



[Immediate Annuities](#) / [Deferred Annuities](#) / [Life Insurance](#) / [Indexed Annuities](#) / [Join FSD](#) / [About Us](#) / [Log-in](#)

The FSD Fixed Annuity Journal And Interest Rate Review
 A monthly guide for insurance agents reviewing fixed annuity product quality and performance.

May 2000

Equity Index Annuities (EIA)
SALES ARE UP, UP, UP!

The recent volatility in the equity markets has shown that stocks can also go down. Several years of a strong equity market led some people to forget the risk aspects of equity investing.

We at FSD are seeing more and more clients starting to ask themselves if they really need to risk their principal and recent gains in order to earn a good return. When clients become aware that they can participate in the growth of the equity markets without participating in the declines of these markets, they reevaluate their risk tolerance.

Ask Your Prospect - Would you be willing to give up perhaps a piece of S&P gains in order to protect all your principal? Many answer - yes!

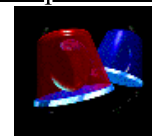
Most clients are still not aware that they can actually participate in only the up years, lock in gains and get a minimum tax deferred rate guaranteed to them.

- If you are not fully comfortable with EIA sales presentations, 22keypoints or catch phrases, call us at FSD. We will be happy to 22educate you so you can be part of the great product offering.
- Learn why you should not sell point to point or high water mark 22products.
- Learn which products provide the highest minimum interest 22guarantees.
- Learn how to sell EIA's.

AGENT REFERRAL PROGRAM

You love our products and services? Tell a friend. FSD has the best agent referral program in the industry. Other places give you a referral for the first case or for 6 months, maybe a year. Not FSD. We believe in long term relationships, that's why we pay you each time your referred agent sells a case. Do yourself and your fellow agents a favor - tell them to call FSD Financial - it pays! We have already paid out many thousands of dollars in referrals.

Compliance Box



Does your state require you to pre-appoint before selling or soliciting? If so, be aware that the carriers are tightening up in this area. Ask us for contracting early in the process so as to not hold up your commission.

FSD Welcomes Three New Annuity Carriers

FSD Welcomes American HeritageLife. (An Allstate Company) to our list of top carriers. AHL is rated A+ by A.M. Best and AA+ by S&P. (STRONG)! Currently AHL is offering a 6 year guarantee of 7.70%. This is the highest we've found. Commission is 1.5% (low but follows the recent trend of carriers).

FSD Welcomes Great American Life. Great American has two indexed annuities with strong minimum guarantees. (See page 2 for more details)

FSD Welcomes AETNA. We are also pleased to add Aetna to our carrier list. They promise to be very competitive in the SPIA area with a top payout to both client and agent. Call us for quotes and we'll test their promises!

Page 2

FSD Journal

May 2000

HAVEN'T SOLD WITH USG LATELY

Check out their "**Cash Blast**" award program for new agents or agents who haven't written an annuity in 12 months.*

Get \$100.00 for \$5,000-\$10,000 case.

Get \$200.00 for \$10,001-\$50,000 case.

Get \$500.00 for \$50,001 and up case.

Applications must be in by June 31, 2000.

Case must be applied by July 31, 2000.

First Case ONLY! Call FSD for more information on this exciting offer.

INDEXED ANNUITY WITH GUARANTEES

Great American Life has two equity indexed annuities that GUARANTEE the participation rate will NEVER drop below 50%. The Equilink Choice and the Equilink Choice Plus. Both products are of the annual reset, monthly average design currently with an 80% participation rate (50% Minimum). The Equilink Choice is an 8 year product and pays a 7% commission and the Equilink Choice Plus is a 15 year product and pays a 10% Commission (higher in CA call for details).

LET'S LAUNCH AETNA CONTEST

To get things going, FSD Financial is running a Launch Aetna Contest -- the prizes are simple - CASH

Get \$100.00 up to \$20,000 of premium
Get \$200.00 \$20,001 of premium and up!

Call Your Annuity Desk Toll Free
(800) 373-9697

Your *One-Stop* Annuity Shop

[Back to annuity journal page / HOME](#)

[Join FSD](#) and receive the FSD Annuity Journal For Free.

FSD FINANCIAL SERVICES

Your *One-Stop Annuity Shop!*

Toll Free (800) 373-9697

Still Family Owned & Operated. Designed For FSD Agent Use Only.