



The

# FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

May

Quality ♦ Integrity ♦ Expertise

2004

## High Commission Guaranteed Bonus Split Annuity

**\$100,000**

Deferred Side \$73,085.01  
Commission 6.00%

Guaranteed Interest Rate Is:

**9.35%** Year 1 - **3.35%** Years 2-6

Assume only 2.0% minimum years 7 - 9

Income Side \$26,914.99  
Commission 7.50%

\$258.00 Guaranteed Monthly Income For 9 Yrs.  
96% Tax Excluded

**After 9 years, \$100,000** Will Be Guaranteed Minimum Available To The Annuitant.

Many agents selling the split annuity concept have asked for higher commissions. Above is a design that will please both agent and client. Using the above illustration and substituting a 9.00% commission deferred product for the 6.00% commission product will produce an income of \$238.23 instead of the \$258.00 (same 7.50% income side commission). The highest possible income on a split annuity will produce \$342.00 monthly income, total commission would be 2.00% on the deferred side and 3.00% on the income side.

"A+ Rated Carrier"

**7.35% 1st Year**

**3.35% Years 2-6**  
(4.01% 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

## ING USA FIXED ANNUITIES 2004 VIP CLUB TO DUBLIN, IRELAND

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

### In this month's issue:

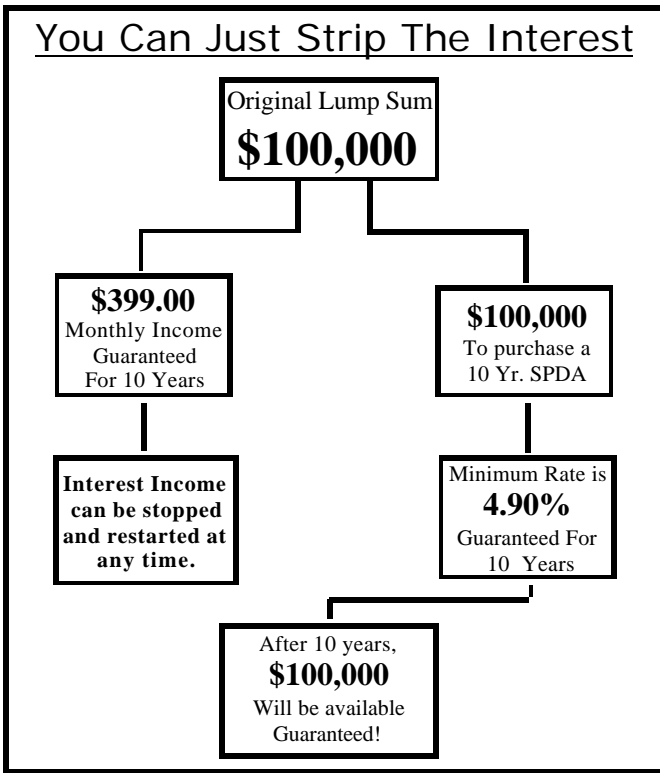
- Annuity Review sales ideas, product comparisons
- **Rates & Commissions** SPDA & EIA!
- CONSECO ANNUITY ASSURANCE COMPANY A familiar name and fresh opportunities.
- SPIA Life & Money Back Cash Refund
- NEW Equity Indexed Annuity! **12% CAP**
- High Commission Split Annuity

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 5530 Corbin Ave. #333  
 Tarzana, CA 91356  
 Quality ♦ Integrity ♦ Expertise

You Can Just Strip The Interest



"SPIA QUOTES"

\$100,000 Monthly Life With Cash Refund

Male 50 - \$520.67	Female 50 - \$499.07
Male 55 - \$545.14	Female 55 - \$519.73
Male 60 - \$577.06	Female 60 - \$547.77
Male 65 - \$618.85	Female 65 - \$586.59
Male 70 - \$673.47	Female 70 - \$639.21
Male 75 - \$745.02	Female 75 - \$708.70
Male 80 - \$840.85	Female 80 - \$796.63
Male 85 - \$972.22	Female 85 - \$895.33

**Run Live SPIA Quotes On-Line Ask Us How!**

**On-line Since 1995!**



[www.fsdfinancial.com](http://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)

**3.67% For  
3 Years**

**3.70% For  
4 Years**

**4.30% For  
6 Years**

**5.15% For  
10 Years**

Ask about our Money Back Guarantee line of annuities!

We Are The Annuity General Agent  
For The Independent Broker

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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!

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# The Annuity Review

A variety of sales ideas, product discussions/comparisons and miscellaneous thoughts

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CONSECO ANNUITY ASSURANCE COMPANY IS SEIZING THE MARKET'S OPPORTUNITIES HEAD-ON—BY BECOMING LEANER AND MORE FOCUSED THAN EVER. With the renewed profitability of Conseco, Inc., our parent company, and with the outstanding effort of agents like you, we expect to be a major influence as the market continues to evolve. From the products we sell to the incentives we offer, Conseco Annuity Assurance Company has plenty of reasons for optimism.

## A familiar name and fresh opportunities

To begin a new era, it often helps to get back to basics. So we've brought back a classic product. *The classic*, as we like to say.

The reintroduction of our **Eagle Classic® 500** has returned a great sales opportunity to the market. It presents the kind of combination that agents appreciate—straightforward sales and competitive commissions. No surprises, no hidden features...and no long explanations. No caps or margins either, for that matter. It's a chance to offer clients a product with locked-in gains linked to the S&P 500®. So your clients get the rewards of the stock market, without the risk.

In the meantime, our **American Eagle Series I** sets the standard for gains and protection that you can offer your clients. Many other financial products, from mutual funds to certificates of deposit, suffered during Wall Street's recent bear market. But the Eagle soared. Here's a fact about our proven expertise that you can share with your clients: Over a five-year period (September 30, 1998–September 30, 2003), policyholders enjoyed a total average return of 41.6% with the American Eagle Series I. As an equity-indexed annuity product, it participated in the index advances of 1998 and 1999, and it protected our customers' credited interest during the declines of 2001 and 2002—just as it was designed to do.

In fact, our entire annuity portfolio continues to offer excellent sales opportunities. We would be pleased to talk to you about our products, which *also* include Eagle Classic® Select, Hallmark Marquee® and Conseco TLC Annuity®. Look for our *new* equity-indexed product, Conseco Liberty®, later this year.

## **Commission bonuses...and other incentives**

Our products' strengths provide an excellent reason to do business with us. But they're not the *only* reasons. For example, we're offering a **1% commission bonus** for all new equity-indexed applications submitted on our Eagle Classic 500, Eagle Classic Select and American Eagle Series I.

We also have several contests that give you a chance to enjoy upcoming events and vacation opportunities:

- **Pebble Beach.** Our top 12 annuity agents will qualify to win our Spa, Sea and Tee Escape to Pebble Beach. Put your name atop the leaderboard, and you'll enjoy one of the world's foremost golf-and-vacation resorts August 29–September 1, 2004. (Minimum NAP qualification: \$500,000)
- **The Brickyard 400.** Our top four annuity agents (based on NAP issued April 2004–June 2004) will qualify to win a trip with a guest to NASCAR's Brickyard 400 in Indianapolis on August 8, 2004. (Minimum NAP qualification: \$225,000)
- **Discover St. Kitts 2005.** Our top annuity producers for 2004 will join Conseco's top health and life agents on the Caribbean island of St. Kitts. That's where we'll host the Conseco insurance companies' annual sales convention, May 14–19, 2005. With \$1 million NAP and 80% persistency, you can be part of this exclusive event.

Continued On Next Page

**Becoming your company of choice**

To succeed, an annuity company has to be focused and competitive—and responsive to the marketplace. For Conseco Annuity Assurance Company, as for any organization, these goals are accomplished by establishing strength and stability. In 2003 alone, the Conseco insurance companies collected \$1.9 billion in premiums on health, life and annuity products.

In addition, Conseco Annuity Assurance Company gives you the tools that maximize an agent’s time. Our online agent portal, **consecobizlink.com**, provides instant, round-the-clock access to the information you need—on commissions, new business, forms, contest standings and more. More than half of the Conseco insurance companies’ producing agents are active users already.

After all, our success is tied to *your* success. That’s why we’re working hard to be your company of choice. We’d be pleased to discuss your opportunities with us—and to learn how we can earn more of your business. Please call us at (800) 544-0467.

Tom Blackburn,  
Senior Vice President  
Life and Annuity Sales and Distribution

Forms FPDA-500, SPDA-500, BSL-24-93, ALCI-4006 and ALCI-4007 are issued by Conseco Annuity Assurance Company (administrative office, Carmel, IN). Policies are available in most states.

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Past performance is no guarantee of future performance.

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*Multi-Year Lock-ins*

**ING USA MULTI-BUILDER**

**Guaranteed Increasing Rate Annuity - Commission 4.50% (0-75)**

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
4.00%	4.15%	4.30%	4.45%	4.60%	4.75%	4.75%	4.75%	4.75%	4.75%

**A+ Rated - 10 Year Surrender (12,12,11,10,9,8,7,6,4,2) W/mva**



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**ING USA INCOME OUTCOME INDEX**

**100% Participation / 2 Crediting Values**

**Accumulation Value 7.00% Cap - 3.00% Fixed Account**

**Income Value 12.00% Cap - 4.00% Fixed Account**

**Annual Point to Point / 10 Year Surrender / 7.00% Commission (0-79)**

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