



INDEXED ANNUITY WITH GUARANTEES and USG sales

Annuity Agent Journal News - Archive

Fixed Annuity agent articles of FSD FINANCIAL SERVICES

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The FSD Fixed Annuity Journal And Interest Rate Review

A monthly guide for insurance agents reviewing fixed annuity product quality and performance.

March 2000

Annuity Review

A variety of sales ideas, product discussions/comparisons and miscellaneous thoughts.

Welcome Reliastar Life

We are pleased to add the annuity products from Reliastar Life to our group of carriers. Reliastar is rated (A+ Best, AA+ S&P).

Reliastar brings an excellent and simple to explain indexed annuity. The **EIA Series 1** is a non average annual reset product based on a calendar year, with a current participation rate of 60% with a 10% annual cap on earnings. Both participation rate and cap are GUARANTEED for the term. Reliastar also has very competitive immediate annuity rates and a good multi-year guarantee product the **MVA Annuity** :

- **7.50%** for 1st year
- **6%** for years 2-9
- **6%** Commission (to age 85)

Switzerland/Italy 2000

Reliastar has 2 great conventions coming up with what we believe to be very low qualification levels. (Until 2-29-2000)

- **\$400,000** - 4 days/ 3 nights Breckenridge, Co.
- **\$1,000,000** - 6 days/ 5 nights Switzerland & Italy.

Both levels are relatively low, but only \$1,000,000 for both Switzerland & Italy is a Great Deal.

USG Life & Annuity Raises Rates

Select Guarantee

- 5 years 6.55% (years 1-5)
- 6 years 6.75% (years 1-6)
- 8 years 11.00% (1st year)
6.00% (years 2-8)

Rate guarantee and surrender period match.

New Agent Bonus

Sell your first USG case and receive a cash bonus from FSD and a prize from USG. Cash bonus from **\$50 to \$250** based on premium. **Prizes** - Binoculars, Power Drill & MORE!

USG Power Contest

- \$250,000 Production - **1 prize**
- \$500,000 Production - **2 prizes**

Power Prizes - Sharp 27" TV, RCA 8mm camcorder, 3 nights Hyatt or Marriott, Gas Grill, Digital Camera & MORE! (Call for official rules)

HAVEN'T SOLD WITH USG LATELY

Check out their "**Cash Blast**" award program for new agents or agents who haven't written in 12 months.*

- Get \$100.00 for \$5,000-\$10,000 case.
- Get \$200.00 for \$10,001-\$50,000 case.
- Get \$500.00 for \$50,001 and up case.
- Applications must be in by June 31, 2000.
- Case must be applied by July 31, 2000.
- First Case ONLY!
- Call FSD for more information on this exciting offer.

INDEXED ANNUITY WITH GUARANTEES

Great American Life has two equity indexed annuities that GUARANTEE the participation rate will NEVER drop below 50%. The Equilink Choice and the Equilink Choice Plus. Both products are of the annual reset, monthly average design currently with an 80% participation rate (50% Minimum). The Equilink Choice is an 8 year product and pays a 7% commission and the Equilink Choice Plus is a 15 year product and pays a 10% Commission (higher in CA call for details).

LET'S LAUNCH AETNA CONTEST

To get things going, FSD Financial is running a Launch Aetna Annuities Contest -- The prizes are simple - CASH

- Get \$100.00 up to \$20,000 of premium
- Get \$200.00 \$20,001 of premium and up!

FSD Referral Program

We have rewarded our brokers in the past for referring other brokers to us. We pay cash to you each time your referral sells - Not Just On The First Case! They get great products & service - you get cash - that's a win-win!

NEW!! F&G Life Prosperity 2 Index

- 100% Participation (Guaranteed For Term)
- Biennial Reset (Every 2 Years) -
- Daily Average 3.50% Margin (Every 2 Years)
Max. Margin 5%
- No Cap

BLAST FAXES

If you would like to be notified of important rate changes or receive our spreadsheets by fax... [email us](#) with you name and fax number.

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