



The FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

June

Quality ♦ Integrity ♦ Expertise

2005

SPIA ENHANCEMENTS

Over the past few years the SPIA product has gone through some changes. As companies and agents realize the importance of lifetime income guarantees the SPIA product has been enhanced by most carriers. The most popular and important changes are listed below and are addressed in earlier issues of the FSD Journal:

Problem

Assets don't pass to heirs upon death.

Now a "premature" death will leave assets to the heirs, but most importantly you still get an income which can't be outlived.

Solution

With the money back guarantee or minimum period option, this is no longer true.

Problem

Being a fixed benefit, inflation will reduce my future buying power.

Think about it – a lifetime income with a guaranteed annual raise and a money back guarantee!

Solution

We can now offer payments that are guaranteed to increase by 3, 4 or 5% per year for as long as the annuitant lives.

Problem

The client isn't in perfect health.

By underwriting an annuitant we can get a much higher payout than standard.

Solution

We can submit health data and get an underwritten (rated) SPIA.

Trail Commission Options

Beginning on June 13, 2005, ING will offer trail commission to agents on most of our the FixedDesign annuities. Currently, all ING FIXEDDESIGN products pay full commissions up front, when the new contract is issued.

Two (2) trail commission options on the following products:

Secure Index / Selectra / Income Outcome / MarketSmart
MultiSet Plus (trails paid on ages 0-85 only) / MultiBuilder
Max Guarantee / FPA 9 (trails paid on ages 0-85 only)

For each contract sold, the agent will be able to choose from three commission payment options:

Option A: all up-front commissions, **Option B:** upfront with small trail commission, or **Option C:** smaller upfront with larger trail commission. Please call for exact commission numbers.

Want some intense SPIA information?

Bob Affronti - www.MrSPIA.com

INDEPENDENT ANNUITY AGENTS CALL US

Let FSD help you become an annuity expert. Our appointed agents get intense product training, access to the industry's top carriers and the highest 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 offers GUARANTEES, let us show you how these guarantees can offer your clients security in their retirement years.

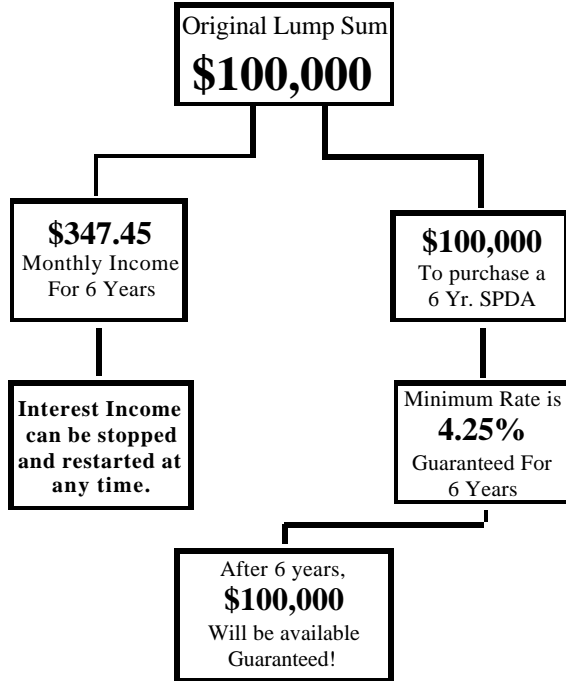
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6 Years Just Strip The Interest



Not Available In All States

Multi-Year Lock-In

**3.67% For
3 Years**

**3.70% For
4 Years**

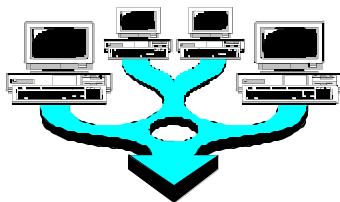
**3.90% For
5 Years**

**4.25% For
6 Years**

(See enclosed spreadsheets for details)

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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. 30 Billion in Assets. Conseco is on an uptick and worth a look.

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