



The FSD Journal

A monthly guide for insurance agents

reviewing annuity product quality and performance

March

Quality ♦ Integrity ♦ Expertise

2003

In this months issue:

- Annuity Review sales ideas, product comparisons
- SPDA & EIA Rates & Commissions!
- What should be expected from a Marketing Organization!
- Benefits Of Being Appointed
- Get those CD clients more income.
- Preview to next month's FSD Journal.

Multi-Year Lock-in

3.66% FOR 3 YEARS

3.95% FOR 4 YEARS

4.60% FOR 5 YEARS

Complete Details On The Deferred Annuity Guide

Win A DVD Player MARCH BONUS SPECIAL

Sell The Bonus 555 Premium of \$100,000 - \$249,999 and win a DVD Player
Application dated 3/15/2003 - 4/15/2003 - Not valid with any other promotions or concessions

Hot Product

15% Interest Bonus
4.65% Minimum 10 Yr. Guarantee
UP TO 7.50% Commission
Call For Details Or Get Detailed
Information On-Line!

**Annual Income Paid Monthly On
\$100,000 Premium GUARANTEED For Life!**

8.58% GUARANTEED

Male age 65 \$8,578.92 Annually

9.74% GUARANTEED

Male age 70 \$9,737.04 Annually

11.44% GUARANTEED

Male age 75 \$11,438.76 Annually

7.71% GUARANTEED

Female age 65 \$7,711.44 Annually

8.65% GUARANTEED

Female age 70 \$8,647.56 Annually

10.09% GUARANTEED

Female age 75 \$10,089.72 Annually

9% RETURN GUARANTEED

How one agent turned his clients \$20,000 annual income into a \$90,000 annual income

I received a call from an agent who had a long time client living off CD income. The current CD rate offered to the client had dropped from 5.00% to 2.00%. The client (age 75) has \$1,000,000 and his income has been decreased from roughly \$50,000 to \$20,000. I illustrated an Immediate Life Annuity with a money back guarantee (cash refund) and the annual income was \$91,000. So the client will receive an additional \$71,000 in just one year. The client did not need so much income, so he began to reinvest some of the \$91,000 back into a flexible premium Equity Indexed Annuity on a monthly basis. The agent made two sales and the client very happy!

The *Annuity Review*

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

A Most every day I speak with agents who may work through more than one wholesaler. The most common complaint is the lack of availability of the senior personnel at these firms. This puts the agent in the position of having to learn about products on his own or try to figure out the correct forms necessary to complete the sale. Once the sale is made the processing work comes into play. If a 1035 exchange is involved, timing can be critical to make sure the rate is not lost. Additionally, if the paperwork goes to a home office incomplete or incorrect a long time delay may occur and a rate may expire.

A less common complaint yet, I feel a more important one is that many large wholesalers are not truly independent. They are owned by an insurance company. This fact is not readily disclosed and therefore the product offerings and recommendations are not without bias. If you find yourself inundated with information about one company's products from your wholesaler, you may ask if you are getting a true reading of the marketplace.

At FSD we believe our job is to deliver to our agents the best products available in the market from the best companies. We are truly independent. A family owned and run business. We offer unbiased recommendations, as an independent should.

At FSD we want to help our agents. We are happy to do the submission to the company. Many agents send the paperwork direct, but fax us copies so we can follow up on the status. We strive to make your job easier so you can be out in the market doing what you do best – SELL! Many of the other wholesalers believe their job is to recruit as many agents as possible. At FSD we believe our job is to make our contracted agents bigger producers. As president of FSD, I am always available to speak with agents. I look forward to it. Perhaps a new idea (or even an old one) comes out which leads to a new marketing thrust. Please feel free to call or e-mail FSD for any assistance you may need.

Another area FSD has tried to help is through our website www.fsdfinancial.com. At the site you will find current interest rates updated daily, request a sales kit, sales ideas, articles and other features to help our agents do their jobs better.

All the staff at FSD wants to help you become a bigger producer. Give us a call, we work for you.

INTEREST RATES/GETTING APPOINTED

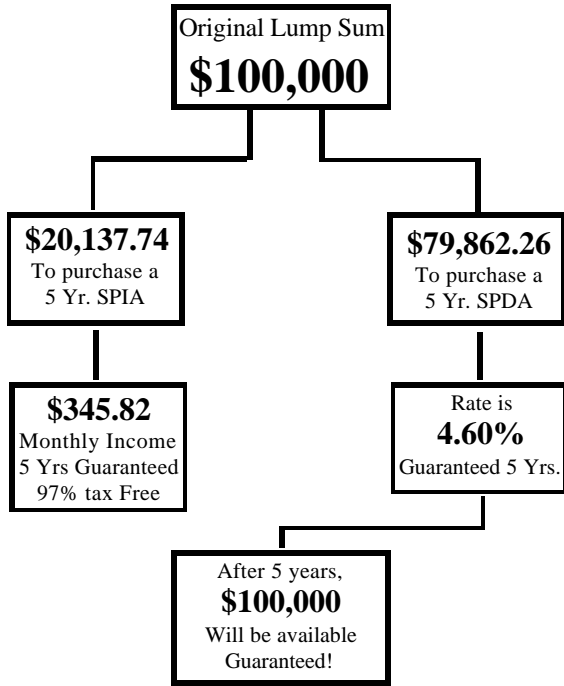
There is no doubt that the volatility in interest rates continues. We are constantly getting rate changes (almost always down) from our carriers. The website will be updated immediately. Please call FSD or check the web for the correct rates because they change quickly. Getting appointed will help you stay up to date with new product offerings, commission specials and enables faster policy and commission issuings. Check the back page of this Journal for appointment request.

Bob Affronti
President



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Split Annuity Illustration

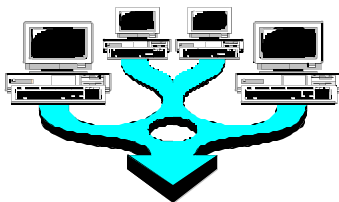


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Next Month in: The *FSD Journal*

EQUITY INDEXED ANNUITIES

Overview of the current (EIA) Marketplace.
 What crediting method - Cap or a Spread?

RETIREMENT READINESS

A study on the need for
 retirement education.

ANNUITIES AS COMMODITIES

Discussion of interest rates, commissions and
 how they play off each other.

RATES & TOP LEVEL COMMISSIONS

Deferred & Indexed Annuity Guides
 Top Level Producer/Agency Contracts

Great Site - Whats New On The Web

Agent love the FSD website! Get Brochures,
 Licensing, Contest Information, Current Rates &
 Commissions, Order Sales Kits, and much more!
www.fsdfinancial.com Your One-Stop Annuity Shop

From Your *One-Stop Annuity Shop*:



Products not approved in all states.
 Rates are subject to change at anytime.
 Most current rates can be downloaded at our website.
 AGENT USE ONLY - Not for distribution to general public.