



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

June / July

Quality ♦ Integrity ♦ Expertise

2004

Why FSD Fixed Annuity Marketing?

INDEPENDENCE: FSD Financial is 100% independent. We are a family run business all trained by a 35 year industry veteran who believes and teaches that quality, integrity and expertise are what business should be. FSD Financial is not owned or sponsored by any insurance company. Give us a call, see why agents consider us the best marketing group in the nation.

Why is this independence so important? FSD provides unbiased and expert advice to serve you and your client. We have noticed recently a trend toward punishing agents who do not continue writing business with a particular carrier. This is facilitated by owning a marketing group. Know your marketing group, ask them if they are independent or owned by any insurance company. Then ask yourself, "do they provide unbiased advice or are they more concerned about the insurer who owns them"? We believe, to get the most honest advice your marketing company should be independent and best serve you, the agent.

TRAINING EQUALS COMFORT: FSD's sales staff has expert knowledge of the fixed annuity marketplace. Our agents love the fact they only need one source for all their fixed annuity product needs. Agents simply call up to discuss the clients situations and we brainstorm to find the best fit for that particular client. Our agents do not need to follow the rates from 20 companies, that's our job and we do it best. Download the most current rates 24 hours a day at www.fsdfinancial.com. You can feel comfortable with the products you present your client.

LEAD PROGRAMS: We have been asked about providing leads. We found in speaking with many agents that lead programs offered by other marketing groups are worthless wastes of time. At FSD we pay CASH BONUSES and you can buy your own lead programs. Call us for details.

WANT A MARKETING LEVEL CONTRACT?: FSD is looking for some "mini-wholesalers" who have 5 or more subagents. A limited number of marketing level contracts are available. Pay your subagents full street level commission and earn an override on ever sale for yourself. Call Bob or Jeff for information.

NEED TRAINING?

**Most Agents Tell Us They Learned
More In A 1 Hour Phone Session
Than At Full Day Courses Costing
\$1,000.00 OR MORE!**

Get appointed and schedule an annuity training session with Bob!

ING USA FIXED ANNUITIES 2004 VIP CLUB TO DUBLIN, IRELAND

- \$2,000,000 Fixed Annuity Premium
- 5 Cases Required 1/1/2004 to 12/31/2004
- + FSD Financial will throw in a \$1,000.00 spending CASH!!

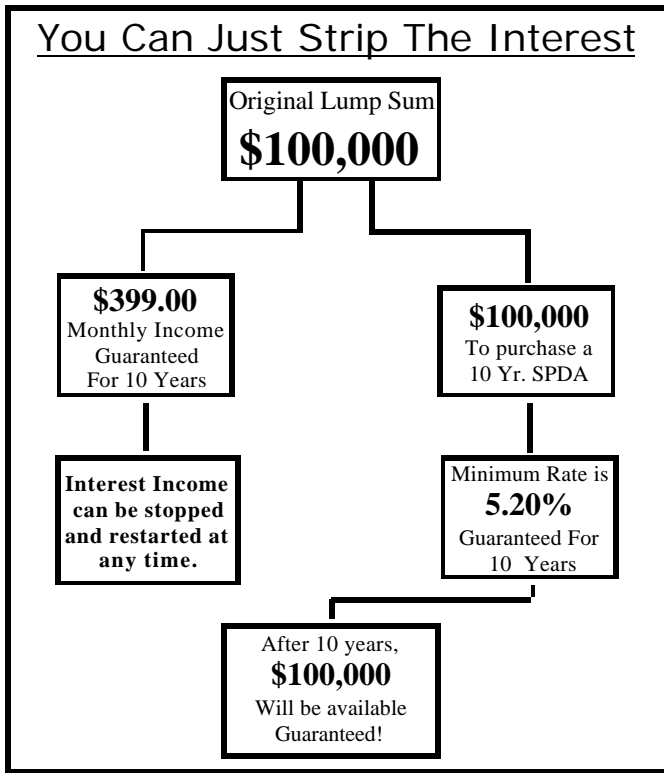
In this month's issue:

- Annuity Review sales ideas, product comparisons
- **Rates & Commissions** SPDA & EIA!
- NEW INCOME OUTCOME INDEXED ANNUITY
- SPIA Life & Money Back Refund
- Why FSD? INDEPENDENT TRAINING & BONUSES
- Split Annuity - Just Strip The Interest
- Multi-Year Guarantees - 3 - 10 Years

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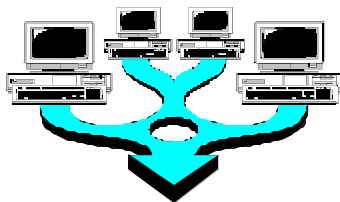
"SPIA QUOTES"

\$100,000 Monthly Life With Refund

Male 50 - \$538.65	Female 50 - \$524.80
Male 55 - \$563.43	Female 55 - \$545.93
Male 60 - \$596.35	Female 60 - \$574.31
Male 65 - \$639.94	Female 65 - \$612.86
Male 70 - \$697.49	Female 70 - \$665.53
Male 75 - \$772.07	Female 75 - \$738.21
Male 80 - \$869.77	Female 80 - \$836.59
Male 85 - \$991.25	Female 85 - \$965.11

Run Live SPIA Quotes On-Line Ask Us How!

On-line Since 1995!



www.fsdfinancial.com

Agent Appointments/Rates/Sales Ideas
 Commission/Product Brochures/Quotes
 800-373-9697

SELLING LIFE INSURANCE

TOP LEVEL COMMISSIONS CONTRACTS:

- Call FSD - Nobody Pays Better - Compare
- Our Payouts Before You Place Your Business

Multi-Year Lock-In
(See enclosed spreadsheets for details)

**3.92% For
3 Years**

**4.25% For
4 Years**

**4.40% For
6 Years**

**5.45% For
10 Years**

Ask about our Money Back Guarantee line of annuities!

**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 Sales Kits For Email Delivery, and much more!

www.fsdfinancial.com(Password = *service* (lower case))

From Your *One-Stop Annuity Shop*:

Products not approved in all states.

Rates are subject to change at anytime.

The most current rates can be downloaded at our website.

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