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Fixed Annuities and Life Insurance

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Call 800-373-9697 - For Agent Use Only!

August 9, 2010



Annuity & Life Wholesale

Dear FSD,

Below is a quick review of some hot products and topics from the last couple months. Income riders are still selling strong and we have a new carrier with very nice options for income including an 8% roll-up.

Deferred Annuities

Multi-Year Guarantee Rates

1 Year Annuity - 1.50%
 3 Year Annuity - 2.25%
 5 Year Annuity - 3.60%
 7 Year Annuity - 3.50%
 8 Year Annuity - 4.10%
 10 Year Annuity - 4.50%

High Minimum Guarantee

3.30% Year 1
 3.00% Base Rate
 3.00% Minimum Guarantee Floor
 7.00% Commission (0-75)
 5.00% Commission (76-80)
 4.00% Commission (81-85)

Elite Agents: Get exclusive access to:

1. Our regularly updated **Deferred Annuity Guide** and **Indexed Annuity Guide**.
2. Access to client conference calling to assist in detailed client concepts and product explanations.
3. Marketing Allowance bonus on Annuities

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[Simplified Issue Term](#)



4. Marketing Allowance bonus on Life Insurance
5. Rates sheets from American General, American National, Conseco Foresters, Forethought, Genworth, IAP LIFE, Illinois Mutual, ING USA Liberty Bankers, Life Of Southwest, Lincoln Benefit, Lincoln National
Minnesota Life, North American, Old Mutual Life, Penn Mutual
Presidential Life, RBC Insurance, The Standard, Symetra
United Of Omaha, West Coast Life

New Carrier

Phoenix Life

We would like to introduce one of our newest carriers
Phoenix. Phoenix offers:

- Multi-Year Guarantee Deferred Annuity
- Fixed Indexed Annuities and
- Life Insurance

Income riders with several options:

Income 25 - 25% Bonus Plus Product Bonus = **31.25%**

Income PLUS - 8.00% Roll-up Plus Product Bonus

Income Max - Highest available annual benefit amount 6.00% @ age 60!!

Get appointed

Phoenix products, rates and commissions

Company Updates

North American

Simplified issue term life insurance

Maximum speed and minimum hassle

Up to \$250,000* in term life insurance in only 15 minutes!



- Online application and policy delivery

- No medical exam - just a few health questions
- 10, 15, 20 and 30-year term options
- Accidental Death and Child riders available
- Through age 65
- 100% Commission + Sign up bonus through 7/1/2010

Call 800-373-9697 for appointment and details.

Sincerely,

Jeff Affronti
jeff@fsdfinancial.com

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