



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

December

Quality ♦ Integrity ♦ Expertise

2005

NO SURRENDER ANNUITY

Short term is back - A tax deferred flexible premium fixed annuity with no surrender charges and a current rate of 3.50%!

This product is perfect for clients sitting at low interest rates just waiting for rates to rise. 1035 Exchange or Rollover Qualified Assets without a surrender charge.

- ♦ Flexible Premium
- ♦ No Surrender or withdrawal charges
- ♦ All or part of accumulation value available at any time!
- ♦ \$100,000 minimum deposit per producer!

Not available in AR,CT, DC, DE, ME, MD, MA,NH, NJ, NY, PA, RI,VT,WV

Rate can go up but never drop below the 2.00% - See page 2 for details!

5.00% Bonus Indexed Annuity

Equity Indexed Annuities - FREE Client Presentation CD
5.00% Bonus - 4 Crediting Methods To Choose From

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



10 Year Surrender Term - **Full Death Benefit** - 10% Free Withdrawals - Waivers
A+ (Superior) Rating from A.M. Best - Past History Illustrations Available

8.50% commission to age 80

9.45% First Year with a 6.00% commission

AIG has a 6.00% bonus annuity with a 6 year guaranteed rate of 4.45%. The catch is the 9 year surrender period. After the 6th year the rate could increase but, never be less than 2%. A worse case of 3.60% over the 9 years, but could do better than 4.45% depending on renewal rates. 10% free withdrawal is available. A fair rate with a good commission, just what some agents have been asking for. Call for details and licensing information. Commission bonus of 0.25% on cases \$250,000 and up! (0-75)

Jeff Affronti

FSD FINANCIAL SERVICES • 5530 Corbin Avenue • Suite 333 • Tarzana, CA 91356

www.fsdfinancial.com • (800) 373-9697 • (818) 881-6970 • Fax (818) 881-6973

Unique

Products

UNIQUE PRODUCTS AND PRODUCT FEATURES

TOP-PERFORMING PRODUCTS

- > Top-tier UL, WL, and term
- > Strong WL dividend performance
- > Industry-leading annuity rates

LIFE PRODUCT FEATURES

- > Innovative, no-cost rider allowing your client to accelerate the policy death benefit due to chronic illness.¹
- > Additional 1% on top of policy face amount paid to charity of policyowner's choice at no cost!²

ANNUITY PRODUCT FEATURES

- > 20% annual free partial withdrawals on annuity products!³

CASH ACCUMULATOR III⁴

Current Rate:

3.5%

No surrender charges—call for more info!

WHOLE LIFE INSURANCE (IRR)*

Female, Age 35, Best Class NS, \$250K Face Amount

Beneficial Life	Mass Mutual	New York Life
Century WL	Whole Life	Whole Life
5.23%	5.20%	4.74%

Male, Age 55, Standard Class NS, \$250K Face Amount

Beneficial Life	Guardian	New York Life	Mass Mutual
Century WL	WL 100	Whole Life	Whole Life
4.10%	4.08%	3.95%	3.59%

*Based on illustrated cash values and dividends at age 100.

UNIVERSAL LIFE INSURANCE (minimum annual premium to endow at age 100)

Male, Age 45, Best Class NS, \$250K Face Amount

Beneficial Life	Travelers	Lincoln Benefit	Principal
Guar. Comp.	MVP	Legacy Secure	UL Protector
\$1,991	\$2,138	\$2,356	\$2,714

UNIQUE COMPENSATION AND BENEFITS

- ✓ **FULL** benefits package:
 - Health, dental, vision
 - Disability and life
 - 401(k)
 - FICA match
 - Educational allowance
- ✓ Immediate vesting
- ✓ Performance bonuses
- ✓ Persistency bonuses
- ✓ Deferred compensation plan
- ✓ Great first-year commission potential

All Beneficial fixed annuity and life insurance products referenced in this ad are issued by Beneficial Life Insurance Company, 36 S. State Street, Salt Lake City, Utah 84136. These products are not available in all states.

¹ Our Accelerated Benefit for Chronic Illness Rider (form no. ABCI-04-1) allows the policyowner to apply for the immediate payment of a discounted amount in lieu of all or a portion of the policy death benefit when the insured is certified as chronically ill. There is no cost for the rider and no restrictions on the use of the funds. Available on most permanent life insurance contracts.

² Our no-cost Charitable Giving Benefit (form no. E-CHARIT) allows for a minimum of \$500 up to a maximum of \$10,000 to be paid to any qualified charity of policyowner's choosing. Available on most permanent life insurance contracts.

³ Available on Advantage 7 & 11 (form no. 9-601-03), and Guaranteed Choice 7 (form no. 9-903-03) annuity series.

⁴ Form no. 9-572-40



**BENEFICIAL
FINANCIAL GROUP**

36 South State Street, Salt Lake City, UT 84136

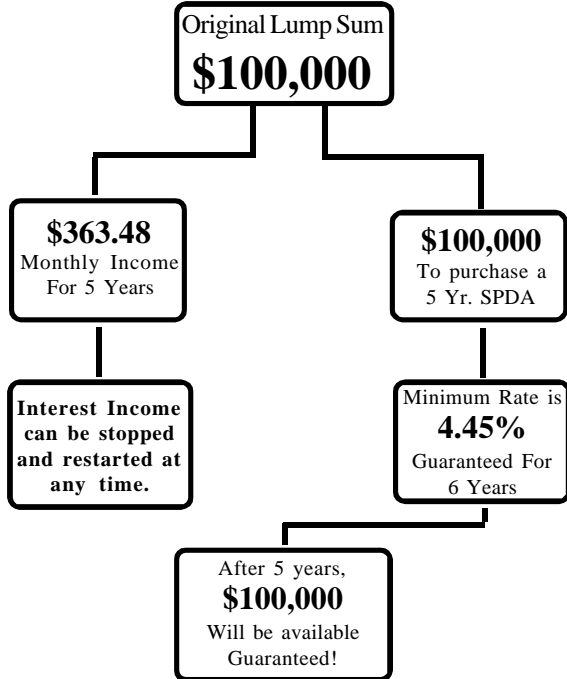


FSD FINANCIAL SERVICES

5530 Corbin Ave. #333
Tarzana, CA 91356

Quality ♦ Integrity ♦ Expertise

5 Years Just Strip The Interest



Not Available In All States

Fixed interest rates by term

**3.50% No
Surrender**

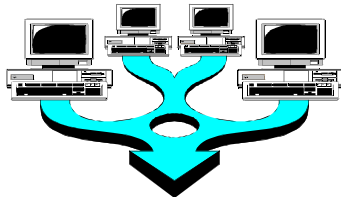
**3.90% For
4 Years**

**4.25% For
5 Years**

**4.45% For
6 Years**

(See enclosed spreadsheets for details)

On-line Since 1995!



www.fsdfinancial.com

Agent Appointments/Rates/Sales Ideas
Commission/Product Brochures/Quotes
800-373-9697

A+ Rated Company

4.25%

Guaranteed For 5 Years

5 Year Surrender: 8%, 7%, 6%, 5%, 4%, 0 %
\$10,000 Minimum / Ages 0-95 / MVA

Commission 4.25%* (0-80)

* 4.00% Base with a 0.25% Bonus for December

IMMEDIATE ANNUITIES

Join FSD and receive our
exclusive 7 company income
comparison spreadsheet.

**A++, AA+ company with a
4.00% Commission!**

We Are The Annuity General Agent
For The Independent Broker

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Agents love the FSD website Get Licensing, Client
Brochures, Request Quotes, Contest Information,
Current Rates & Commissions, Order Professional
Sales Kits, 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.

The most current rates can be downloaded at our website.

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