 5.79%, 4.85%, 3.90% (30 day window) / MVA	0-100	\$5,000	<u>All except:</u> AR,CT,DE,MA, MD,ME,NY,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)
	NEW! 1 YEAR WALK AWAY ANNUITY	Advantage1 This is a Month-to-Month FLOATING RATE. (See comments)	5.10% 1 month LIBOR minus 0.30% = 5.10%	Monthly - The spread (0.30%) subtracted from LIBOR guaranteed for first policy year. (2.00% after guar period 3% yrs 10+)	<u>1 Year with 30 day free exit windows till year 7 then month to month with no surrender:</u> 2%, 2%, 2%, 2%, 2% 2%, 2%, 0%	0 - 100	\$5,000	<u>All except:</u> AK,AR,CT,DE, GA,HI, IL.,LA,MA, MD,ME,MN,MS, NY,NH, NJ,PA,OK,TX, RI,VT,WA,WV	Withdrawal charges are waived for a partial withdrawal or full surrender only on a policy anniversary date or within 30 days following an anniversary date. (London InterBank Offered Rate)	The interest rate for this product resets on the first day of each calendar month. This means the initial crediting rate applies only for the remaining days of the initial calendar month – even one day in some cases.	1.00% Year 1 (0-100) 0.25% if continued years 2 and on
SPECIAL'S	Guaranteed Choice 5	4.50% 5.30%Yr 1 4.30% Yr 2-5	5 Years	2.00% after guar period 3% yrs 10+	<u>5 Years:</u> 7,7,7,6,5,0 +/- MVA	0-100	\$5,000	<u>All except:</u> 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	4.50% (0-80)
	Guaranteed Step-Up	4.05% Year 1 4.55% Year 2 4.80% Year 3 5.30% Year 4 6.30% Year 5	5 Years (5.00% yield)	2.00% after guar period 3% yrs 10+	<u>5 Years:</u> 7,7,7,6,5,0 +/- MVA	0-90	\$5,000	<u>All except:</u> AR,CT,DE,MA, MD,ME,NY,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)
	Add the 1% premium bonus get a higher yield	Guaranteed Advantage Guaranteed Choice 5 Guaranteed Step-Up	5.34% 4.70% 5.20%	See above based on product	Same as above	Same as above	Same as above	Same as above	Rates and features are the same as the standard product line.	All features remain the same as the above Guaranteed Advantage, Guaranteed Choice 5 and Guaranteed Step-Up.	reduced by 1% from the above
INTEGRITY LIFE A++ A.M. BEST AA+ S&P	Momentum Advantage	4 Years 4.63% Yr1 5.20% 4.45% 2-4 5 Years 4.90% Yr1 5.50% 4.75% 2-5 7 Years 5.15% Yr1 5.80% 5.05% 2-7 10 Years 5.32% Yr1 6.00% 5.25% 2-10	3.00% After Guarantee period	4 Years:W/ MVA 8,8,7,7 5 Years:W/ MVA 8,8,7,7,6 7 Years:W/ MVA 8,8,7,7,6,6,5 10 Years:W/ MVA 8,8,7,7,6,6,5,4,4	4 & 5 Year 0-86 (NQ) 7 Year 0-85 (NQ) 10 Year 0-83 (NQ) (Age 70 qual)	\$20,000 \$1,000,000 (500K age 76 up)	All except: ME,MA,NH,OR, SC,UT,VT,WA,WI	•10% available immediately 1 time annually *NEW YORK RATES LOWER	•Death benefit based on full account value. Nursing Home and Terminal Illness waiver. •Commission Reduces by 2.0%ages 80+	4 yr 2.0% (0-79) 5 yr 2.5% (0-79) 7 yr 3.0% (0-79) 10 yr 3.5% (0-79)	
STANDARD INSURANCE A by A.M. BEST A+ by S&P	FGA 5 FGA 6	\$15,000 5yr. 4.55% \$100,000 4.65% 5.00% 6yr. 4.90%	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	<u>All except:</u> 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%)	
	(SRA) Secured Rate Annuity	\$15,000 3yr 4.05% 5yr 4.35% 6yr 4.50% \$100,000 4.15%-3yrs 4.45%-5yrs 4.60%-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	<u>All except:</u> 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+)	



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Equity-Indexed Annuity Guide

August 2006

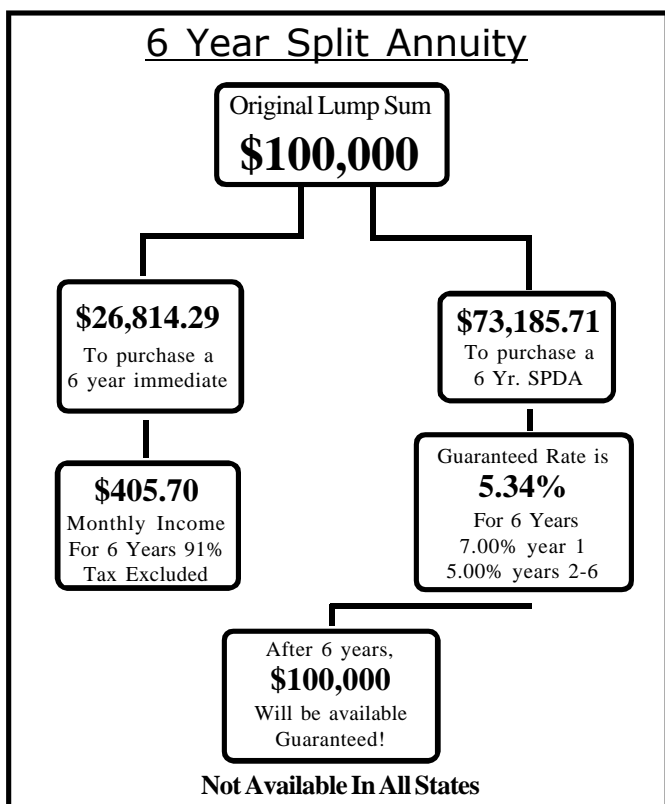
EIA's	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS Cap/Spreads	MIN. GUAR.	POLICY TERM SURRENDER %	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
THE STANDARD INSURANCE A.A.M. BEST Bail-out after yr 2 if cap is 2% less than at issue	IGA 5	100%	Annual Reset Annual Pt 2 Pt <u>No</u> Averaging	9.25% (Over \$100K) 8.25% (Under \$100K)	2.85% on 100% of deposit	5 Years: 8,7,6,4,2 MVA	0-90	\$15,000/ \$1,000,000	All <u>except</u> : MA,MN,NY, NC,PA,WA	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required - FULL DEATH BENEFIT!	4.50% (0-80) 2.25%(-85) 1.85%(-90)
	IGA 7	100%	Annual Reset Annual Pt 2 Pt <u>No</u> Averaging	9.25% (Over \$100K) 8.50% (Under \$100K)	2.85% 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> : MA,MN,NY, NC,PA,WA	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required - FULL DEATH BENEFIT!	5.50% (0-80) 2.75%(-85) 2.25%(-90)
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P 5.00% BONUS >>	Secure 7 (Flexible)	100% <u>Fixed Rate:</u> 4.50%	<u>3 options:</u> Annual Reset No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 8.00% 8.75% 1.15% 0.55% 55% 60%	100% Accumulated at 3.00% for first 7 years	7 Years: 12,11,10,10,9,8,7,0	0-80	\$15,000/ \$1,000,000	All <u>except</u> : MA,MN, 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.	5.00% All Ages
	Secure 5	100% <u>Fixed Rate:</u> 4.20%	<u>3 options:</u> Annual Reset No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 7.75% 8.50% 0.95% 0.45% 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> : MA,MN, 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
Free CD presentaiton and Past History illustrations On All ING EIAs	Secure Index Opportunities Plus	100% <u>Fixed Rate</u> <u>Option:</u> 3.65%	<u>3 options:</u> Annual Reset No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 6.25% 7.00% 1.45% 0.95% 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, 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
	Selectra (Flexible)	<u>Indexed:</u> 100% With a 1.10% Spread <u>Fixed 3.40%</u>	Monthly Averaging/ Annual Reset	None	100% of Premium, Accumulated at 3.00%	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
	Secure Index (Flexible) Free CD presentaiton	100% <u>Fixed Rate:</u> 4.30%	Annual Reset Point to Point (Each policy anniversary)	8.50% (Over \$100K) 7.75% (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 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
JEFFERSON PILOT A++ A.M. BEST AAA S&P 3.00% >> Premium Bonus on all deposits yrs 1-4	New Directions I-88	5.00% 8 Year Fixed 7.55 1YR Performance 20.50% 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, 3,5,0,2,0,7,5 MVA	0-85	\$10,000/ \$1,000,000 (0-65) \$500K 65+	All <u>except</u> : 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)	
	OPTI POINT 10 (Flexible)	4.45% 1 Year Fixed 6.70% 1Yr Performance 17.50% Cap 2 Yr Reset 4.00% Monthly Cap 2 Yr	S&P Index 2-yr point to point and monthly capped	1.50% on 100% of deposit	10 Years: 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 <u>except</u> : 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)	

EIA's U	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)	4.60% 1 Year Fixed 1.05% Spread / No Cap 8.25% Cap 1 Yr Reset 2.80 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)	4.65% 1 Year Fixed 0.95% Spread / No Cap 8.50% Cap 1 Yr Reset 2.90% 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)	4.70% 1 Year Fixed 0.85% Spread / No Cap 8.75% Cap 1 Yr Reset 3.00% 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)	
Life Of The Southwest A A.M. BEST A+ S&P	Secure Plus Platinum (2 index options) Also Available in a 10 year call!	100% (4.45% Fixed Account)	Annual Reset: Pt to PT With Cap	8.75%	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)	4.05% 6 Year Fixed 14.25% 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)	4.05% 9 Year Fixed 14.25% 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) 80% (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: AL,AZ,AR,AK,CA, CO,CT,GA,IN,IA,IL, LA,MA,MS,MI,MT, NV,NH,NM,NC,NY, ND,OH,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			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.	80% no cap 8.0% cap 70% no cap 8.0% cap 60% no cap 8.0% cap	3% on 75% of depoit	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,AZ,AR,AL,CA, CO,CT,GA,DE,IA,IL, IN,LA,MI,ME,MA, MI,MN,MS,MT,NH, NV,NC,NJ,NM,NY, OR,OH,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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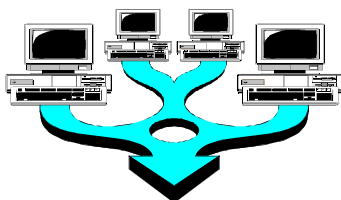
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Commission 3.50%* (0-79)

***0.25% Bonus for cases \$250,000 and up! (0-79)**

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- Year 1 is 4.05% Guaranteed
- Year 2 is 4.55% Guaranteed
- Year 3 is 4.80% Guaranteed
- Year 4 is 5.30% Guaranteed
- Year 5 is 6.30% Guaranteed

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