

# Fixed Annuity Rate Update

FSD FINANCIAL Wholesale Annuity Services - **800-373-9697**

**December 2008**

[www.fsdfinancial.com](http://www.fsdfinancial.com)

[www.SPIAquote.com](http://www.SPIAquote.com)

**In This Update:**

- **4.50% 1 Year Walk Away - Very Limited Time**
- **5.00% 3 Year Walk Away- Very Limited Time**
- Immediate Annuity Sample Quotes
- **Simple Index Annuity**
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## Fixed Deferred Annuity Rates 12/04/2008

Term	Guaranteed Interest Rate	Surrender %	Commission	Details
1 Year	4.50% For 1 Year	5, 0%	0.50% (0-80) / 0.40% (81-90)	
2 Year	3.31% For 2 Years	8.5%, 7.5% 30 Day Free exit	1.00% (0-75) / 0.50% (76-85)	
3 Year	5.00% For 3 Years	8,7,6,0% - 30 day exit (MVA)	2.00% (0-80) / 1.00% (81-95)	
4 Year	4.58% For 4 Years	8.5%,7.5%,6.5%,5.5% 30 day exit/MVA	1.50% (0-75) / 1.00% (75-85)	
5 Year	4.85% For 5 Years	8%,8%,8%,7%,6%,5% 30 day exit / MVA	4.00% (0-79) / 2.00% (80-85)	
5 Year	5.00% For 5 Years 6.60% Year 1 - 4.60% Yrs 2-6	8,8,8,8,8% - 30 day exit / MVA	2.50% (0-80) / 1.87% (81-85) / 1.25% (86-90)	
5 Year	5.25% For 5 Years	10,9,8,7,6% - 30 day exit / MVA	4.00% (0-80) / 3.00 (81-85)	
6 Year	5.40% For 6 Years	8%,8%,8%,7%,6%,5% 30 day exit / MVA	2.00% (0-80) / 1.00% (81-85)	
7 Year	5.60% For 7 Years	8.5%,7.5%,6.5%,5.5%, 4.5%, 3.5%,2.5% 30 day exit / MVA	2.50% (0-75) / 1.00% (76-85)	
8 Year	5.73% For 8 Years	8.5%,7.5%,6.5%,5.5%,4.5%, 3.5%,2.5%- 30 day exit / MVA	2.50% (0-75) / 1.00% (76-85)	
9 Year	5.77% For 9 Years	8.5%,7.5%,6.5%,5.5%,4.5%, 3.5%,2.5%- 30 day exit / MVA	2.50% (0-75) / 1.00% (76-85)	
10 Year	5.81% For 10 Years	8.5%,7.5%,6.5%,5.5%,4.5%, 3.5%,2.5%- 30 day exit / MVA	2.50% (0-75) / 1.00% (76-85)	

For More Products Check Our: **Deferred Annuity Guide December 2008** or  
**Log onto FSD-Fixed-Annuity-Agent-Login for all the latest insurance company rate sheets:**  
 Current company rate sheets

## Fixed Indexed Annuity - Top Picks

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

Annual Reset Annual Lock-in	CAP	Bail-Out Floor Cap
Annual Point To Point With Cap	<b>8.25%</b> (\$100,000)	<b>6.25%</b>
100% Participation Rate	<b>7.75%</b> (\$15,000 - \$99,999)	<b>5.75%</b>
<b>Fixed Rate:</b>	<b>3.00%</b>	

**That bail-out is higher than many starting caps!!  
Your clients will understand this one too!**

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

**5.50% Commission** (0-80)  
**(Click Here For More Details)**

Check out our Fixed Index Annuity Quick Reference Spreadsheet  
Indexed Annuity Guide December 2008 - [Spreadsheet](#)  
for a pdf spreadsheet with rates and commissions!

## Immediate Annuities: @ SPIAquote.com **\*\*3.00% COMMISSION\*\* A Rated**

**Lifetime Income SPIA With 100% Money Back Guarantee Refund Death Benefit.**  
Income begins 1 month after deposit.

Gender / Age	Monthly Income	Annual Percentage Return P&I	Tax Free Portion
Male 60	\$672.46	8.07%	50% Tax Exclusion
Male 65	\$726.46	8.72%	54% Tax Exclusion
Male 70	\$791.86	9.50%	58% Tax Exclusion
Male 75	\$886.07	10.63%	63% Tax Exclusion
Male 80	\$970.72	11.65%	68% Tax Exclusion
Male 85	\$1,095.02	13.14%	74% Tax Exclusion
Gender / Age	Monthly Income	Annual Percentage Return P&I	Tax Free Portion
Female 60	\$641.67	7.70%	52% Tax Exclusion
Female 65	\$687.69	8.25%	57% Tax Exclusion
Female 70	\$745.93	8.95%	62% Tax Exclusion
Female 75	\$836.69	10.04%	66% Tax Exclusion
Female 80	\$925.21	11.10%	71% Tax Exclusion
Female 85	\$1,060.22	12.72%	76% Tax Exclusion

Commission is 3.00% on the above SPIA's - A By A.M. Best  
Based on \$100,000 - Life With Cash Refund - Non Premium Tax State

Payment will remain the same for LIFE! - 12/4/2008 Rates (Look for new rates around 1/1/2009)

**The Only Products That Guarantee Your Client Will NEVER Outlive Their Money**

**[Request a SPIA Quote Now](#)**

[MGA/ IMO Contracts Available](#)  
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**For More Information On Any Of These Fixed Annuities [EMAIL](#) or Call 800-373-9697**

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