



The FSD Journal

A monthly guide for insurance agents

reviewing annuity product quality and performance

March

Quality ♦ Integrity ♦ Expertise

2004

"A+ Rated Carrier"

9.10% 1st Year

3.10% Years 2-6
(4.10% Yield for the first 6 years)

6.00% Commission (For Ages 0-75)

Minimum Guarantee 2% - Surrender 9 Yrs: 9,8,7,6,5,4,3,2,0 Decrease Monthly

OR

7.10% 1st Year

3.10% Years 2-6
(3.76% Yield for the first 6 years)

9.00% Commission (For Ages 0-75)

Minimum Guarantee 2% - Surrender 9 Yrs: 9,8,7,6,5,4,3,2,0 Decrease Monthly

USG is now ING USA

All forms should now read ING USA application, transfer papers ect.

Irish Dreams
DUBLIN, IRELAND
2004 VIP CLUB

ING USA FIXED ANNUITIES

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

Equity Indexed Annuities (EIA's)

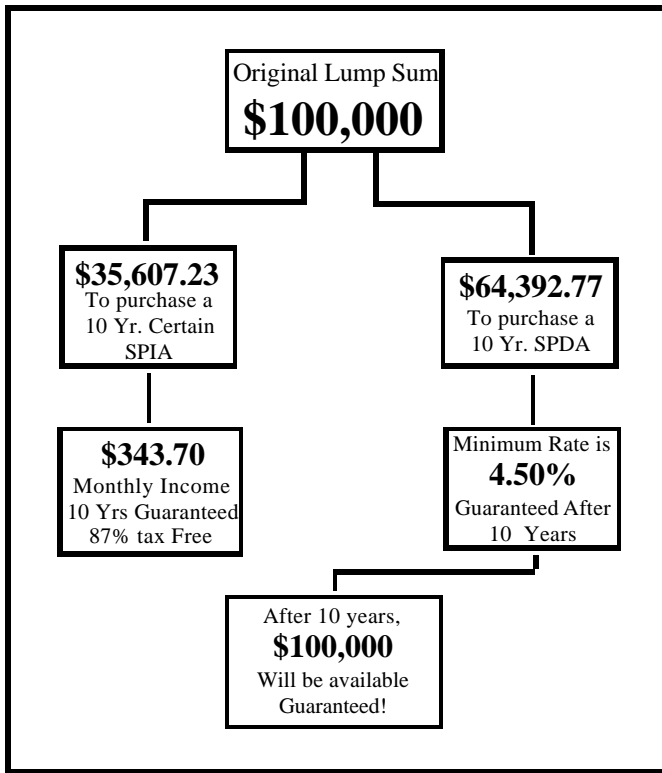
100% Participation Rate
Annual Reset To Lock-In Gains
3.00% on 100% Minimum Guarantee
5.00% Commission
7 Years Surrender

In this month's issue:

- Annuity Review sales ideas, product comparisons
- **Rates & Commissions** SPDA & EIA!
- Annuity Hot Product List
- SPIA Life & Money Back Cash Refund
- Equity Indexed 100% @ 3% Minimum
- A+ Rated With 6% First Year Bonus
- Split Annuity Illustration



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 Quality ♦ Integrity ♦ Expertise



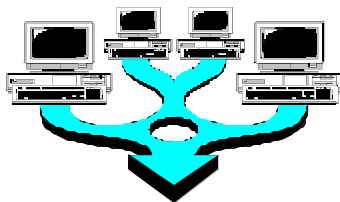
"SPIA QUOTES"

\$100,000 Monthly Life With Cash Refund

Male 50 - \$506.00	Female 50 - \$484.59
Male 55 - \$530.56	Female 55 - \$505.46
Male 60 - \$562.36	Female 60 - \$533.69
Male 65 - \$603.84	Female 65 - \$572.40
Male 70 - \$657.78	Female 70 - \$624.59
Male 75 - \$727.98	Female 75 - \$692.97
Male 80 - \$821.59	Female 80 - \$778.76
Male 85 - \$948.51	Female 85 - \$873.64

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

Next Month in: The *FSD Journal*

- **RATES & TOP LEVEL COMMISSIONS:**
- Deferred & Indexed Annuity Guides
- Top Level Producer/Agency Contracts

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

**3.00% For
3 Years**

**3.50% For
4 Years**

**4.10% For
6 Years**

**4.75% 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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