



The

# FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

February

Quality ♦ Integrity ♦ Expertise

2005

**P**olicy **Renewals:** Stay ahead of the carriers. Most carriers today are being overly aggressive in their conservation programs. Many clients have been renewed by not taking a proactive stance. The companies have notified the client of this window period but, in many cases, didn't notify the agents. By the time the agent finds out it is too late the client is locked in at a very low rate. This is unfair to the agent, client and FSD – the only winner is the carrier who issued a low rate with partial commissions and reinstates a new surrender schedule.

Jefferson Pilot, for example, has a 30-day window, which starts 30 days prior to the end of term (most carriers are 30 days after). Many clients have been put into contracts they didn't want because they failed to respond to the renewal letters. Don't let this happen to you.

Know the contractual provision for renewal. Companies typically won't make exceptions.

**Conseco EIA – 13% Commission.** Looking for a high commission on an EIA? One that doesn't have to be annuitized? Check out the Conseco Eagle Classic 500. Conseco Highlights \*3 consecutive quarters of growth. \*Double Rating upgrade from A.M.Best. \* 30 Billion in Assets. Conseco is on an uptick and worth a look. I bet they drop the comp. when they get an "A" rating back.

## Multi-Year Lock-In

**3.10% For  
3 Years**

**3.40% For  
4 Years**

**3.75% For  
5 Years**

**4.20% For  
6 Years**

### BONUS PRODUCT

**9.30% Year 1**

**3.30% Years 2-6**

**6.00% Commission (0-75)**

A+ Rated / 9 year surrender / rate resets up or down annually after 6th year but can never drop below 2%

(See enclosed spreadsheets for details)

## SELLING LIFE INSURANCE

### TOP LEVEL COMMISSION CONTRACTS

Call FSD - Nobody Has Higher Levels  
Compare Our Payouts / Place Your Business

### TRY US ON

AMERICAN GENERAL (special high level)

JEFFERSON PILOT FINANCIAL

FIDELITY & GUARANTY

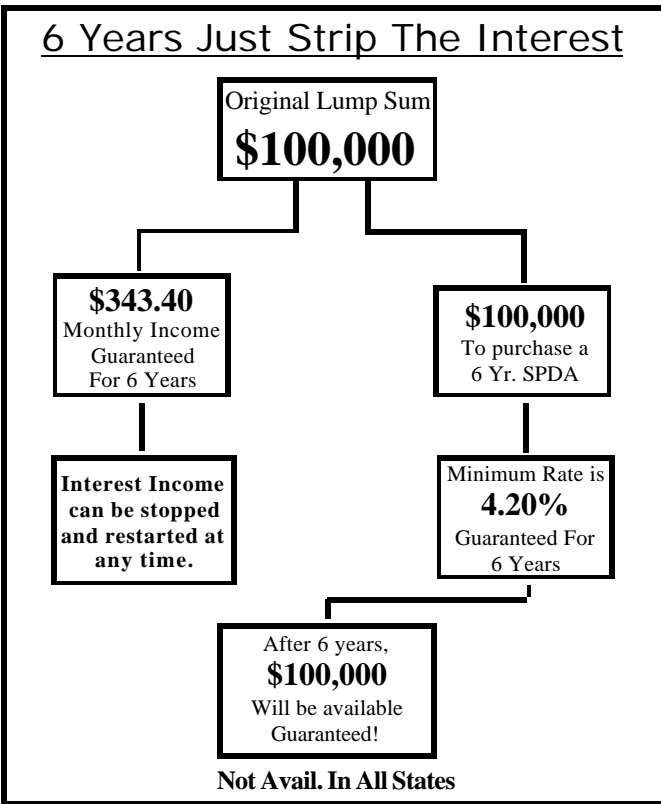
### In this month's issue:

- Annuity Review sales ideas, product comparisons
- **Rates & Commissions** SPDA & EIA!
- NEW 11% CAP INCOME INDEX!
- SPIA - 78 Million People In Need
- POLICY RENEWALS - KEEP YOUR CLIENTS
- Split Annuity - Just Strip The Interest
- Multi-Year Guarantees - 3 - 10 Years



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 Quality ♦ Integrity ♦ Expertise

**6 Years Just Strip The Interest**



**NEW Equity Indexed Annuity**  
**For Clients Who Will Need**  
**A GUARANTEED INCOME**

**100% Participation - 11.00% Cap**  
**No Averaging - No Spreads**  
**7.00% COMMISSION (0-76)**  
**1.50% Additional Commission At Annuitization!**  
 Does NOT Have to be annuitized but cap will recalculate at 6%

**Free Product CD and Sales Web-Site**  
**With Appointment To ING USA**

We will also provide product training, supply all client materials and all administrative follow-up.

**SPIA** Single Premium Immediate Annuity  
**78 Million Baby Boomers will need income**  
**Only A SPIA will GUARANTEE it Forever!**

**INDEPENDENT ANNUITY AGENTS**

Let FSD help you become an annuity experts. Our appointed agents get intense product training, access to the industry's top carriers and highest level commission contracts. Plus after you sign up the client our back office does all the follow-up for you. This saves our agent a tremendous amount of time and energy. Fixed Annuities offers GUARANTEES, let us show you how these guarantees can offer your clients security in their retirement years.

Jeff Affronti

**We Are The Annuity General Agent**  
**For The Independent Broker**

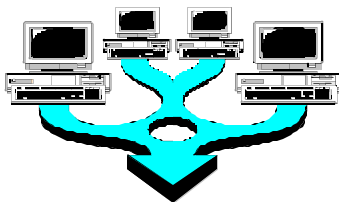
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