

Fixed Annuity Rate Update - Agent Use ONLY
 FSD FINANCIAL - Wholesale Annuity Services - **800-373-9697** -
Call us for details!

June 16, 2010
 www.fsdfinancial.com
 www.SPIAquote.com

In This Update:

- **Age Of The SPIA - Bob Affronti "Mr. SPIA" has a new article! See Below for details!**
- [3.50% For 7 Years - 4.00% Commission](#)
- [3.60% For 5 Years - 2.00% Commission](#)
- [Treasury Yield Curve Rates - Compare July 2007 - May 2010](#)
- [Immediate Annuity Sample Quotes - 4.00% Commission](#)
- [Simple Issue Life Insurance Products and Commissions](#)

Deferred Annuities - See Below For More Details

What's New

- **Liberty Bankers - 8.25% Year 1** with a **3.00% Base Rate**
[3.00% Minimum Guarantee Floor / 6.25% Commission:](#)

What's Hot!

- **RBC - 6 Year surrender - 3.50% year 1-3 / 3.00% Minimum**
- **Genworth - 7 Year surrender with bail out - 3.85% for 7 yrs.**
- **Liberty Bankers - 1 Year surrender -1.50% 1 Year Rate**
- **Liberty Bankers - 5 Year surrender -3.60% for 5 Years**
- **Liberty Bankers - 3.50% for 7 Years - 4.00% Commission**

Indexed Annuities

Ask about our bonus commission on our Indexed Annuity line before you submit your next case!!
 0.25% - 1.00% bonuses Available.

What's New

- **Phoenix Life - 8.00% Income Rider Roll-Up 8.50% Commission - Details**
- **A+ Rated - VERY HIGH CAPS - Details**

What's Hot!

- **7.50% Income Riders - From RBC - Click for brochure**
 - Fixed annuity with 8.50% street level comp, in 46 states
 - Enhanced death benefit built right into this annuity
- **Life Of The Southwest - Debit Card accessible withdrawals**

LIFE INSURANCE - Now Open To Independent Agents

Our Captive Life Insurance Commitments Are Over, you the agent benefit.

North American / Penn Mutual / Liberty Bankers / Lincoln Financial / Life Of The Southwest
 Presidential Life / Illinois Mutual / West Coast Life / Old Mutual / Genworth Financial

American National / American General

Incredible CommissionsCall us today or [click here for more details](#)**Daily Treasury Yield Curve Rates**

Why fixed annuities are beating the CD's again!

Date	1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	20 Year	30 Year
11/06/00	NA%	6.42%	6.40%	6.16%	5.99%	5.93%	5.91%	5.96%	5.87%	6.12%	5.89%
07/13/07	4.72%	4.97%	5.05%	5.01%	4.94%	4.95%	5.01%	5.05%	5.11%	5.27%	5.19%
07/14/08	1.41%	1.52%	1.95%	2.23%	2.47%	2.79%	3.20%	3.49%	3.90%	4.52%	4.47%
11/28/08	0.02%	0.01%	0.44%	0.90%	1.00%	1.27%	1.93%	2.35%	2.93%	3.71%	3.45%
11/30/09	0.08%	0.06%	0.15%	0.27%	0.67%	1.12%	2.01%	2.69%	3.21%	4.07%	4.20%
01/29/10	0.02%	0.08%	0.15%	0.30%	0.82%	1.38%	2.34%	3.08%	3.63%	4.38%	4.51%
05/17/10	0.16%	0.16%	0.23%	0.36%	0.81%	1.30%	2.20%	2.90%	3.47%	4.17%	4.35%
06/01/10	0.13%	0.16%	0.23%	0.35%	0.78%	1.26%	2.09%	2.74%	3.29%	4.03%	4.19%

Information provided by **U.S Department of the Treasury website.****Multi-Year Fixed Deferred Annuity Rates 06/19/2010**

Term	Guaranteed Interest Rate	Company	Commission	Details
No Surrender	1.00%	Liberty Bankers	0.50% (0-80) / 0.40% (81-90)	Click Here
1 Year	1.50% For 1 Year	Liberty Bankers	0.50% (0-80) / 0.40% (81-90)	Click Here
3 Year	2.25% For 3 Years	Liberty Bankers	2.00% (0-80) / 1.00% (81-95)	Click Here
4 Year	2.85% For 4 Years	Presidential Life	2.00% (0-80) / 1.00% (81-85) / 0.67% (86-90)	Click Here
5 Year	3.75% For 5 Years	Liberty Bankers	2.00% (0-80)	Click Here
6 Year	3.50% For 3 Years 3.00% Minimum Guarantee	RBC	2.00% (0-75) / 1.25% (76-80) / 0.50% (81-85)	Click Here
6 Year	3.20% For 6 Years (100K+) 3.10% For 6 Years (under 100K)	The Standard	2.00% (0-80) / 1.00% (81-85) / 0.77% (86-90)	Click Here
6 Year	2.70% For 6 Years	American General	3.00% (0-80) / 3.00% (81-85)	Click Here
7 Year	3.85% For 7 Years (250K+) 3.75% For 7 Years (100K+) 3.60% For 7 Years (under 100K)	Genworth	2.75% (0-75) / 2.10% (76-80)	Click Here
7 Year	3.85% For 7 Years	Liberty Bankers	4.00% (0-80) / 2.00% (81-85)	Click Here
9 Year	3.60% For 9 Years	Minnesota Life	3.50% (0-80) / 1.50% (81-85) / 0.50% (86-90)	Click Here
9 Year	8.75% Year 1 3.50% Base Rate	Liberty Bankers	6.25% (0-70) / 4.50% (71-79)	Click Here

	3.00% Minimum Guarantee			
10 Year	3.10% For 10 Years	American General	4.00% (0-80) / 3.00% (80-85)	Click Here

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

Immediate Annuities From SPIAQuote.com

Bob Affronti "MR. SPIA" has a new article from April 2010 California Broker Magazine

"Age Of The SPIA"

"I wrote two previous articles for California Broker on SPIAs. The first, in 2001, was to correct agent's perceptions about the SPIA product. The second, in 2003, discussed methods using fixed annuities to provide income. The myths I tried to dispel nine years ago still exist in the agent community. I attribute this to lack of training in the SPIA area, but things are changing."

[PDF Of Article "Age Of The SPIA"](#)

[Link to 2001 Article](#)

[Link to 2003 Article](#)

Immediate Annuities: @ SPIAquote.com

****3.15% COMMISSION****

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	\$555.71 (A+)	6.67%	57% Tax Exclusion
Male 65	\$599.34 (A+)	7.19%	62% Tax Exclusion
Male 70	\$660.14 (A+)	7.92%	67% Tax Exclusion
Male 75	\$736.07 (A+)	8.83%	74% Tax Exclusion
Male 80	\$823.82 (A+)	9.89%	78% Tax Exclusion
Male 85	\$928.64 (A+)	11.14%	83% Tax Exclusion
Gender / Age	Monthly Income / Rating	Annual Percentage Return P&I	Tax Free Portion
Female 60	\$533.79 (A+)	6.40%	60% Tax Exclusion

Female 65	\$572.35 (A+)	6.87%	65% Tax Exclusion
Female 70	\$625.86 (A+)	7.51%	71% Tax Exclusion
Female 75	\$699.85 (A+)	8.40%	74% Tax Exclusion
Female 80	\$791.12 (A+)	9.49%	77% Tax Exclusion
Female 85	\$909.59(A+)	10.92%	85% Tax Exclusion
Period Certain Yrs	Monthly Income	Per \$1,000 Deposit	Tax Free Portion
5 Year Certain	\$1,709.75 (A+)	\$17.09	97% Tax Exclusion
10 Year Certain	\$960.66 (A+)	\$9.60	86% Tax Exclusion
15 Year Certain	\$727.62 (A+)	\$7.27	76% Tax Exclusion
20 Year Certain	\$547.76 (A+)	\$5.47	62% Tax Exclusion

Commission is 3.15% on all the above Life SPIA's and 3.00% on Period Certain SPIA's- A+ Rated By A.M. Best

Based on \$100,000 - Life With Installment Refund - Non Premium Tax State
Payment will remain the same for LIFE! - 06/01/2010 Rates (Look for new rates around 07/07/2010)

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

[Request a SPIA Quote Now](#)

DID YOU KNOW SPIAs OFFER?

- **Deferred starts up to 30 years.**
- **Cost of living adjustments (1% - 6%) compounded annually**
- **Cash Refunds a lump sum death benefit**
- **Installment Refund of unused premium at death**
- **Commutability**
- **Single and Joint Life**
- **Issue Ages to 95**
- **Guarantee Payout Periods from 3 to 50 years**
- **Payouts may be Monthly, Quarterly, Semi-Annual or Annual**
- **Direct Deposit into Checking or Savings account**
- **Structured and balloon payments**
- **Can be used to fund life insurance and long term care**
- **Business buy-outs**

For More Information On Any Of These Fixed Annuities [EMAIL](#) or

Call 800-373-9697

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

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