

Fixed Annuity Rate UpdateFSD FINANCIAL - Wholesale Annuity Services - **800-373-9697****February 3, 2009**

www.fsdfinancial.com

www.SPIAquote.com

In This Update:

- **5.40% - 9 Years - 3.50% Commission**
- **5.10% - 7 Year Walk Away - 4.00% Commission**
- **Immediate Annuity Sample Quotes - 3.00% Commission**
- **4.80% For 5 Years - A++ - 4% Commission - See below for details**

Fixed Deferred Annuity Rates 2/10/2009

Term	Guaranteed Interest Rate	Surrender %	Commission	Details
No Surrender	2.00%	NONE	0.25% annually (paid monthly @ 0.02%)	Click Here
1 Year	3.25% For 1 Year	5, 0%	0.50% (0-80) / 0.40% (81-90)	Click Here
2 Year	2.76% For 2 Years	8.5%, 7.5% 30 Day Free exit	1.00% (0-75) / 0.50% (76-85)	Click Here
3 Year	4.05% For 3 Years	8,7,6,0% - 30 day exit (MVA)	2.00% (0-80) / 1.00% (81-95)	Click Here
4 Year	4.40% For 4 Years	7,6,5,4,0%	2.00% (0-80) / 1.00% (81-85) / 0.67% (86-90)	Click Here
5 Year	4.35% For 5 Years	8,8,8,7,6% 30 day exit / MVA	4.00% (0-79) / 2.00% (80-85)	Click Here
5 Year	4.74% For 5 Years 6.35% Year 1 - 4.35% Yrs 2-5	8,8,8,8,8% - 30 day exit / MVA	2.50% (0-80) / 1.87% (81-85) / 1.25% (86-90)	Click Here
5 Year	5.05% For 5 Years	8.1%, 7.3%, 6.4%, 5.5, 4.5%, 0% +/- MVA 1st 5 Yrs	2.00% (0-80) / 0.40 (81-90)	Click Here
6 Year	4.50% For 6 Years	6,6,6,6,5,4,% - 30 day exit / MVA	3.50% (0-80)	Click Here
6 Year	5.00% For 6 Years	8,8,8,7,6,5% - 30 day exit / MVA	2.50% (0-79) / 0.50% (80-85)	Click Here
7 Year	5.10% For 7 Years	0-55: 12,11,10,8,6,5,4,0% 56+: 8,7,6,5,4,5,3,5,2,5,0% / +/- MVA 1st 7 Yrs	4.00% (0-80) / 2.00% (81-85)	Click Here
8 Year	5.00% For 8 Years	9,8,7,6,5,4,3,2,- 30 day exit / MVA	4.50% (0-80)	Click Here
9 Year	5.40% For 9 Years	9%,9%,8%,7%,6%,5%,4%,3%,2%,0%, 30 day exit / MVA	3.50% (0-80)	Click Here
10 Year	5.05% For 10 Years	9, 8, 7, 6, 5, 4, 3, 2, 1, 0.5 / MVA	5.00% (0-80)	Click Here

4.00% Commission - A++ RATED**4.80% For 5 Years****7 year Surrender 7,7,7,6,5,4,3,0%**

Floating rate Years 6 & 7 can not be less than 3.00%

Base rate is 4.05%

(4.28% is the guaranteed minimum yield over 7 years if rate is dropped to 3.00% floor in years 6 and 7!)**MONEY BACK GUARANTEE** no less than contribution at anytime!

[More Details](#)

For Info On These Products Check Our: [Deferred Annuity Guide February 2008](#) or

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

Current company rate sheets

<p>American National</p> <p>AIG American General</p> <p>Aviva / Aviva New York</p> <p>Annuity Investors</p> <p>Beneficial Financial Group - Ben Life</p> <p>Conseco Annuity</p> <p>FORETHOUGHT</p> <p>Great American Life</p> <p>Illinois Mutual</p> <p>ING USA FIXEDEDESIGN Interest Rates</p> <p>Integrity Life / National Integrity New York</p>	<p>Lincoln National / Lincoln National New York</p> <p>Liberty Bankers</p> <p>Lincoln Benefit (Allstate)</p> <p>Life Of The Southwest</p> <p>Loyal American</p> <p>North American Life</p> <p>OLD MUTUAL -</p> <p>Presidential Life</p> <p>Standard Life</p> <p>West Coast Life</p>
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Check out our Fixed Index Annuity Quick Reference Spreadsheet
[Indexed Annuity Guide February 2008 - Spreadsheet](#)
 for a pdf spreadsheet with rates and commissions!

RE: The Worker, Retiree and Employer Recovery Act of 2008

President Bush recently signed into law H.R. 7327, The Worker, Retiree, and Employer Recovery Act of 2008. This act is designed to help alleviate the financial burden facing retirees who have suffered significant losses in their retirement accounts. A key provision of this act is that it allows retirees to defer taking their Required Minimum Distribution (RMD) in 2009 without triggering a tax penalty. This relief applies to lifetime distributions for employees, IRA owners, and after-death distributions to beneficiaries.

We wanted to inform you that your clients will be receiving information regarding this important notice in the near future.

Important Items to Note:

If your clients are currently set up to receive an automatic distribution they will continue to receive their scheduled RMD unless they notify us that they would like it to be deferred for 2009. The information needed to elect this deferral will be included in the mailing your clients receive. If your clients are not currently receiving an automatic distribution, and they do not want to defer their RMD, they will be given instructions in the letter that will be mailed to them. In the case of an individual whose required beginning date is April 1, 2009 (for example the individual attained age 70 ½ in 2008), this law does not defer any 2008 distribution that is required in 2009.

We recommend that your clients contact their tax advisors for further clarification of The Worker, Retiree, and Employer Recovery Act of 2008.

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	\$648.39	7.78%	50% Tax Exclusion
Male 65	\$699.56	8.39%	55% Tax Exclusion
Male 70	\$763.64	9.16%	61% Tax Exclusion
Male 75	\$850.37	10.20%	67% Tax Exclusion
Male 80	\$955.87	11.47%	71% Tax Exclusion
Male 85	\$1,093.15	13.12%	82% Tax Exclusion
Gender / Age	Monthly Income	Annual Percentage Return P&I	Tax Free Portion
Female 60	\$622.34	7.47%	52% Tax Exclusion
Female 65	\$663.42	7.96%	58% Tax Exclusion
Female 70	\$723.84	8.69%	63% Tax Exclusion
Female 75	\$804.54	9.65%	69% Tax Exclusion
Female 80	\$915.00	10.98%	73% Tax Exclusion
Female 85	\$1,058.35	12.70%	85% Tax Exclusion


Commission is 3.00% on the above SPIA's - A+ By A.M. Best

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

Payment will remain the same for LIFE! - 2/3/2009 Rates (Look for new rates around 3/3/2009)

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

[Request a SPIA Quote Now](#)




North American Company
for Life and Health Insurance

Date: December 4, 2008

To: North American Company Annuity Distributors and Producers

From: North American Company Annuity Service Center

SUBJECT: New lifetime income rider¹



A new GMWB rider that provides lifetime income from North American has arrived.

Income PaySM

Low Cost Guaranteed Income Rider

- 7.5% bonus credit to the GMWB Value² for first 10 years
 - opportunity to extend the bonus credit for an additional 10 years
 - receive a bonus credit in years when a withdrawal is not taken
 - if lifetime payments have not been elected
 - even when an RMD withdrawal is required
 - bonus credits apply only to the GMWB Value not the Accumulation Value
 - GMWB Value is not available for lump sum withdrawal or surrender but is used as the basis for determining the Lifetime Payment Amount
- Annual step-ups
- Low cost 0.50% based on rider value³
- Available on most fixed index annuities at issue ages 40 and above⁴
 - as of 12-1-08 also available on some traditional fixed annuities⁵
- Start and stop payments after age 50 as necessary

Case study: John

John decided that he would like to receive an annual income of at least \$11,000 during his retirement. He is currently 55 and plans to retire at age 65. In order to guarantee this annual payment, he decided to purchase a fixed annuity with the Income Pay guaranteed minimum withdrawal benefit rider from North American.

The initial premium of John's annuity will be \$100,000. John does not plan to withdraw any money from his annuity during the first 10 contract years thereby receiving the maximum bonus credits available under the rider. During the first 10 contract years, each year that John does not make a withdrawal from his annuity, his rider GMWB Value will automatically receive a 7.5% bonus credit.

After 10 years, John's GMWB Value has grown to \$206,103.15. He is now age 65 and ready to retire. At that time he can elect to begin receiving lifetime income payments of \$11,335.67 based on the 5.5% Lifetime Payment Percentage multiplied by his GMWB Value. John can continue to receive these payments annually for the rest of his life provided no more than \$11,335.67 is ever withdrawn annually.

For complete details call Marketing Support today.

800-373-9697



FOR AGENT/BROKER USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

The Income Pay is an optional rider issued on form AE513A or appropriate state variation by North American Company for Life and Health Insurance, West Des Moines, Iowa. This rider may not be available in all states. 1. Assumes no income payments in excess of the Lifetime Payment Amount are taken. 2. During the Bonus Credit Period the bonus credit is not available in years when a withdrawal is taken or once lifetime payments are elected. 3. GMWB Charge is guaranteed for first 10 contract years and may increase if second 10 year Bonus Credit Period is elected. The charge is guaranteed never to exceed 1.50%. If additional 10 year Bonus Credit Period is not elected the current rider charge will continue to be applied each contract anniversary. GMWB Cost is deducted from the Accumulation Value each contract anniversary. 4. Rider is available on North American fixed index annuities except the Classic series products and the NA Freedom ChoiceSM annuity with the 5% withdrawal option. 5. Rider is available on the North American DirectorSM and the North American Flex SeriesSM traditional fixed annuities.

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

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

FSD FINANCIAL SERVICES
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Quality Integrity Expertise
www.fsdfinancial.com - 800-373-9697
Over 37 Years

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