

Fixed Annuity Rate Update - UP!

FSD FINANCIAL Wholesale Annuity Services - 800-373-9697

March 1, 2008

www.fsdfinancial.com

www.SPIAquote.com

Fixed Deferred Annuity Rates - Click on rate for more information.

#1	CREDITING RATES EFFECTIVE MARCH 1, 2008 - (A By A.M. Best)			
		\$15,000	\$100,000	Commission
	FGA 5	5.00% For 5 Years	5.10% For 5 Years	1.00% (0-80) - 0.50% (81-85) (More Details)
	FGA 6	5.05% For 6 Years	5.15% For 6 Years	2.00% (0-80) - 1.00% (81-85) (More Details)
*Issue to Age 90 *60-Day Rate Lock *Additional Premium Allowed First 90 Days *No Automatic Surrender Reset				
#2	CREDITING RATES EFFECTIVE MARCH 3, 2008 - (A+ By A.M. Best)			
		\$15,000	\$75,000	Commission
	Guaranteed Choice10	5.00% For 10 Years	5.10% Over 10 Years 6.00% Year 1 / 5.00% Years 2 - 10	5.00% (0-80) (More Details)
	Guaranteed Choice7	4.65% For 7 Years	4.79% Over 7 Years 5.65% Year 1 / 4.65% Years 2 - 7	4.00% Commission (0-80) (More Details)
<ul style="list-style-type: none"> •Penalty free withdrawals available after 1st 30 days •10% accumulation value available after 1st year •Nursing Home provision available in most states not MA or PA. •Owner Driven death benefit of full account value. 				
#3	OTHER TOP RATES - CLICK RATE FOR DETAILS			
	4.00% For 1 Year 1 Year Walk-Away Details	4.25% For 3 Years 3 Year Walk-Away Details		
Deferred Annuity Guide March 2008 - Spreadsheet				

Fixed Indexed Annuity Rates - Click on rate for more information.

#1 NEW	Diversification and the ability to limit the negative impact of a single poorly-performing index.
	<p>A global index account with three indices representing the U.S., Europe and Japan that automatically gives the most weight to the index that performs the best each year ...a way of giving you 20/20 hindsight! Announcing.... AIG Global Bonus IndexSM Annuity</p> <ul style="list-style-type: none"> • 5% first year premium bonus • ten year walk-away • 10/10 compliant • guaranteed withdrawal value of 100% @ 3% less surrender charges • global index account with 20/20 hindsight favoring highest performing indices 50% credited to highest index

30% credited to 2nd highest index
20% credited to lowest index

- GMWB with no up-front cost (up to 7.50%)
- 7.00% street compensation

[Get the fact sheet here](#) / [Get Agent Appointment Here](#)

More Info: <http://web.aig.com/2008/aga6661/aga6661.html>

#2

10.25% Annual Point To Point Cap
Annual Reset / Annual Lock In
\$75,000 Deposit
6.50% Commission (0-80)
9 Year Walk Away

[Check out the full ING USA rate sheet here!](#)

#3

North American Life

12.50% Premium Bonus 8.50% Commission -
Ad Slick - [North American Full Rate Sheet](#)

#4

A CLIENT FRIENDLY SIMPLE INDEX

7 Year Term Guaranteed Index

100% Participation Rate

8.75% Cap (\$100,000 +) (Bail-out floor cap 6.75% cap)

8.25% Cap (\$15,000 - \$99,999) (Bail-out cap 6.25% cap)

5.50% Commission (0-80) ([Details](#))

#5

Check out some our Fixed Indexed Annuities

[Indexed Annuity Guide March 2008 - Spreadsheet](#)

for a pdf spreadsheet with rates and commissions!

Immediate Annuities: @ SPIAquote.com

****4.00% COMMISSION****

Monthly Lifetime Income With 100% Money Back Guarantee Refund Death Benefit.

Male 60 = **7.09%** - (P&I) 57% Tax Free
 Male 65 = **7.65%** - (P&I) 60% Tax Free
 Male 70 = **8.32%** - (P&I) 64% Tax Free
 Male 75 = **9.18%** - (P&I) 70% Tax Free
 Male 80 = **10.26%** - (P&I) 74% Tax Free
 Male 85 = **11.48%** - (P&I) 80% Tax Free
 Male 90 = **13.11%** - (P&I) 84% Tax Free

Female 65 = **6.81%** - (P&I) 56% Tax Free
 Female 65 = **7.32%** - (P&I) 61% Tax Free
 Female 70 = **7.97%** - (P&I) 67% Tax Free
 Female 75 = **8.81%** - (P&I) 74% Tax Free
 Female 80 = **9.94%** - (P&I) 77% Tax Free
 Female 85 = **11.26%** - (P&I) 82% Tax Free
 Female 90 = **12.96%** - (P&I) 85% Tax Free

Commission is 4.00% on the above SPIA's - A++ By A.M. Best
 Based on \$100,000 - Life With Installment Refund - Non Premium Tax State

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For Over 37 Years - 800-373-9697

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