



The

FSD Fixed Annuity Journal

A monthly guide for insurance agents reviewing fixed annuity product quality & performance

August 2008

800-373-9697

www.fsdfinancial.com

Quality ♦ Integrity ♦ Expertise

Deferred Annuity Rates

Walk-Away Provision At The End Of Each Term

<u>Term</u>	<u>Rate</u>	<u>Commission</u>
1 Year	3.65%	0.50%
2 Year	3.50%	1.10%
3 Year	4.25%	2.00%
4 Year	5.00%	2.50%
5 Year	5.00%	4.00%
5 Year	5.20%	2.00%
6 Year	5.10%	2.00%
7 Year	5.25%	4.00%
8 Year	5.15%	2.50%
9 Year	4.87%	3.00%
10 Year	5.45%	4.00%

9 Year Bonus : **10.45%** Year 1 **6.00%**
 4.45% Years 2-6

(5.45% yield 1st 6 years, 2.00% Floor in years 7-9, 4.27% minimum yield over 9 years)

Commission reduce for older ages, products offered through several companies.

Minimum deposits will vary by term, not approved in all states. 8/1/2008

For more complete details visit www.fsdfinancial.com or call 800-373-9697

Fee Based Advisor Products - See www.deferredannuityrates.com

10%
Premium
Bonus

8.00% Guaranteed Income Advantage Plus

- **8% BONUS CREDIT** - for the first 10 Contract Years applied to Guaranteed Payment Balance.
- Between 4% and 8% withdrawals for life
- Annual step-up feature for Guaranteed Payment
- Lifetime Payment Amount can be stepped-up

EXAMPLE INCOME RIDER FOR \$100,000 - Issue Age Male 60

Deposit \$100,000 + 10% Bonus = \$110,000

Year 1	\$110,000 @ 8% = \$118,800 - Lifetime Income is \$5,940 Annually (5.00%)
Year 2	\$118,800 @ 8% = \$128,304 - Lifetime Income is \$6,415 Annually (5.00%)
Year 3	\$128,304 @ 8% = \$138,568 - Lifetime Income is \$6,928 Annually (5.00%)
Year 4	\$138,568 @ 8% = \$149,653 - Lifetime Income is \$7,482 Annually (5.00%)
Year 5	\$149,653 @ 8% = \$161,626 - Lifetime Income is \$8,889 Annually (5.50%)
Year 6	\$161,626 @ 8% = \$174,556 - Lifetime Income is \$9,600 Annually (5.50%)
Year 7	\$174,556 @ 8% = \$188,520 - Lifetime Income is \$10,368 Annually (5.50%)
Year 8	\$188,520 @ 8% = \$203,602 - Lifetime Income is \$11,198 Annually (5.50%)
Year 9	\$203,602 @ 8% = \$219,890 - Lifetime Income is \$12,093 Annually (5.50%)
Year 10	\$219,890 @ 8% = \$237,481 - Lifetime Income is \$14,248 Annually (6.00%)

Please feel free to call us with any question on the LIFETIME income rider annuities, they have many moving parts and we are here to help you understand them all.

Sell this index & get fueled-up for your next appointment!*

- \$60.00 Gas Card Cases \$25,000+
- \$125.00 Gas Card Cases \$50,000+
- \$500.00 Gas Card Cases \$100,000+

*Can not be combined with other bonus
Income Rider Plus not available in all states!



6.50%
Commission
(0-75)



FSD FINANCIAL SERVICES

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Quality ♦ Integrity ♦ Expertise

Why FSD Fixed Annuity Wholesale Marketing?

INDEPENDENCE: FSD Financial is 100% independent. We are a family run business all trained by a 37 year industry veteran who believes and teaches that quality, integrity and expertise are what business should be. FSD Financial is not owned or sponsored by any insurance company.

Why is this independence so important? FSD provides unbiased and expert advice to serve you and your client. We have noticed recently a trend toward punishing agents who do not continue writing business with a particular carrier. This is facilitated by owning a marketing group. Know your marketing group, ask them if they are independent or owned by any insurance company. Then ask yourself, "do they provide unbiased advice or are they more concerned about the insurer who owns them"? We believe, to get the most honest advice your marketing company should be independent to best serve you, the agent.

TRAINING EQUALS COMFORT: FSD's sales staff has expert knowledge of the fixed annuity marketplace. Our agents love the fact they only need one source for all their fixed annuity product needs. Agents simply call up to discuss the clients situations and we brainstorm to find the best fit for that particular client. Our agents do not need to follow the rates from 20 companies, that's our job and we do it best. Download the most current rates 24 hours a day at www.fsdfinancial.com. You can feel comfortable with the products you present your client.

Sign Up On-Line For Email Updates

www.fsdfinancial.com

Agent Appointments / Rates / Sales Ideas

Commissions / Product Brochures / Illustrations

CA Insurance License # 0B67385 / 800-373-9697

**Selling Old Mutual annuities?
Ask about our (OM) broker incentives.**

Fixed Indexed Annuity - 5.00% Bonus

FREE Client Presentation CD

4 Crediting Methods

- ♦ Annual Point-to-Point Cap Index Strategy
- ♦ Annual Point-to-Point Participation/NO CAP
- ♦ Monthly Average with Spread / NO CAP
- ♦ Annual Fixed Rate Strategy
- ♦ All Strategies Reset Annually!

Past History Illustrations Available

10 Year Surrender Term - **Full Death Benefit**

10% Free Withdrawals - Waivers - Income Rider

8.00% commission to age 80

+Plus a 0.25% annual trail commission

From Your *One-Stop Annuity Shop*:

Products not approved in all states. Rates are subject to change at anytime. AGENT USE ONLY
The most current rates can be downloaded at our website. Not for distribution to general public.

Fixed Annuity Rate Update

FSD FINANCIAL Wholesale Annuity Services - 800-373-9697

August 2008

www.fsdfinancial.com
www.SPIAquote.com

In This Issue:

- Most fixed rates **INCREASE!**
- [10% bonus 10 Year Surrender.](#)
- [Immediate Annuity Sample Quotes](#)

Fixed Deferred Annuity Rates

Term	Guaranteed Interest Rate	Surrender %	Commission	Details
1 Year	3.65% For 1 Year	5, 0%	0.50% (0-80) 0.40% (81-90)	Click Here
2 Year	3.50% For 2 Years	7, 7, - 30 day exit	1.10% (0-90)	Click Here
3 Year	4.27% For 3 Years	8.5%, 7.5%, 6.5% 30 day exit	1.50% (0-75) 0.75% (76-95)	Click Here
4 Year	5.00% For 4 Years	8,8,8,8% 30 day exit	2.50% (0-80) 1.50% (81-85) 1.00% (86-90)	Click Here
5 Year	3.65% For 5 Years 3.75% For 5 Years (100K+)	Great American	3.00% (0-84) 2.10% (85-90)	Click Here
5 Year	5.00% For 5 Years (A+ Rated Company)	10,9,8,7,6% 30 day exit	4.00% (0-80) 3.00% (81-85) Plus \$25 gas card per \$25K	Click Here
5 Year	5.20% For 5 Years 6.00% Year 1 - 5.00% Year 2-5	8.1%, 7.3%, 6.4%, 5.5, 4.5%, 0% } +/- MVA 1st 5 Yrs	2.00% (0-80) 0.40% (81-90)	Click Here
6 Year	5.10% For 6 Years (\$100,000+) 5.00% For 6 Years (\$15,000 - \$99.9K)	8,7,6,5,4,3,0%	2.00% (0-80) 1.00% (81-85)	Click Here
7 Year	5.25% For 7 Years	10,9,8,7,6,5,4% With MVA - 30 day window	4.00% (0-80) 3.00% (81-85)	Click Here
7 Year	5.10% For First 5 Years	7,7,7,6,5,4,3,0% mva	4.00% (0-79) 2.00% (80-85)	Click Here
10 Year	5.45% For 10 Years	10,9,8,7,6,5, 4,3,2,1,0% With MVA - 30 day window	4.00% (0-80) 3.00% (81-85)	Click Here

BONUS FIXED ANNUITY - 6.00% Commission

10.45% Year 1 - **4.45%** Years 2 - 6

[Full Details](#)

For Higher Commission Products Check Our: [Deferred Annuity Guide July 2008](#) or

Log onto www.fsdfinancial.com for all the latest insurance company rate sheets:

Daily Treasury Yield Curve Rates

12 Months Later - Why annuities are beating the CD!

Date	1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	20 Year	30 Year
7/13/07	4.72%	4.97%	5.05%	5.01%	4.94%	4.95%	5.01%	5.05%	5.11%	5.27%	5.19%
7/14/08	1.41%	1.52%	1.95%	2.23%	2.47%	2.79%	3.20%	3.49%	3.90%	4.52%	4.47%

Information provided by **U.S Department of the Treasury website.**

Fixed Indexed Annuity - Top Picks

#1

**A Client Friendly SIMPLE Index
7 Year Term Guaranteed Index
100% Participation Rate**

Annual Reset Crediting Methods	CAP	Bail-Out Floor Cap
Annual Point To Point With Cap	9.50% (\$100,000)	7.50%
	8.75% (\$15,000 - \$99,999)	6.75%

That bail-out is higher than a lot of starting caps!!

**Minimum Guarantee is 100% @1.50%
GUARANTEED RETURN OF PREMIUM RIDER Available minus 0.40%
from caps!**

5.50% Commission (0-80)

\$250.00 Gas Card Bonus* on cases

\$100,000+

\$1,000.00 Gas Card Bonus* on cases

\$250,000+

[\(Click Here For More Details\)](#)

#2

5.00% Premium Bonus - 10 Year Walk Away

Annual Reset Crediting Methods	\$75,000 +	\$15,000 - \$74,999

Annual Point To Point With Cap	100% Participation 8.50% CAP	100% Participation 7.25% CAP
Monthly Average With Spread NO CAP	100% Participation 3.75% Spread	100% Participation 4.85% Spread
Annual Point To Point NO Cap	40% Participation	35% Participation
Monthly Cap	100% Participation 2.60% Mo Cap	100% Participation 2.40% Mo Cap

8.00% Commission + Plus 0.25% Annual Trail
5.00% Premium Bonus

PRIZES For July 2008*:



\$60.00 Gas Card bonus on cases \$25,000 and up
\$500.00 Gas Card bonus on cases \$100,000 and up
\$1,800.00 Gas Card bonus on cases \$250,000 and up
\$3,750.00 Gas Card bonus on cases \$500,000 and up
Or take cash equivalent!

[Click here for additional details!](#)

#3

North American Company for Life & Health Insurance presents the **Design of a Decade**



The North American *TENSM* offers:

- **10% Premium Bonus**
- **10-Year Surrender Charge**
- **3% on 100% MGCV**

[Click here for additional details!](#)

North American now offers two Living Benefit riders, the **Guaranteed Income AdvantageSM** and the **Guaranteed Income Advantage PlusSM**

Check out our Fixed Index Annuity Quick Reference Spreadsheet

[Indexed Annuity Guide July 2008 - Spreadsheet](#)

for a pdf spreadsheet with rates and commissions!

Immediate Annuities: @ [SPIAquote.com](#)

****3.25% COMMISSION** A+ Rated**

Lifetime Income SPIA With 100% Money Back Guarantee Refund Death Benefit.

Gender / Age	Monthly Income	Annual Percentage Return P&I	Tax Free Portion
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Male 60	\$648.39	7.78%	50% Tax Exclusion
Male 65	\$696.24	8.35%	55% Tax Exclusion
Male 70	\$763.65	9.16%	60% Tax Exclusion
Male 75	\$847.74	10.17%	67% Tax Exclusion
Male 80	\$953.34	11.44%	74% Tax Exclusion
Male 85	\$1,090.72	13.08%	82% Tax Exclusion
Female 60			
Female 60	\$622.34	7.47%	53% Tax Exclusion
Female 65	\$663.42	7.96%	58% Tax Exclusion
Female 70	\$721.09	8.65%	64% Tax Exclusion
Female 75	\$801.89	9.62%	69% Tax Exclusion
Female 80	\$912.45	10.94%	73% Tax Exclusion
Female 85	\$1,055.90	12.67%	86% Tax Exclusion

Commission is 3.25% on the above SPIA's - A+ By A.M. Best
Based on \$100,000 - Life With Installment Refund - Non Premium Tax State
Payment will remain the same for LIFE! - 7/1/2008 Rates (look for new rates on
8/2/2008)

**The Only Products That Guarantee Your Client Will NEVER
Outlive Their Money
[Request a SPIA Quote Now](#)**

[MGA/ IMO Contracts Available](#)
[Top Commission for MGA and Producer](#)

FSD FINANCIAL SERVICES
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Quality Integrity Expertise
www.fsdfinancial.com - 800-373-9697
Over 37 Years

This email is intended to help insurance agents selling fixed annuities by offering the best possible service and products for their clients. As a completely independent organization, we at FSD work with our agents on individual sales ideas for a specific client by combining our 37 plus years of fixed annuity experience with the agents knowledge of the clients situation. This combination will fit the client with just the right fixed annuity and make the agent's sale much easier and everyone is happy!

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Products are not approved in all states.

*Gas card promotion can not be combined with any existing bonuses.

