A monthly guide for insurance agents
A ugust Q uality • I ntegrity • Expertise 2006

## THE ONE YEAR ANNUITY IS BACK!

$\mathbf{5 . 1 0 \%} 1$ 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.

# ING Fixed Annuities: Clean and Simple 

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

## 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 $8.5 \%$ MGAII 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

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## "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, $C A$
"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!

FSD Financial SERVICES
Your One-Stop Shop For Deferred,
Immediate and Equity Indexed Annuities.
www.fsdfinancial.com

|  | PRODUCT | INTEREST RATE | RATE GUAR. | MIN GUAR. | SURR. CHARGE | $\begin{aligned} & \text { ISSUE } \\ & \text { AGE } \end{aligned}$ | MIN./MAX. PREMIUM | AVAILABLE STATES | WITHDRAWALS | COMMENTS | COMM. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Beneficial Life <br> A by A.M. BEST A+ by S\&P | Guaranteed Advantage | $\begin{aligned} & \frac{5.17}{6.0 \%} \% \\ & 5.00 \% \text { Yr } 1 \\ & 5.2-6 \end{aligned}$ | $\begin{gathered} 6 \\ \text { Years } \end{gathered}$ | $\begin{gathered} 2.00 \% \\ \text { after guar } \\ \text { period 3\% } \\ \text { yrs 10+ } \end{gathered}$ | $\begin{gathered} \text { 6 Years: } \\ 8.32 \%, 7.65 \%, 6.73 \%, \\ 5.79 \%, 4.85 \%, 3.90 \% \\ \text { (30 day window) / } \\ \text { MVA } \end{gathered}$ | 0-100 | \$5,000 | All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,OK,TX, RI,VT, WV | -Interest ONLY starting in year 2 <br> -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 | $\begin{aligned} & 2.00 \% \\ & (0-90) \end{aligned}$ |
| NEW! <br> 1 YEAR <br> WALK AWAY <br> ANNUITY | Advantage1 <br> This is a Month-toMonth FLOATING RATE. (See comments) | $\begin{gathered} 5.10 \% \\ \hline 1 \text { month } \\ \text { LIBOR } \\ \text { minus } \\ 0.30 \%= \\ 5.10 \% \end{gathered}$ | Monthly - The spread ( $0.30 \%$ ) subtracted from LIBOR guaranteed for first policy year. (2.00\% after guar period $3 \%$ yrs $10+$ ) |  | 1 Year with 30 day free exit windows till year 7 then month to month with no surrender: $\begin{gathered} 2 \%, 2 \%, 2 \%, 2 \%, 2 \% \\ 2 \%, 2 \%, 0 \% \end{gathered}$ | 0-100 | \$5,000 | All except: 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. | $\begin{gathered} 1.00 \% \\ \text { Year 1 } \\ (0-100) \\ 0.25 \% \text { if } \\ \text { continued } \\ \text { years 2 } \\ \text { and on } \\ \hline \end{gathered}$ |
| SPEOAL'S | Guaranteed Choice 5 | $\begin{gathered} \mathbf{4 . 5 0 \%} \\ \text { 5.30\%Yr } 1 \\ 4.30 \% \text { Yr 2-5 } \end{gathered}$ | $\begin{gathered} 5 \\ \text { Years } \end{gathered}$ | 2.00\% after guar period 3\% yrs 10+ | $\begin{aligned} & 5 \text { Years: } \\ & 7,7,7,6,5,0 \\ & \text { +/- MVA } \end{aligned}$ | 0-100 | \$5,000 | All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ, PA, OK, TX, RI,VT, WV | -10\% of avaiable years 1-5. | -1\% bonus in first year, rate guaranteed for 5 years <br> -Nursing home waiver effective <br> -Full DeathAnnuitant Benefit | $\begin{aligned} & 4.50 \% \\ & (0-80) \end{aligned}$ |
|  | $\begin{aligned} & \text { Guaranteed } \\ & \text { Step-Up } \end{aligned}$ | 4.05\% Year 1 <br> 4.55\% Year 2 <br> 4.80\% Year 3 <br> 5.30\% Year 4 <br> 6.30\% Year 5 | 1  <br> 2 5 <br> 3 Years <br> 4 $(5.00 \%$ <br> 5 yield) | 2.00\% after guar period $3 \%$ yrs 10+ | $\begin{aligned} & \frac{5 \text { Years: }}{7,7,7,6,5,0} \\ & +/- \text { MVA } \end{aligned}$ | 0-90 | \$5,000 | All except: AR,CT,DE,MA, MD,ME,NY,NH, $\mathrm{NJ}, \mathrm{PA}, \mathrm{OK}, \mathrm{TX}$, RI,VT, WV | -10\% of available years 1-5. | -Nursing home waiver effective <br> -Full DeathAnnuitant Benefit | $\begin{aligned} & 2.00 \% \\ & (0-90) \end{aligned}$ |
|  | Add the 1\% premuim bonus get a higher yield | Guaranteed Advantage Guaranteed Choice 5 Guaranteed Step-Up |  | $\begin{aligned} & 5.34 \% \\ & 4.70 \% \\ & 5.20 \% \end{aligned}$ | See above based on product | 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 <br> A++ A.M. BEST <br> $A A+S \& P$ | Momentum Advantage | $\begin{aligned} & 4 \text { Years 4.63\% } \\ & \hline \text { Yr1 5.20\% } 4.4 \\ & \mathbf{5} \text { Years 4.90 } \end{aligned}$ | \% <br> .45\% 2-4 <br> \% <br> .75\% 2-5 <br> \% <br> 05\% 2-7 <br> 5.32\% <br> 25\% 2-10 | 3.00\% <br> After <br> Guarantee period | 4 Years:W/ MVA 8,8,7,7 <br> 5 Years:W/ MVA 8,8,7,7,6 <br> 7 Years:W/ MVA <br> 8,8,7,7,6,6,5 <br> 10 Years:W/ MVA <br> 8,8,7,7,6,6,5,5,4,4, | $\begin{gathered} 4 \& 5 \text { Year } \\ 0-86 \text { (NQ) } \\ 7 \text { Year } \\ 0-85 \text { (NQ) } \\ 10 \text { Year } \\ 0-83 \text { (NQ) } \\ \text { (Age } 70 \\ \text { qual) } \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \$ 1,000,000 \\ (500 \mathrm{~K} \text { age } \\ 76 \text { up) } \end{gathered}$ | 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. <br> -Commission Reduces by 2.0\%ages 80+ | $\begin{gathered} 4 \mathrm{yr} 2.0 \% \\ (0-79) \\ 5 \mathrm{yr} 2.5 \% \\ (0-79) \\ \mathbf{7} \mathrm{yr} 3.0 \% \\ (0-79) \\ \mathbf{1 0} \mathbf{~ y r ~ 3 . 5 \% ~} \\ (0-79) \end{gathered}$ |
| STANDARD INSURANCE <br> A by A.M. BEST A+ by S\&P | $\begin{aligned} & \text { FGA } 5 \\ & \text { FGA } 6 \end{aligned}$ | $\begin{aligned} & \$ 15,000 \\ & 5 y r .4 .55 \% \\ & \text { 6yr. } 4.90 \% \end{aligned}$ | $\begin{aligned} & \frac{\$ 100,000}{4.65 \%} \\ & 5.00 \% \end{aligned}$ | 3.00\% or 1.50\% By State Call for details | $\begin{gathered} 8,7,6,5,4 \\ 8,7,6,5,4,3 \\ \text { with MVA } \end{gathered}$ | 0-85 | $\begin{gathered} \$ 15,000 / \\ \$ 1,000,000 \end{gathered}$ | 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\% <br> 6 yr. 2.0\% (reduces at 81 by $50 \%$ ) |
|  | (SRA) <br> Secured Rate Annuity |  | $\begin{aligned} & \$ 100,000 \\ & \hline 4.15 \%-3 y r s \\ & 4.45 \%-5 y r s \\ & 4.60 \%-6 y r s \\ & \$ 250,000+ \end{aligned}$ | $\begin{aligned} & 3.00 \% \text { or } \\ & 1.50 \% \text { By } \end{aligned}$ <br> State Call for details | $\begin{gathered} 9,8,7 \\ 9,8,7,6,5 \\ 9,8,7,6,5,4 \\ \text { NO MVA } \end{gathered}$ | 0-85 | $\begin{gathered} \$ 15,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: NY, <br> (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 3 Yr | -Guaranteed return of principal anytime. <br> -Additional Premiums in first 90 days. <br> -Full Death Bene. and Waivers | 3 yr . 2\% <br> 5 yr . 3\% <br> 6 yr. 3\% <br> 6 yr.+ 2\% <br> (50\% age <br> 81+) |


|  | PRODUCT | $\begin{aligned} & \text { INTEREST } \\ & \text { RATE } \end{aligned}$ | RATE GUAR. | MIN. GUAR. | SURR. CHARGE | $\begin{aligned} & \text { ISSUE } \\ & \text { AGE } \end{aligned}$ | MIN./MAX. PREMIUM | AVAILABLE STATES | WITHDRAWALS | COMMENTS | COMM. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| AMERICAN GENERAL A+ A.M. BEST <br> AAA S\&P | HORIZON SELECT | $\begin{aligned} & 4.70 \% \\ & 4.85 \% \\ & 4.95 \% \end{aligned}$ | 5 Year <br> 7 Year <br> 10 Year | $\begin{aligned} & 90 \% \text { at } \\ & 2.10 \% \end{aligned}$ | 10,9,8,7,6 $10,9,8,7,6,5,4$ 10,9,8,7,6,5,4,3,2,1,0 With MVA 30 day window at the end of 5 and 7 vear | 0-85 | $\begin{aligned} & \$ 5,000 \mathrm{NQ} \\ & \$ 1,000,000 \end{aligned}$ | $\begin{gathered} \text { All except: } \\ \text { MN,NJ, } \\ \text { NY,OR,PA,WA } \end{gathered}$ | -10\% of account value IN ALL YEARS year. <br> - Systematic withdrawal available in 30 days | -Partial Withdrawal or Full Surrender allowed at end of term without Withdrawal Charges or MVA | $\begin{gathered} 4.00 \% \\ (0-80) \\ 3.00 \% 81+ \end{gathered}$ |
| 6\% Bonus | AG HORIZON PLUS | $\begin{gathered} 9.90 \% \text { Yr } 1 \\ 3.90 \% \text { Yr 2-6 } \end{gathered}$ | $6$ <br> 6 Years | $2 \%$ In <br> Most <br> States | $\begin{gathered} \frac{9 \text { Years }}{9,8,7,6,5,4,3,2,0} \\ \text { (With MVA) } \\ \text { Decres. monthly! } \\ \hline \end{gathered}$ | 0-85 | $\begin{gathered} \$ 5,000 \\ \$ 500,000 \end{gathered}$ | All except: <br> MN,NJ,NY, <br> PA,OR,UT,WA | -Free systematic withdrawal of interest after 30 days $\cdot 10 \%$ 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. | $\begin{gathered} 6.00 \% \\ (0-75) \\ 3.20 \%-80 \\ 1.35 \% 80+ \\ \hline \end{gathered}$ |
|  | HORIZON MYG | $\begin{aligned} & 7.90 \% \text { Yr } 1 \\ & \text { 3.90\% Yr 2-6 } \end{aligned}$ | 6 <br> 6 Years | 2\% After <br> Guarantee period | $\begin{gathered} \hline 10 \text { Years } \\ 10,9,8,7,6, \\ 5,4,3,2,0 \\ \text { (With MVA) } \\ \hline \end{gathered}$ | 0-85 | $\begin{gathered} \$ 5,000 \\ \$ 1,000,000 \\ (\$ 500,000 \\ 75 \text { and over }) \end{gathered}$ | All except: 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. | $\begin{gathered} \hline 7.00 \% \\ (0-75) \\ 4.00 \%-80 \\ 2.0 \%(80+) \\ \hline \end{gathered}$ |
| ING USA <br> ANNUITY \& LIFE <br> A+ A.M. BEST AA S\&P | Multi-Set Plus ANNUITY | Year 1  <br> 5yr $4.50 \%$ <br> $6 y r$ $4.70 \%$ <br> $7 y r$ $5.55 \%$ <br> $8 y r$ $6.25 \%$ <br> $9 y r$ $5.60 \%$ <br> $10 y r$ $5.30 \%$ | Guarantee <br> 4.50\% 2-5 <br> 4.70\% 2-6 <br> 4.55\% 2-7 <br> 4.45\% 2-8 <br> 4.40\% 2-9 <br> 4.30\% 2-10 | 1.50\% <br> After <br> Guarantee period | $\begin{gathered} \hline \text { With MVA } \\ 7,7,7,6,5 \\ 7,7,7,6,5,4 \\ 7,7,7,6,5,4,3 \\ 7,7,7,6,5,4,3,2 \\ 7,7,7,6,5,4,3,2,1 \\ 7,7,7,6,5,4,3,2,1,0 \end{gathered}$ | 0-80 | $\begin{gathered} \$ 5,000 \\ \$ 1,000,000 \end{gathered}$ | All except: <br> AL,NY,NJ <br> (UT,VT \& WA <br> Rate 25bps less No MVA) | -Penalty free withdrawals available after 1st 30 days $\cdot 10 \%$ accumulation value available after 1st yr. <br> -Annuitization Avail. After 1st year for at least 5 years. | -Minus . $25 \%$ interest rate in the states of UT, VT, WA <br> -Nursing Home provision available in most states not TX \& MA. <br> -Guaranteed return of principal anytime <br> -Death benefit on full account value. | 5 yr. 2\% <br> 6 yr. 2\% <br> 7 yr. 2.5\% <br> 8 yr. 2.5\% <br> 9 yr. 4\% <br> 10 yr. $5 \%$ <br> (0-80) |
| JEFFERSON PILOT <br> FINANCIAL <br> A++ A.M. BEST AAA S\&P | Classic 5 <br> Classic 7 <br> Classic 10 JPF | $\frac{\text { Year 1 }}{\text { 5yr } 6.30 \%}$ <br> $7 \mathrm{7yr} 7.30 \%$ <br> 10yr 8.35\% <br> Year 1: includes <br> bonus, under 100K | $\begin{aligned} & \hline \text { Guarantee: } \\ & 4.30 \% ~ 2-5 \\ & 4.30 \% ~ 2-7 \\ & 4.35 \% ~ 2-10 \\ & \text { s.extra 1\% } \\ & \text { OK minus 1 \% } \end{aligned}$ | Varies By State | $\begin{gathered} \text { With MVA: } \\ 9,8,7,6,5 \\ 9,8,7,6,5,4,3 \\ 10,9,8,7,6,5,4,3,2,1 \end{gathered}$ | 0-85 | $\begin{gathered} \$ 10,000 / \\ \$ 1,000,000 \\ (\$ 500,000 \\ \text { ages } 66 \text { up) } \end{gathered}$ | All except: MA, MN, OR | -10\% of account value available each year. <br> -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\% <br> 7 yr. 5.0\% <br> 10yr. 6.0\% <br> (0-75) |
| LINCOLN BENEFIT A+ A.M. BEST AA S\&P | Tactician PLUS (Flexible) Year 1: includes 1\% bonus under 100K minus $1 \%$ from yr 1 | $5 \frac{\text { Year } 1}{}$ <br> 6yr 5.65\% <br> 7yr 6.10\% <br> 8yr 6.60\% <br> 9yr 9.25\% <br> 10yr 6.30\% <br> Year 1: includes <br> bonus, under 100 | Guarantee: <br> 4.00\% 2-5 <br> 4.65\% 2-6 <br> 4.10\% 2-7 <br> 4.10\% 2-8 <br> 4.25\% 2-9 <br> 4.30\% 2-10 <br> extra 1\% <br> OK minus 1\% | 3\% <br> After <br> Guarantee period | $\begin{gathered} 8,8,8,7,6 \\ 8,8,8,7,6,5 \\ 8,8,8,7,6,5,4 \\ 8,8,8,7,6,5,4,3 \\ 8,8,8,7,6,5,4,3,2 \\ 8,8,8,7,6,5,4,3,2,1 \\ \text { with mva } \end{gathered}$ | 0-90 | $\$ 5,000$ ( $\$ 2,000$ IRA) \$500,000 | $\begin{gathered} \text { All except: } \\ \text { OR,NY } \end{gathered}$ | -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. <br> - Full Death Benefit. <br> - Bonus in first year for years 5,7,8,9 <br> \&10 see Min Guar. for base rate. | 5 yr. $4 \%$ <br> 6 yr. $2 \%$ <br> 7 yr. $4 \%$ <br> 8 yr. $4 \%$ <br> 9 yr. $2 \%$ <br> 10 yr. $4 \%$ <br> (reduces at  <br> 81 by $20 \%$  <br> and by $50 \%$  <br> $86+$ )  |
| AMERICAN NATIONAL <br> A+ A.M. BEST AA S\&P | Palladium MYG Annuity <br> -Deposits UNDER <br> \$100,000 LESS 10bps $0.10 \%$ to rate |   <br>  Year 1 <br> $3 y r$  <br> $4 y$  <br> $4.05 \%$  <br> $5 y r$ $4.75 \%$ <br> $5.55 \%$  <br> $6 y r$ $5.10 \%$ <br> $7 y r$ $5.80 \%$ <br> $8 y r$ $5.10 \%$ <br> $9 y r$ $6.55 \%$ <br> $10 y r$ $5.75 \%$ | Guarantee: <br> 4.05\% 2-4 <br> 4.75\% 2-4 <br> 4.55\% 2-5 <br> 5.10\% 2-6 <br> 4.80\% 2-7 <br> 5.10\% 2-8 <br> 4.55\% 2-9 <br> 4.75\% 2-10 | Varies By State | $\begin{gathered} \text { With MVA: } \\ 8,8,8,7 \\ 8,8,8,7,6 \\ 8,8,8,7,6,5 \\ 8,8,8,7,6,5,4 \\ 8,8,8,7,6,5,4,3 \\ 8,8,8,7,6,5,4,3,2 \\ 8,8,8,7,6,5,4,3,2,1 \end{gathered}$ | 0-85 | $\$ 5,000 \mathrm{NQ}$ <br> \$1,000,000 Rates Based on \$100,000 under rate $0.10 \%$ less | All except: UT,NY <br> (Rate is .10\% less in VA,VT,FL, TX,NC,WA,WI) (. $25 \%$ less in PA and $O R$ ) | -10\% of account value available starting 2nd year. <br> -Systematic withdrawal available in 30 days - Must take all interest | -Full death benefit <br> -Confinement Waiver and Disability Waiver <br> -RATE IS .10\% LESS IN FL,NC,TX,WI <br> -Commission reduced 80+ <br> 3 and 4 year reduce by 1\% <br> all other reduced by $2 \%$ | 4 yr. 2.0\% <br> 5 yr. 4.0\% <br> 6 yr. 2.5\% <br> 7 yr. 2.5\% <br> 8 yr. 2.5\% <br> 9yr. 3.0\% <br> 10yr. 4.0\% <br> (0-79) |
| CONSECO <br> ANNUITY <br> Assurance Co. <br> B++ A.M. BEST <br> $B B+S \& P$ | (TLC) <br> True Level Choice | $4.80 \%$ | $\begin{gathered} 5 \\ \text { Year } \end{gathered}$ | $\begin{aligned} & 3.00 \% \\ & \text { After } \\ & \text { Guarantee } \\ & \text { period } \end{aligned}$ | 5 Years: 8,7,6,5,4,0 (plus MVA) | 0-95 | $\begin{aligned} & \$ 10,000 / \\ & \$ 500,000 \end{aligned}$ | All except: 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 isapplied to a surrender charge-free withdrawal.) | Death Benefit based on full account value, No MVA applied on death <br> - No Riders <br> -Rate Guaranteed for 5 Years. | 3.00\% <br> (0-85) <br> 1.50\% <br> (86-90) <br> 0.75\% <br> (91-95) |
| F\&G LIFE <br> A A.M. BEST <br> A + S\&P | Fidelity Platinum Plus | $\begin{array}{lll} \hline 5 y r & 5.50 \%^{*} & 4 \\ 7 \mathrm{yr} & 5.65 \%^{*} & 4 \\ 10 \mathrm{yr} & 6.00 \%^{*} & 5 \\ { }^{*} 1 \% & 1 \text { st } \mathrm{Yr} \text { bonu } \end{array}$ | $\begin{aligned} & 4.50 \% \text { 2-5 } \\ & 4.65 \% 2-7 \\ & 5.00 \% \text { 2-10 } \end{aligned}$ <br> us | Varies By State | $\begin{gathered} 9,8,7,6,5 \\ 9,8,7,6,5,4,3 \\ 9,8,7,6,5,4,3,2,1,1 \\ \text { with mva } \end{gathered}$ | 0-90 | $\$ 5,000$ (\$2,000 IRA)/ \$500,000 | $\begin{aligned} & \text { All except: } \\ & \text { ND, NY, OR,UT } \\ & \text { VT,WA } \end{aligned}$ | Accumulated interest available for withdrawal, systematic OK in 30 days. | -Surrender Charge on death. <br> -NO waivers. <br> -Commission reduce by 50\% over age 79 (80+) | $\begin{gathered} 5 \mathrm{yr} 3.00 \% \\ \mathbf{7} \mathrm{yr} 5.00 \% \\ 10 \mathrm{yr} 3.5 \% \\ (0-79) \end{gathered}$ |

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| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| ElA's (1) | PRODUCT | PART. RATE | CREDITING METHOD | EARNINGS Cap/Spreads | MIN. GUAR. | POLICY TERM SURRENDER \% | $\begin{aligned} & \text { ISSUE } \\ & \text { AGE } \end{aligned}$ | MIN./MAX. PREMIUM | AVAILABLE STATES | COMMENTS | COMM. |
| THE STANDARD INSURANCE <br> A A.M. BEST | IGA 5 | 100\% | Annual Reset Annual Pt 2 Pt <br> No Averaging | 9.25\% <br> (Over \$100K) 8.25\% <br> (Under \$100K) | $\begin{aligned} & 2.85 \% \text { on } \\ & 100 \% \text { of } \\ & \text { deposit } \end{aligned}$ | $\frac{5 \text { Years: }}{8,7,6,4,2} \text { MVA }$ | 0-90 | $\begin{gathered} \$ 15,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: MA,MN,NY, NC, PA,WA | -10\% free withdrawal once per year of account value available immediately <br> -Nursing home not avail. in MA <br> -Annuitization Avail. anytime but not required - FULL DEATH BENEFIT! | $\begin{gathered} \mathbf{4 . 5 0 \%} \\ (0-80) \\ 2.25 \%(-85) \\ 1.85 \%(-90) \end{gathered}$ |
| Bail-out after yr 2 if cap is $2 \%$ less than at issue | IGA 7 | 100\% | Annual Reset Annual Pt 2 Pt <br> No Averaging | 9.25\% <br> (Over \$100K) 8.50\% <br> (Under \$100K) | $\begin{gathered} 2.85 \% \text { on } \\ 100 \% \text { of } \\ \text { deposit } \end{gathered}$ | $\begin{gathered} 7 \text { Years: } \\ 9,8,7,5,6,4,2 \\ \text { MVA } \end{gathered}$ | 0-90 | $\begin{gathered} \$ 15,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: MA,MN,NY, NC, PA,WA | -10\% free withdrawal once per year of account value available immediately -Nursing home not avail. in MA <br> -Annuitization Avail. anytime but not required - FULL DEATH BENEFIT! | $\begin{gathered} 5.50 \% \\ (0-80) \\ 2.75 \%(-85) \\ 2.25 \%(-90) \end{gathered}$ |
| ING USA ANNUITY \& LIFE <br> A+ A.M. BEST AA S\&P | Secure 7 <br> (Flexible) | $\begin{gathered} 100 \% \\ \frac{\text { Fixed Rate: }}{4.50 \%} \end{gathered}$ | 3 options: <br> Annual Reset <br> No cap Mo Avr <br> Annual Pt 2 Pt | $\begin{aligned} & \text { 15K - 75K: } \\ & \hline 8.00 \% 8.75 \% \\ & 1.15 \% 0.55 \% \\ & 55 \% 60 \% \end{aligned}$ | 100\% <br> Accumulated <br> at 3.00\% <br> for first 7 <br> years | $\begin{gathered} 7 \text { Years: } \\ 12,11,10,10,9,8,7,0 \end{gathered}$ | 0-80 | $\begin{gathered} \$ 15,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: 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. <br> Upon death full accumulation value. | $\begin{aligned} & 5.00 \% \\ & \text { All Ages } \end{aligned}$ |
|  | Secure 5 | $\begin{aligned} & 100 \% \\ & \text { Fixed Rate: } \\ & 4.20 \% \end{aligned}$ | 3 options: <br> Annual Reset <br> No cap Mo Avr <br> Annual Pt 2 Pt | $\begin{aligned} & \text { 15K - 75K: } \\ & \hline 7.75 \% 8.50 \% \\ & 0.95 \% 0.45 \% \\ & 50 \% 55 \% \end{aligned}$ | $100 \%$ of Premium, Accumulated at $\mathbf{1 . 5 0 \%}$ | $\begin{gathered} \text { 5 Years: } \\ 8 \%, 7.5 \%, 6.5 \%, \\ 5.5 \%, 4.5 \%, 0 \% \end{gathered}$ | 0-80 | $\begin{gathered} \$ 15,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: 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. <br> Upon death full accumulation value. | $4.00 \%$ <br> All Ages |
| $\begin{gathered} 5.00 \% \\ \text { BONUS >> } \end{gathered}$ | Secure Index Opportunities Plus | $100 \%$ <br> Fixed Rate <br> Option: <br> 3.65\% | 3 options: <br> Annual Reset <br> No cap Mo Avr <br> Annual Pt 2 Pt | $\begin{aligned} & \text { 15K - 75K: } \\ & \hline 6.25 \% 7.00 \% \\ & 1.45 \% 0.95 \% \\ & 45 \% 50 \% \end{aligned}$ | 87.5\% of Premium, Accumulated at $\mathbf{3 . 0 0 \%}$ | $\begin{gathered} \frac{10 \text { Years: }}{16,15,14,13,} \\ 12,11,10,8,6,4,0 \end{gathered}$ | 0-80 | $\begin{gathered} \$ 15,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: 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. <br> -Annuitization is available after the 5th (Fifth) contract year. | $8.50 \%$ <br> All Ages |
| Free CD presentaion and Past History illustrations On All ING EIAs | Selectra (Flexible) | $\begin{gathered} \text { Indexed: } \\ 100 \% \text { With } \\ \text { a } 1.10 \% \\ \text { Spread } \end{gathered}$ Fixed 3.40\% | Monthly Averaging/ Annual Reset | None | $100 \%$ of Premium, Accumulated at $3.00 \%$ | $\begin{gathered} 10 \text { Years: } \\ \hline 12,12,11,10, \\ 9,8,7,6,4,2 \\ (\ln N J \text { age } 56+ \\ 9,8,7,6,5,4,3,2,1,0) \end{gathered}$ | 0-80 | $\begin{gathered} \$ 5,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: 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. <br> -Nursing home not avail. in MA and TX <br> -Annuitization Avail. After 1st year for at least 10 years. | $\underset{\text { All Ages }}{9.00 \%}$ |
|  | Secure Index <br> (Flexible) <br> Free CD presentaion | 100\% <br> Fixed Rate: $4.30 \%$ | Annual Reset Point to Point (Each policy anniversary) | 8.50\% <br> (Over \$100K) 7.75\% <br> (Under \$100K) | $100 \%$ of Premium, Accumulated at $\mathbf{3 . 0 0 \%}$ | 7 Years: <br> 12,12,12,10 <br> 8,6,4,0 <br> (In NJ age 56+ <br> 9,8,7,6,5,4,2,0) | 0-80 | $\begin{gathered} \$ 5,000 / \\ \$ 1,000,000 \end{gathered}$ | 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. <br> - Nursing home not avail. in MA and TX <br> -Annuitization Avail. After 1st year for at least 5 years. | $5.00 \%$ <br> All Ages |
| JEFFERSON <br> PILOT <br> A++ A.M. BEST <br> AAA S\&P | New Directions I-88 | 5.00\% 8 Year Fixed <br> 7.55 1YR Performance <br> 20.50\% Cap 2 YR Reset |  | S\&P Index 2-yr point to point capped | $\begin{aligned} & 1.75 \% \text { on } \\ & 100 \% \text { of } \\ & \text { deposit } \end{aligned}$ | $\begin{gathered} 8 \text { Years: } \\ 9,8,7,6,4.75, \\ 3.50,2,0.75 \\ \text { MVA } \end{gathered}$ | 0-85 | $\begin{gathered} \$ 10,000 / \\ \$ 1,000,000 \\ (0-65) \\ \$ 500 \mathrm{~K} 65+ \end{gathered}$ | All except: <br> MN, NY, OR, WA | - $10 \%$ free withdrawal once per year of account value. <br> -Grater of accumulation value or minimum cash surrender value. -Can annuitize after year 2. | $\begin{gathered} 4.50 \% \\ (0-75) \\ 3.00 \%(-80) \\ 1.50 \%(-85) \end{gathered}$ |
| $3.00 \% \gg$ <br> Premium <br> Bonus on all <br> deposits yrs 1-4 | OPTI POINT 10 (Flexible) | 4.45\% 1 Yea <br> 6.70\% 1Yr P <br> 17.50\% Cap <br> 4.00\% Mont | ar Fixed Performance 2 Yr Reset thly Cap 2 Yr | S\&P Index 2-yr point to point and monthly capped | $\begin{aligned} & 1.50 \% \text { on } \\ & 100 \% \text { of } \\ & \text { deposit } \end{aligned}$ | $\begin{gathered} 10 \text { Years: } \\ 10,9,87,6,5,4,3,2,1 \\ \text { MVA } \end{gathered}$ | 0-75 | $\begin{gathered} \$ 5,000 \text { NQ } \\ \$ 2,000 \mathrm{Q} \\ \$ 1,000,000 \\ (0-65) \\ \$ 500 \mathrm{~K} 65+ \end{gathered}$ | All except: CT, MA, MN, NY, OR, UT, WA | $\cdot 10 \%$ free withdrawal once per year <br> - 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 . | $\begin{gathered} 7.00 \% \\ (0-75) \end{gathered}$ |


| $\begin{gathered} \text { EIA's } \\ (1) \end{gathered}$ | PRODUCT | PART. RATE. | CREDITING <br> METHOD | EARNINGS CAP | MIN. GUAR. | SURRENDER SCHEDULE | $\begin{gathered} \text { ISSUE } \\ \text { AGE } \end{gathered}$ | MIN./MAX. <br> PREMIUM | AVAILABLE <br> STATES | COMMENTS | COMM. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| JEFFERSON <br> PILOT <br> A++ A.M. BEST AAA S\&P | OPTI CHOICE 5 <br> (Flexible) | 4.60\% 1 Year Fixed <br> 1.05\% Spread / No Cap <br> 8.25\% Cap 1 Yr Reset <br> 2.80 Monthly Cap |  | S\&P Index <br> 1-yr point to point and monthly capped | CALL | $\begin{gathered} 5 \text { Years: } \\ \hline 9,8,7,6,5 \\ \text { MVA } \end{gathered}$ | 0-85 | $\begin{gathered} \$ 5,000 / \\ \$ 2,000,000 \\ (0-65) \\ \$ 500 \mathrm{~K} 65+ \\ \$ 2,000 \text { Qual } \end{gathered}$ | CALL | -10\% free withdrawal once per year <br> - Death Benefit Accumulation value <br> - Nursing home and terminal illness available. <br> -Can annuitize after year 5 . | $\begin{gathered} 5.00 \% \\ (0-75) \\ 3.50 \%(-80) \\ 2.25 \%(-85) \end{gathered}$ |
|  | OPTI CHOICE 7 (Flexible) | 4.65\% 1 Yea <br> 0.95\% Spread <br> 8.50\% Cap <br> 2.90\% Mon | Fixed <br> ad / No Cap <br> 1 Yr Reset <br> thly Cap | S\&P Index 1 -yr point to point and monthly capped | CALL | $\begin{gathered} 7 \text { Years: } \\ 9,8,7,6,5,4,3 \\ \text { MVA } \end{gathered}$ | 0-85 | $\begin{gathered} \$ 5,000 / \\ \$ 2,000,000 \\ (0-65) \\ \$ 500 \mathrm{~K} 65+ \\ \$ 2,000 \text { Qual } \end{gathered}$ | CALL | -10\% free withdrawal once per year <br> - Death Benefit Accumulation value <br> - Nursing home and terminal illness available. <br> -Can annuitize after year 5. | $\begin{gathered} \mathbf{6 . 0 0 \%} \\ (0-75) \\ 4.25 \%(-80) \\ 2.75 \%(-85) \end{gathered}$ |
|  | OPTI CHOICE 9 (Flexible) | 4.70\% 1 Yea <br> 0.85\% Spread <br> 8.75\% Cap <br> 3.00\% Mon | Fixed <br> ad / No Cap <br> 1 Yr Reset thly Cap | S\&P Index <br> 1-yr point to point and monthly capped | CALL | $\begin{gathered} 9 \text { Years: } \\ 9,8,7,6,5,4,3,2,1 \\ \text { MVA } \end{gathered}$ | 0-80 | $\begin{gathered} \$ 5,000 / \\ \$ 2,000,000 \\ (0-65) \\ \$ 500 \mathrm{~K} 65+ \\ \$ 2,000 \text { Qual } \end{gathered}$ | CALL | -10\% free withdrawal once per year <br> - Death Benefit Accumulation value <br> - Nursing home and terminal illness available. <br> -Can annuitize after year 5 . | $\begin{gathered} 7.00 \% \\ (0-75) \\ 4.75 \%(-80) \end{gathered}$ |
| 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\% <br> (4.45\% Fixed Account) | $\begin{aligned} & \text { Annual Reset: } \\ & \text { Pt to PT } \\ & \text { With Cap } \end{aligned}$ | 8.75\% | $\begin{gathered} \text { 87.5\% } \\ @ 2.45 \% \end{gathered}$ | 15 Years: $\begin{gathered} 14 \%, 14 \%, 13 \%, 12 \% 11 \\ \%, 10 \% 9 \%, 8 \%, \\ 7 \%, 6 \%, 5 \%, 4 \%, \\ 3 \%, 2 \%, 1 \%, 0 \% \end{gathered}$ | $\begin{gathered} 75 \\ 54 \text { (Utah) } \end{gathered}$ | $\begin{gathered} \text { \$50/month } \\ \$ 5,000 \mathrm{NQ} \\ \$ 3,000 \mathrm{Q} \\ \$ 500 \mathrm{~K} \text { Max } \end{gathered}$ | 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\% <br> CALL 4 DETAILS |
| AMERICAN GENERAL A++ A.M. BEST AAA S\&P | AG HORIZON <br> INDEX 9 <br> (3\% Bonus) | 4.05\% 6 Year Fixed <br> 14.25\% Cap 2 YR Reset <br> 2.50\% Monthly Cap <br> Premium Bonus 3.00\% |  | S\&P Index 2-yr point to point and monthly capped | $\begin{aligned} & 2.00 \% \text { on } \\ & 90 \% \text { of } \\ & \text { deposit } \end{aligned}$ | $\begin{gathered} 9 \text { Years: } \\ 10,10,9,8,7 \\ 6,5,4,2,0 \\ \text { MVA } \end{gathered}$ | $\begin{gathered} 0-85 \\ (0-75 \\ \text { IRAs) } \end{gathered}$ | $\begin{gathered} \$ 5,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: MN,NJ,NY,OR, OK,UT,VT,WA | -10\% free withdrawal once per year <br> -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. | $\begin{gathered} \mathbf{6 . 0 0 \%} \\ (0-75) \\ 5.00 \%(-80) \\ 4.00 \%(-85) \end{gathered}$ |
|  | AG HORIZON INDEX 12 (4\% Bonus) | 4.05\% 9 Yea <br> 14.25\% Cap <br> 2.50\% Mon <br> Premium B | ar Fixed 2 YR Reset thly Cap onus 4.00\% | S\&P Index 2-yr point to point and monthly capped | $\begin{aligned} & 2.00 \% \text { on } \\ & 90 \% \text { of } \\ & \text { deposit } \end{aligned}$ | $\begin{gathered} \text { 12 Years: } \\ 12,12,12,12,12 \\ 11,10,9,8,7,5,3,0 \\ \text { MVA } \end{gathered}$ | $\begin{aligned} & 0-85 \\ & \text { (0-75 } \\ & \text { IRAs) } \end{aligned}$ | $\begin{gathered} \$ 5,000 / \\ \$ 1,000,000 \end{gathered}$ | All except CT,MN,NJ,NY,OR OK,UT,VT,WA | $\cdot 10 \%$ free withdrawal once per year <br> -Death withdrawal value NO MVA <br> Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. $\cdot$ Can annuitize after yr 5 for $\min 5$ years. | $\begin{gathered} \mathbf{8 . 0 0 \%} \\ (0-75) \\ 7.00 \%(-80) \\ 6.00 \%(-85) \end{gathered}$ |
| CONSECO ANNUITY Assurance Co. B++ A.M. BEST $B B+S \& P$ | Eagle Classic 500 (Flexible) | $\begin{gathered} 100 \% \\ \text { (1st-Yr Rate) } \\ 80 \% \\ \text { (Base Rate) } \end{gathered}$ | Monthly Averaging/ Annual Reset | None | $\begin{gathered} 116 \% \\ \text { (min. guar. } \\ \text { in } 15 \text { years) } \end{gathered}$ | 15 Years: 20\% declining to $0 \%$ at end of contract. | $0-70$ <br> (qualified) 0-85 <br> (nonqualified) | $\begin{gathered} \$ 5,000 \\ (\$ 2,000 \mathrm{Q}) / \\ \$ 2,000,000 \end{gathered}$ | All except: AL,AZAR,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 | $\cdot$ Min Guar is $3 \%$ on $75 \%$ of deposit, resulting in a $116 \%$ min guar in 15 years. <br> $\cdot 10 \%$ of premium paid starting after 1st year. COMMISSION HAS A <br> $3.00 \%$ BONUS | $\begin{gathered} 13.00 \% \\ (0-75) \\ 11.00 \% \\ (76-80) \\ 8.00 \% 81+ \\ \hline \end{gathered}$ |
| $7.00 \%$ <br> 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. | 80\% no cap 8.0\% cap $70 \%$ no cap 8.0\% cap $60 \%$ no cap 8.0\% cap | $3 \%$ on $75 \%$ of depsoit | 15 Years: $\begin{gathered} 22,22,22,21,20 \\ 19,18,16,14,12, \\ 10,8,6,4,2,0 \\ (0-65) \end{gathered}$ | $0-70$ <br> (qualified) $0-85$ <br> (nonqualified) | $\begin{gathered} \$ 5,000 \\ (\$ 2,000 \mathrm{Q}) / \\ \$ 2,000,000 \end{gathered}$ | 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 <br> -Terminal Illness and Nursing Care rider to issue age 74 <br> -Contract value paid upon death of annuitant | $\begin{gathered} 10.00 \% \\ (0-75) \\ 7.75 \% \\ (76-80) \\ 5.00 \% 81+ \end{gathered}$ |

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Commission 3.50\%* (0-79)
*0.25\% Bonus for cases $\$ 250,000$ an up! (0-79)
Guaranteed Increasing Step-UpRate Annuity
It is simple and works like this:

- 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

ALL 5 YEARS ARE GUARANTEED!! In year 5 the client is earning $6.30 \%$. Average is $5.00 \%$ over the 5 years!

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    Contract Series \#IU-IA-3021 and IU-IA-3025

