



The

# FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

January 15th

Quality ♦ Integrity ♦ Expertise

2007

## Happy New Year - Look At Fixed Annuities

### Deferred Annuities - Single Premium (SPDA)

By far the most interesting SPDA right now is the Beneficial Life Advantage 1. 5.03% average in its first 7 month and a 1 year walk away. This is the only fixed annuity our agents have found to seriously compete against short term products.

#### Another interesting SPDA is the Guaranteed Step-up Increasing Rate Annuity!

The rate increases each year guaranteed for the 5 year term. Currently, the rates for years 1-5 are 3.75%, 4.25%, 4.50%, 5.00%, and 6.00% in year 5! That is a 4.70% Yield, but in year 5 your client is earning 6.00% and that is what they will remember! FSD's pick for outstanding client oriented deferred annuities in 2007 is Beneficial Life.

### Indexed Annuities - They are FIXED annuities. (FIA)

Indexed Annuity maturing at the end of 2006 and the start of 2007 have been doing very well. **Over 9.00%**, most caps were maxed out and even some monthly cap options did very well, 10%+ range!

**This year** we still love the ING USA product line. ING USA has some of the best client marketing materials such as back modeling "historical" illustrations, CD presentations, brochures and on-line product information tours. The industry has responded to ING's new straight participation rate crediting method by introducing "copy-cat" type products. Some of these new products are "1 uping" the interest rates at ING to get some attention. This could be a win for the client at first, but we will have to see how the renewal rates come back in the future years. Currently the highest straight participation rate is 60%.

### Immediate Annuities - (SPIA)

#### GUARANTEED INCOME FOR LIFE - "MONEYBACK" PRINCIPAL PROTECTION

Below are SPIA quotes run on 01/10/2007 for Life With an Installment Refund!

#### Male age 60

\$602.12 Monthly For Life W/ Refund GUARANTEED

**7.22% P&I Annual Return**

#### Male age 65

\$660.58 Monthly For Life W/ Refund GUARANTEED

**7.93% P&I Annual Return**

#### Male age 70

\$718.72 Monthly For Life W/ Refund GUARANTEED

**8.62% P&I Annual Return**

#### Female age 60

\$568.87 Monthly For Life W/ Refund GUARANTEED

**6.83% P&I Annual Return**

#### Female age 65

\$619.89 Monthly For Life W/ Refund GUARANTEED

**7.44% P&I Annual Return**

#### Female age 70

\$671.34 Monthly For Life W/ Refund GUARANTEED

**8.07% P&I Annual Return**

*Jeff Affronti*

FSD FINANCIAL SERVICES • 5530 Corbin Avenue • Suite 333 • Tarzana, CA 91356

www.fsdfinancial.com • (800) 373-9697 • (818) 881-6970 • Fax (818) 881-6973

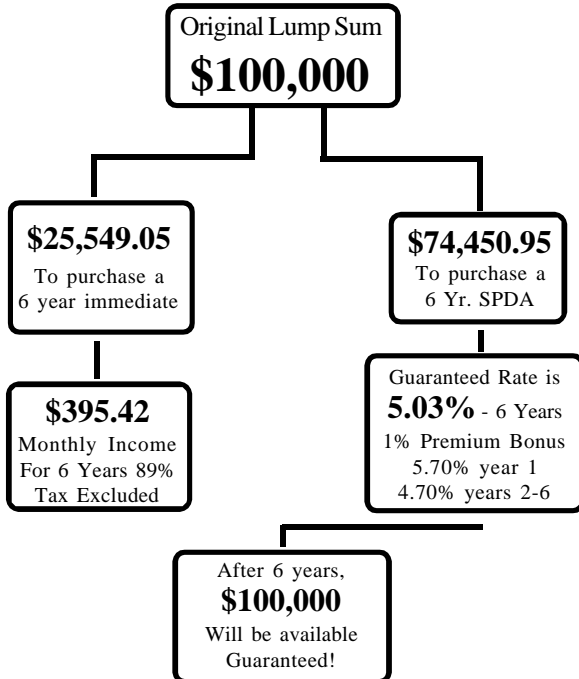


**FSD FINANCIAL SERVICES**

**5530 Corbin Ave. #333  
Tarzana, CA 91356**

**Quality ♦ Integrity ♦ Expertise**

### 6 Year Split Annuity



Not Available In All States

## **INDEPENDENT ANNUITY AGENTS CALL US 800-373-9697**

FSD assists agents in becoming fixed annuity experts. Our appointed agents get intense product training, access to the industry's top carriers and the highest possible level commission contracts, plus our back office does all the follow-up for you. This saves our agents a tremendous amount of time and energy. Fixed Annuities offer GUARANTEES, let us show you how these guarantees can offer your clients security in their retirement years. FSD has well over \$1,000,000,000 in quality independent agent annuity sales since 1996. Trust us to provide sales experience, service, and quality contracts!

**You will be glad you found us!**

## **4 YEAR INDEX ANNUITY**

**An easy to understand annual reset with**

**NO SPREAD - NO AVERAGING**

**9.00% Cap (\$100,000+)**

**8.00% Cap (\$15,000 - \$99,999)**

**3.00% Commission (0-79)**

**4 Year Walk Away**

**100% @ 3.00% Minimum Guarantee**

**Surrender: 9%, 9%, 8%, 7%, 0%**

We Are The Annuity General Agent  
For The Independent Broker

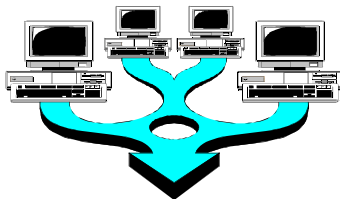
Open 24 Hours On The Web

**Agents love the FSD website Get Licensing, Client Brochures, Request Quotes, Contest Information, Current Rates & Commissions, Order Professional Sales Kits, Email Delivery, and much more!**

**[www.fsdfinancial.com](http://www.fsdfinancial.com)(Password = *service* (lower case))**

From Your One-Stop Annuity Shop:

**On-line Since 1995!**



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

**Agent Appointments/Rates/Sales Ideas  
Commissions/Product Brochures/Illustrations  
800-373-9697 - CA Lic# 0B67385**

Products not approved in all states.

Rates are subject to change at anytime.

The most current rates can be downloaded at our website.

AGENT USE ONLY - Not for distribution to general public.