



The FSD Journal

A monthly guide for insurance agents

reviewing annuity product quality and performance

December

Quality ♦ Integrity ♦ Expertise

2003

In this month's issue:

- Annuity Review sales ideas, product comparisons
- **Rates & Commissions** SPDA & EIA!
- Bail-Out Annuity.
- SPIA Life Quotes
- We Have A New Carrier.
- Simple Index Annuity And AAA Ratings
- Split Annuity Illustration

Multi-Year Lock-in

**3.00% For
3 Years**

**4.40% For
6 Years**

**4.00% For
5 Years**

**4.75% For
10 Years**

TRAIL COMMISSION

Interested in building up your asset base?

Announcing our equity indexed annuity that offers an up-front commission with an asset-based trail:

3.50% 1st Year

0.20% Trailer

Please call us for more information.

100% Participation Rate
Monthly Averaging Annual Reset

10% Cap 1.00% Spread
AAA RATED Jefferson Pilot

Xtra Choice Index
Fixed Account 3.65%

Simple Index Annuities From AAA JP

Jefferson Pilot has a very easy to explain indexed annuity.

Two Indexed Options:

1. If the S&P is NOT DOWN the client gets 6.50%. Annually Reset.
2. 100% of the S&P over two years with a 20% Cap. Resets ever two years.

THAT'S IT NO OTHER MOVING PARTS

6.00% Commission!

Call Now For A Kit!

"Commission and a Guarantee"

9.30% Year 1

3.30% Years 2-6

(4.30% Yield for the first 6 years)

6.00% Commission

Surrender 9 Years:

9,8,7,6,5,4,3,2,0 Decreasing Monthly

A+ Rated Carrier

7.30% Year 1

3.30% Years 2-6

(3.96% Yield for the first 6 years)

9.00% Commission

Surrender 9 Years:

9,8,7,6,5,4,3,2,0 Decreasing Monthly

A+ Rated Carrier

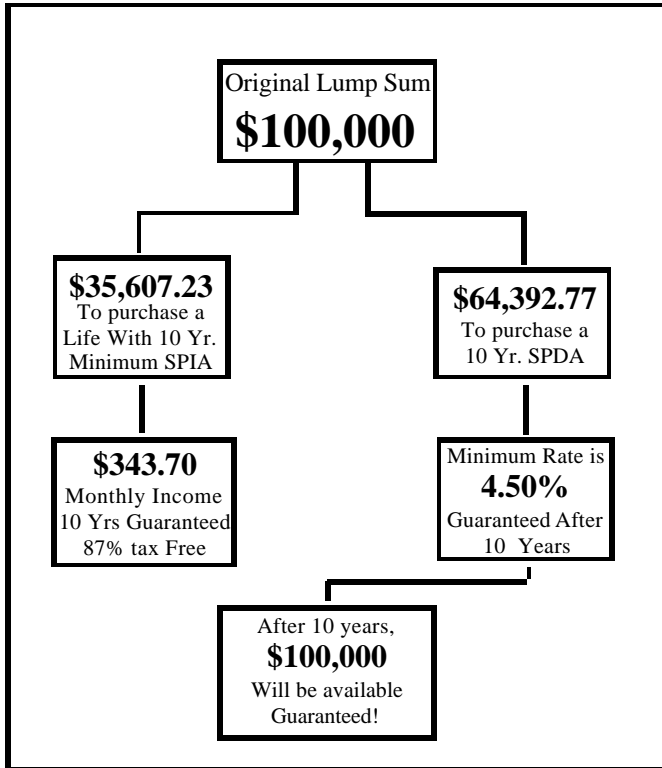


FSD FINANCIAL SERVICES

5530 Corbin Ave. #333

Tarzana, CA 91356

Quality ♦ Integrity ♦ Expertise



"SPIA QUOTES"

\$100,000 Deposit - Monthly Life Only

Male 60 - \$614.64	Female 60 - \$564.61
Male 65 - \$678.39	Female 65 - \$611.26
Male 70 - \$775.87	Female 70 - \$678.26
Male 75 - \$896.28	Female 75 - \$782.49
Male 80 - \$1,078.93	Female 80 - \$927.02
Male 85 - \$1,337.67	Female 85 - \$1,149.81

On-line Since 1995!



www.fsdfinancial.com

Rates/Commission/Sales Ideas
Product Brochures/Specials
800-373-9697

Next Month in: The *FSD Journal*

RATES & TOP LEVEL COMMISSIONS:

- Deferred & Indexed Annuity Guides
- Top Level Producer/Agency Contracts

FSD LIFE CORNER

FSD is first and foremost an annuity marketing organization. From time to time our agents need some life product. As an added program, we now offer SPWL from Liberty Life – a great life product for annuity sales people. Call Darren or Jeff or visit our website for details of this product. Commission is 6%. Presidential Life has recently raised its **guaranteed issue** life program to a \$50,000 maximum. Call for details. **Ask about the TNP Life bonus contract and receive the highest possible Life Commissions with no \$ requirements.**

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 Sales Kits For 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.
Current rates can be downloaded at our website.
AGENT USE ONLY - Not for distribution to general public.

The *Annuity Review*

A variety of sales ideas, product discussions/comparisons and miscellaneous thoughts

Bail-Out annuity SRA 1 Standard Insurance

The SRA 1 has a provision that allows a client to Bail-Out/leave the contract with no penalties. If the interest rate drops below the initial crediting rate by 1.00% or to 3.50% whichever is greater for years 2-5 and below the initial crediting rate by 2.00% or to 3.50% whichever is greater in year 6.

Surrender is 6 years 7,7,7,6,5,3 NO MVA. Other features include a return of premium guarantee at any time, nursing home/terminal illness waivers and a persistency bonus of 1% in year 7 and 0.25% for years 8 and beyond. Commission is 3.75% (0-80) 1.85% (81-85).

Currently the rate on the SRA 1 is (over \$100,000) 4.70% first year 3.70% base rate, (under \$100,000) 4.60% first year 3.60% base rate.

NEW CARRIER ADDED FSD is pleased to now be able to offer products from Ameritas Acacia Companies, AM Best A, S&P AA. Acacia has been very competitive in the lifetime SPIA marketplace.

NEW PRODUCT FROM AMERICAN GENERAL LIFE

Top rates with great commission from a top company. If you are looking for a large bonus product with future year guarantees and a good commission the Horizon Plus from American General is the choice.

Consider: 1st year rate 9.30%, 2 – 6 year rate 3.30%, Commission 6%. 9 year surrender 9,8,7,6,5,4,3,2,0, Minimum 2% guarantee.

THANKS FOR THE REFERRALS I wish to thank our many producers who have taken advantage of our referral program. FSD has paid out thousands of dollars to producers who have referred new agents to us. Due to the great success of this program we will continue it through at least the end of the year. Refer an agent – They will thank you and we will pay you.