



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

March

Quality ♦ Integrity ♦ Expertise

2005

The Annuity Agents Web Site - 10 Year Makeover

www.fsdfinancial.com is 10 years old. A Fixed Annuity Web-Site created to assist independent annuity agents with training, sales support and resources to become annuity experts. The site has been completely redesigned for easier navigation and increased efficiency at agent log-in.

The newly designed **AGENT PAGE** includes the most up-to-date interest rates and commission spreadsheets, product brochures, company appointment/licensing, sales ideas, on-line quote requests and much more. A Web-Site for agents designed by an agent.

On The Rise - Rates, Commissions & Caps!

Several companies have raised their fixed rates during the month of February. Short term rates seem to be seeing the most increases with the 3 year up to 3.10% and the 4 year up to 3.50%.

ING USA has become a company focused on Equity Index Annuities(EIA). This fact is a great advantage to the agents selling ING EIA's since the products have been consistently competitive and are now getting even better. For example, the 7 year ING USA Secure Index is already one of the best selling EIA's with its 100% @ 3.00% absolute minimum guarantee. Now, the cap been raised to **7.25%** (deposits \$100,000+) and with a **5.00%** commission through age 75. This is the perfect product to show any buyers looking for better than fixed returns with NO RISK!

ING USA is also preparing for the future and the baby boomer income crisis. Their new 10 year Income Outcome EIA offers up to an **11% Cap***, no averaging, annual reset for clients who want income 10 or so years in the future. Just increased commission to **8.50%** (0-75).

* Includes a 5% Index Cap differential optionally available at end of surrender period for annuitization.

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• **FORMS ALERT - Effective 3/1/2005** •

• **ING USA Has A New Application** •

• **and Disclosure forms. No old forms after 4/30/05** •

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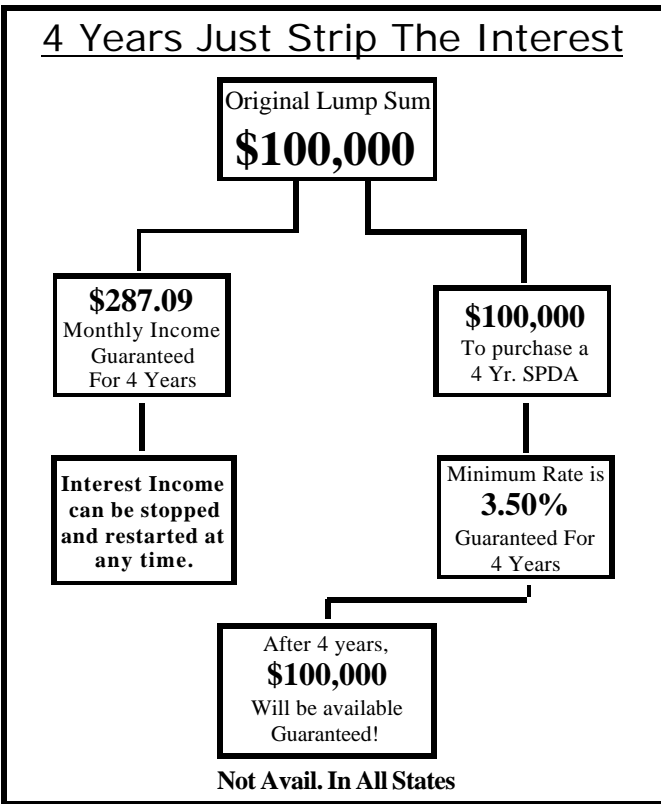
<i>Multi-Year Lock-In</i>	
3.10% For 3 Years	3.50% For 4 Years
3.75% For 5 Years	4.20% For 6 Years
(See enclosed spreadsheets for details)	

INDEPENDENT ANNUITY AGENTS
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. Jeff Affronti



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4 Years Just Strip The Interest



An Industry Awakening

SPIA Single Premium Immediate Annuity

Bob Affronti, President of FSD has been selling SPIAs for his entire career. Over the last seven years he has been pounding the insurance industries upper management about the undeniable need baby boomers will have for guaranteed retirement income.

78 Million Baby Boomers will need income. Only An SPIA will GUARANTEE it Forever!

The industry now seems to be waking up to this fact. Over the next several years the amount of time and advertising companies devote to SPIAs will increase dramatically. Do not miss out on this opportunity. Let FSD train you to become a retirement income specialist!

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We Are The Annuity General Agent
 For The Independent Broker

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