

FSD FINANCIAL SERVICES - 800-373-9697
Fixed Annuity Rate Update

February 12th, 2008
www.fsdfinancial.com

Fixed Deferred Annuity Rates - Click on rate for more information.

#1	CREDITING RATES EFFECTIVE FEBRUARY 1, 2008			
		\$15,000	\$100,000	Commission
	FGA 5	5.00% For 5 Years	5.10% For 5 Years	1.00% (0-80) - 0.50% (81-85) (More Details)
	FGA 6	5.05% For 6 Years	5.15% For 6 Years	2.00% (0-80) - 1.00% (81-85) (More Details)
<p>\$150.00 Visa Gift card for agents who write \$100,000 of premium in February Based on deposits of \$100,000 + (Under \$100K minus 0.10%) Rated A by A.M. Best Company / Rated AA- By Standard & Poor's</p> <p>The Standard is having a rate special on the FGA this month to stimulate business in an uncertain economy. The current interest rate environment will probably only allow us to hold these great rates through February, so take this opportunity to guarantee your clients a 5- or 6-year rate in a falling interest rate market.</p> <p>*Issue to Age 90 *60-Day Rate Lock *Additional Premium in First 90 Days *No Automatic Surrender Reset</p>				

#2	CREDITING RATES EFFECTIVE FEBRUARY 11, 2008			
		\$15,000	\$75,000	Commission
	Guaranteed Choice10	4.75% For 10 Years	4.85% Over 10 Years 5.75% Year 1 / 4.75% Years 2 - 10	5.00% (0-80) (More Details)
	Guaranteed Choice7	4.30% For 10 Years	4.44% Over 7 Years 5.30% Year 1 / 4.30% Years 2 - 7	4.00% Commission (0-80) (More Details)
<ul style="list-style-type: none"> •Penalty free withdrawals available after 1st 30 days •10% accumulation value available after 1st year •Nursing Home provision available in most states not MA or PA. •Owner Driven death benefit of full account value. 				

#3	CREDITING RATES EFFECTIVE FEBRUARY 1, 2008			
		\$3,000 Minimum Deposit	Minimum Guarantee	Commission
	SPDA II A++ Rated	4.70% Guaranteed For 5 Years	Floating rate Years 6 & 7 can not be less than 3.00% Current base rate is 4.20%	4.00% (0-79) 2.00% (80-85) (More Details)
<p>(4.21% is the guaranteed minimum yield over 7 years if rate is dropped to 3.00% floor in years 6 and 7!!)</p> <ul style="list-style-type: none"> • 10% of account value available immediately. 1 time annually! • MONEYBACK GUARANTEE no less than contribution at anytime! 				

#4	OTHER TOP RATES - CLICK RATE FOR DETAILS		
	4.00% For 1 Year 1 Year Walk-Away Details	4.25% For 3 Years 3 Year Walk-Away Details	Deferred Annuity Guide
	Deferred Annuity Guide Spreadsheet		

Fixed Indexed Annuity Rates - Click on rate for more information.

#1

Learn how your clients can earn a guaranteed 8.00% roll-up EVERY year during our Guaranteed Income Advantage Special!

[CLICK HERE FOR CLIENT APPROVED PDF](#)

North American Guaranteed Income Advantage Rider.

The **Guarantee Income Advantage**SM is an optional rider is issued on form LR434A or appropriate state variation by North American Company for Life and Health Insurance, West Des Moines, IA. This rider may not be available in all states. For applications received in the home office between 2/4/08 - 4/15/08, the Bonus Credit percentage, which is applied to the Guaranteed Payment Balance each year a withdrawal is not taken, has been increased from 4% to 8% and the annual rider cost will now be 0.30%. This cost is higher than what is shown in the Guaranteed Income Advantage brochure. You must submit a new disclosure form 12094Z PRT 02-08.

#2

A SIMPLE INDEX - 7 Year Term Guaranteed Index

100% Participation Rate

8.50% Cap (\$100,000 +) (**Bail-out floor cap 6.50% cap**)

8.00% Cap (\$15,000 - \$99,999) (**Bail-out cap 6.00% cap**)

5.50% Commission (0-80) ([Details](#))

#3

North American Life

10.00% Premium Bonus 8.50% Commission - [Details](#)

5.00% Premium Bonus 8.50% Commission - [Details](#)

#4

Check out some our Fixed Indexed Annuities

[Click Here](#) for a pdf spreadsheet with rates and commissions!

Immediate Annuities: @ SPIAquote.com

****4.00% COMMISSION****

Monthly Lifetime Income With 100% Money Back Guarantee Refund Death Benefit.

Male 60 = **7.09%** - (P&I) 57% Tax Free
 Male 65 = **7.65%** - (P&I) 60% Tax Free
 Male 70 = **8.32%** - (P&I) 64% Tax Free
 Male 75 = **9.18%** - (P&I) 70% Tax Free
 Male 80 = **10.26%** - (P&I) 74% Tax Free
 Male 85 = **11.48%** - (P&I) 80% Tax Free
 Male 90 = **13.11%** - (P&I) 84% Tax Free

Female 65 = **6.81%** - (P&I) 56% Tax Free
 Female 65 = **7.32%** - (P&I) 61% Tax Free
 Female 70 = **7.97%** - (P&I) 67% Tax Free
 Female 75 = **8.81%** - (P&I) 74% Tax Free
 Female 80 = **9.94%** - (P&I) 77% Tax Free
 Female 85 = **11.26%** - (P&I) 82% Tax Free
 Female 90 = **12.96%** - (P&I) 85% Tax Free

Commission is 4.00% on the above SPIA's - A++ By A.M. Best
 Based on \$100,000 - Life With Installment Refund - Non Premium Tax State

The Only Products That Guarantee Your Client Will NEVER Outlive Their Money
[Request a SPIA Now](#)

[MGA/ IMO Contracts Available](#)
[Top Commission for MGA and Producer](#)

Jeff Affronti - Vice President
FSD FINANCIAL SERVICES
 5530 Corbin Ave. Suite 333 - Tarzana, CA 91356

Quality Integrity Expertise
 For Over 37 Years - 800-373-9697

This email is intended to help insurance agents selling fixed annuities by offering the best possible service and products for their clients. As a completely independent organization, we at FSD work with our agents on individual sales ideas for a specific client by combining our 37 plus years of fixed annuity experience with the agents knowledge of the clients situation. This combination will fit the client with just the right fixed annuity and make the agent's sale much easier and everyone is happy!

Why are you receiving this email - At some point you signed up for a password on our web-site.

If you are unhappy receiving this email call 800-373-9697. No kidding, we will answer or [click here for on-line removal form.](#)