



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

March

Quality ♦ Integrity ♦ Expertise

2007

Long-Term Care Annuity

Long-Term Care Annuity is a traditional fixed annuity with a Long-Term Care Rider. Qualified owners use a portion of their annuity Account Value to pay monthly Long-Term Care Rider premium. If the owner needs long-term care, the annuity's Account Value helps provide long-term care benefits up to a daily maximum. After the client's Account Value is depleted, Great American Life will continue to pay additional benefits up to an amount that **matches or doubles the Account Value** on the first day of the benefit period. On the application, the client chooses the option used to determine the maximum daily benefit. There are four benefit options available for your client's needs. The Life Long-Term Care Annuity is an innovative product that can help your clients cover long-term care costs, protect their assets and provide a safety net for future healthcare needs. New Product - Limited issue. Call or email for brochures!

Using the 10% free withdrawal provision

Did you know you can use the free withdrawal provision within a fixed annuity contract to maximize your clients yield on existing qualified and sometimes non qualified annuities. Clients who are getting below market rates but are still in surrender period may be able to move 10% (or whatever the free withdrawal percentage is) to a higher yielding product through the free withdrawal provision. Let us show you how! Works best with accounts of \$50,000 or more.

Write IRA annuity business* March 12 - April 17 to earn great gifts, such as:
IF YOU SUBMIT NORTH AMERICAN APPLICATIONS... YOU WIN YOUR CHOICE OF...

- 5-9 IRA/Roth IRA App. - Apple 1GB iPod Shuffle and a \$15 iTunes Gift Card or \$100 Callaway Gift Card
- 10-14 IRA/Roth IRA Apps. - Philips DCP850 Portable DVD Player w/ iPod Docking or \$200 Callaway Card
- 15 or more IRA/Roth IRA Applications Nikon COOLPIX S7 or \$500 Callaway Gift Card

Excludes Cash Management Annuity premiums. \$2,000 case minimum. Production for the IRA Madness promotion will be based on applications received in the home office between 3/12/07 and 4/17/07 and premium received by 05/31/07. Prizes will be awarded within 8 weeks after the promotion ends. See enclosed rate sheet, page 2, or go to our website!

Immediate Annuities - (SPIA \$100,000 Deposit)

GUARANTEED INCOME FOR LIFE - "MONEYBACK" PRINCIPAL PROTECTION

Below are SPIA quotes run on 03/09/2007 for **Life With an Installment Refund!**

Male age 70

\$729.55 Monthly For Life W/ Refund GUARANTEED
8.75% P&I Annual Return

Male age 75

\$810.67 Monthly For Life W/ Refund GUARANTEED
9.73% P&I Annual Return

Male age 80

\$920.24 Monthly For Life W/ Refund GUARANTEED
11.04% P&I Annual Return

Female age 70

\$681.61 Monthly For Life W/ Refund GUARANTEED
8.18% P&I Annual Return

Female age 75

\$759.17 Monthly For Life W/ Refund GUARANTEED
9.11% P&I Annual Return

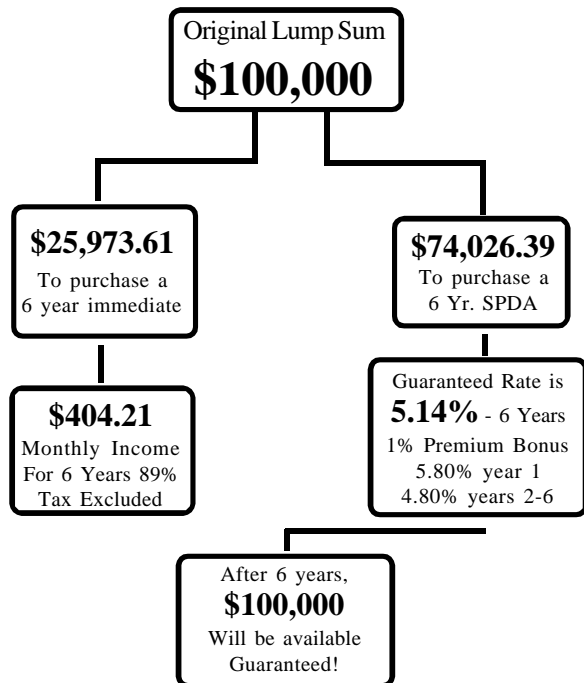
Female age 80

\$869.95 Monthly For Life W/ Refund GUARANTEED
10.44% P&I Annual Return



FSD FINANCIAL SERVICES
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6 Year Split Annuity



Not Available In All States

BOOMER ANNUITY

5.00% Premium Bonus
9.20% First Year Yield
4.00% Base Rate

\$10,000 non-qualified & \$2,000 qualified.
 One year rate guarantee!
 Annuitization Bonus 2%-5%.
 All surrender charges waived at death.
 Surrender Period: 10 Years: 15%, 14%,
 13%, 12%, 11%, 10%, 8%, 6%, 4%, 2%.
 Nursing Home Confinement Rider.
 Not In: AK, CT, DE, MN, MS, NY, OR, PA, UT, WA

A+ Carrier!

7.00% Commission (0-75)
Call Now For A Kit!

5 YEAR INDEX ANNUITY

An easy to understand annual reset with

NO SPREAD - NO AVERAGING

55% of the S&P 500

NO CAP / Annual Reset

4.50% Commission (0-80)

5 Year Walk Away

100% @ 2.00% Minimum Guarantee

Surrender: 9%, 8%, 7%, 6%, 5%, 0%

We Are The Annuity General Agent
For The Independent Broker

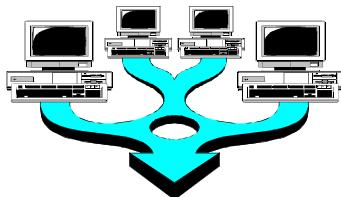
Open 24 Hours On The Web

Agents love the FSD website Get Licensing, Client Brochures, Request Quotes, Contest Information, Current Rates & Commissions, Order Professional Sales Kits, Email Delivery, and much more!

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