

Fixed Annuity Rate Update

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

December 01,
2009

www.fsdfinancial.com
www.SPIAquote.com

In This Update:

- **4.00% - 7 Year Walk Away - 4.00% Commission**
- **3.95% For 5 Years - 2.00% Commission**
- **Immediate Annuity Sample Quotes - 3.75% Commission**
- **Life Insurance Commission**

December 01, 2009 Rate Spreadsheets:

[Deferred Annuity Guide](#) - PDF - 6 Pages

- **What's New**

Liberty Bankers - 8.75% Year 1
with a **3.50% Base Rate**

3.00% Minimum Guarantee Floor /

6.25% Commission:

3.40% Min. Guarantee over 9 yrs. if
drops to 3% in year 2-9

4.07% over 9 years if stays at

3.50% base rate.

- **What's Hot!**

- **Standard** - 6 Year surrender - 3.50% for 6 Years
- **Genworth** - 6 Year surrender with bail out - 3.50% for 3 yrs.
- **Minnesota Life** - 9 Year surrender - 4.00% for 9 Years
- **Illinois Mutual** - 6 Year Surrender - 3.15% for 6 Years
- **Liberty Bankers** - 1 Year surrender -1.75% 1 Year Rate
- **Liberty Bankers** - 5 Year surrender -3.95% for 5 Years
- **Liberty Bankers** - 4.00% for 7 Years - 4.00% Commission
- **American General** - 3.70% for 7 Years - 4.00% Commission

[Indexed Annuity Guide](#) - PDF - 6 Pages

Ask about our bonus commission on our Indexed Annuity line before you submit your next case!! 0.25% - 1.00% bonuses Available.

- **What's New**

- **Great American - Safe Return - 6.50% Commission**
6.50% Cap with a **6.00% Bail out cap**
Guaranteed Return Of Principal

- **What's Hot!**

- **Life Of The Southwest** - Debit Card accessible withdrawals
- **7.50% Income Riders** - From RBC - [Click for brochure](#)
- Fixed annuity with 8.50% street level comp, in 46 states
- Enhanced death benefit built right into this annuity
- **AMERICAN NATIONAL - Value Lock 10 - 4.00% Bonus**
100% Participation - NO CAP - 10 Year surrender -
10.00% Commission

What is the strongest guarantee in a Fixed Annuity?

It is the Minimum Guarantee! We still have agents with clients that have products with a 4.00% minimum guarantee. Most of those clients are out of the surrender charge period and renewing annually at 4.00%. The 4.00%'s are long gone but we still have several 3.00% minimum guarantee products and high first year and base rates. Most believe

rates are going to go up, if they do that is great. However, if rates continue down at least you can guarantee your client a 3.00% annual floor rate, that beats most if not all CD rates of today. Our 3.00% minimum products have terms for 4-10 years and first year rates as high as 8.75%. Hurry, the companies are lowering these minimum guarantees or dropping the products all together.

Feel free to contact us for specific product information. 800-373-9697

Presidential Just Dropped Minimum Guarantee to 2.00% on 11/11/2009

LIFE INSURANCE - Now Open To Independent Agents

Our Captive Life Insurance Commitments Are Over, you the agent benefit.

North American / Forester / Penn Mutual / Liberty Bankers / Lincoln Financial / Life Of The Southwest
 Presidential Life / Illinois Mutual / West Coast Life / Old Mutual / Genworth Financial
 American National / American General

Incredible Commissions

Call us today or [click here for more details](#)

Multi-Year Fixed Deferred Annuity Rates 12/01/2009

Term	Guaranteed Interest Rate	Company	Commission	Details
No Surrender	1.00%	Liberty Bankers	0.50% (0-80) / 0.40% (81-90)	Click Here
1 Year	1.75% For 1 Year	Liberty Bankers	0.50% (0-80) / 0.40% (81-90)	Click Here
3 Year	2.75% For 3 Years	Liberty Bankers	2.00% (0-80) / 1.00% (81-95)	Click Here
4 Year	3.00% For 4 Years	Presidential Life	2.00% (0-80) / 1.00% (81-85) / 0.67% (86-90)	Click Here
5 Year	3.15% For 5 Years	Minnesota Life	3.50% (0-80) / 1.50% (81-85) / 0.50% (86-90)	Click Here
5 Year	3.20% For 5 Years	Illinois Mutual	3.15% (0-80)	Click Here
5 Year	3.95% For 5 Years	Liberty Bankers	2.00% (0-80)	Click Here
6 Year	3.50% For 3 Years (250K+) 3.40% For 3 Years (100K - 250K) 3.25% For 3 Years (under 100K)	Genworth BAIL-OUT and NO MVA	3.00% (0-76) / 1.95% (76-80) / 1.05% (81-85)	Click Here
6 Year	3.75% For 3 Years 3.00% Minimum Guarantee	RBC	2.00% (0-75) / 1.25% (76-80) / 0.50% (81-85)	Click Here
6 Year	3.50% For 6 Years (100K+) 3.40% For 6 Years (under 100K)	The Standard	2.00% (0-80) / 1.00% (81-85) / 0.77% (86-90)	Click Here
7 Year				Click Here

	5.00% Year 1 (\$500,000+) 4.00% Year 1 (Under 500K) 3.00% Minimum Guarantee	Penn Mutual (A+ RATED)	4.50% (0-80) / 2.00% (81-85)	
7 Year	3.70% For First 7 Years	American General	4.00% (0-80) / 3.00% (81-85)	Click Here
7 Year	4.00% For 7 Years	Liberty Bankers	4.00% (0-80) / 2.00% (81-85)	Click Here
9 Year	4.00% For 9 Years	Minnesota Life	3.50% (0-80) / 1.50% (81-85) / 0.50% (86-90)	Click Here
9 Year	8.75% Year 1 3.50% Base Rate 3.00% Minimum Guarantee	Liberty Bankers	6.25% (0-70) / 4.50% (71-79)	Click Here
10 Year	4.00% For 10 Years	American General	4.00% (0-80) / 3.00% (80-85)	Click Here
10 Year	3.70% For 10 Years	Illinois Mutual	5.00% (0-80)	Click Here

Log onto [FSD-Fixed-Annuity-Agent-Login](#) for all the latest insurance company rate sheets:

Sales Ideas In PDF

Past Months:

Genworth - [CDs vs Fixed Annuities \(pdf\)](#)
 Genworth - [Cash Flow Diversification \(pdf\)](#)
 Genworth - [Tax Advantaged Income \(pdf\)](#)
 Genworth - [Prospecting for 401K / IRA rollovers \(pdf\)](#)
 Genworth - [Targeting Boomers 48068 \(pdf\)](#)
 Penn Mutual - [Life Insurance Competitive Edge \(pdf\)](#)

SPIA to Fund Life Insurance

"Would I like to decrease the taxes I pay each year?" If your answer is "YES," look at your most recent Form 1040.

Millions of Americans are paying taxes each year on interest income that they are not using. An annuity can be an ideal solution for those of us who want to lower our current income tax liability and don't anticipate needing or using the interest generated in the near future, for instance, in the next five years. Each individual's personal financial situation and goals are different; be sure to consult your trusted financial professional.

[1040's Provide a Wealth of Information 1040 Worksheet for American General - \(PDF\)](#)

Immediate Annuities From SPIAQuote.com

Excellent article from The New York Times on positioning SPIA(s) that you may find useful:

<http://www.nytimes.com/2009/10/11/business/economy/11stra.html>

Here are the Highlights:

- **When markets began to tumble 2 years ago, retirees faced the very real prospect of running out of money**
- **Academic researchers have long seen SPIA(s) as a solution**

- **Case Example: 65 year old woman retires with \$100k in her retirement portfolio**

- Expected to live 20 more years according to Social Security Administration

- Could receive \$578/mo for 20 years invested in Treasuries based on early Oct yields

- Would have NO money left after 20 years, but a 1 in 3 chance she'd live 5 or more years

- **SPIA solves the longevity issue by guaranteeing a higher return until death**
- May get a higher income from a riskier portfolio of stocks, etc, but still no lifetime income guarantee
- Especially, if we have down years similar to 2008

SPIA(s) are the rare case where academic researchers have a more positive view of a product than most investors, so there's a great opportunity to educate clients on the benefits of a SPIA.

Look to Genworth's SL Income Provider for: Income you cannot outlive with flexibility from our Commutation & Income Advance features (see brochure).

Immediate Annuities: @ SPIAquote.com

3.75% COMMISSION

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	\$557.38 (B+)	6.68%	57% Tax Exclusion
Male 65	\$602.88 (B+)	7.23%	62% Tax Exclusion
Male 70	\$661.00 (B+)	7.93%	67% Tax Exclusion
Male 75	\$737.80 (B+)	8.85%	74% Tax Exclusion
Male 80	\$837.13 (B+)	10.04%	77% Tax Exclusion
Male 85	\$965.40 (B+)	11.58%	80% Tax Exclusion
Gender / Age	Monthly Income / Rating	Annual Percentage Return P&I	Tax Free Portion
Female 60	\$530.15 (B+)	6.36%	60% Tax Exclusion
Female 65	\$569.51 (B+)	6.83%	64% Tax Exclusion
Female 70	\$621.60 (B+)	7.46%	70% Tax

			Exclusion
Female 75	\$691.71 (B+)	8.30%	74% Tax Exclusion
Female 80	\$787.78 (B+)	9.45%	77% Tax Exclusion
Female 85	\$913.24 (B+)	10.96%	85% Tax Exclusion
Period Certain Yrs	Monthly Income	Per \$1,000 Deposit	Tax Free Portion
5 Year Certain	\$1,741.00 (B-)	\$17.41	95% Tax Exclusion
10 Year Certain	\$998.00 (B-)	\$9.98	85% Tax Exclusion
15 Year Certain	\$724.00 (B-)	\$7.24	76% Tax Exclusion
20 Year Certain	\$590.00 (B-)	\$5.90	68% Tax Exclusion

Commission is 3.75% on all the above Life SPIA's and 3.25% on Period Certain SPIA's- B+ Rated By A.M. Best

Based on \$100,000 - Life With Installment Refund - Non Premium Tax State

Payment will remain the same for LIFE! - 11/01/2009 Rates (Look for new rates around 12/15/2009)

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

[Request a SPIA Quote Now](#)

DID YOU KNOW SPIAs OFFER?

- **Deferred starts up to 30 years.**
- **Cost of living adjustments (1% - 6%) compounded annually**
- **Cash Refunds a lump sum death benefit**
- **Installment Refund of unused premium at death**
- **Commutability**
- **Single and Joint Life**
- **Issue Ages to 95**
- **Guarantee Payout Periods from 3 to 50 years**
- **Payouts may be Monthly, Quarterly, Semi-Annual or Annual**
- **Direct Deposit into Checking or Savings account**
- **Structured and balloon payments**
- **Can be used to fund life insurance and long term care**
- **Business buy-outs**

For More Information On Any Of These Fixed Annuities [EMAIL](#) or Call 800-373-9697

FSD FINANCIAL SERVICES
5530 Corbin Ave. Suite 333 - Tarzana, CA 91356
Quality Integrity Expertise
www.fsdfinancial.com - 800-373-9697
Over 37 Years

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