



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

May

Quality ♦ Integrity ♦ Expertise

2005

SINGLE PREMIUM IMMEDIATE ANNUITIES (SPIA'S)

As readers to this journal are aware, I am a huge proponent of Single Premium Immediate Annuities (SPIA's). Every day it seems we get more information as to why SPIA's will be the future. One of the greatest risks in retirement planning is called "longevity risk". This is the risk of living too long. The only financial product to guarantee against this risk is the SPIA. Other types of risk may be addressed in different ways, but longevity risk can only be handled with a SPIA.

The biggest drawback to Immediate Annuities in today's market is lack of understanding by clients. There is little good information available regarding how a SPIA really works. The typical objections show this lack of understanding. I read, almost daily, articles about SPIA's and I get a headache from all the misinformation, bad examples and income quotes based on the least competitive rate available.

Government policy, I predict, will greatly encourage the use of a financial product that can duplicate the lifetime guarantee of Social Security. Only a SPIA will give this guarantee, but the articles I read imply that the heirs are cut out upon death, as is the case with Social Security. This is false! You need to understand the positive and flexible aspects of a SPIA. If you wish to learn more about SPIA's you can visit FSDFinancial.com for many articles or call me, Mr. SPIA to get a quick and accurate review of this product. SPIA's will be the future - the future is now!!

Bob Affronti - www.MrSPIA.com

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6 Years**

(See enclosed spreadsheets for details)

Want some intense SPIA information?

See past journal on SPIA's at our web
www.fsdfinancial.com/Annuity-Journal-FSD.htm

INDEPENDENT ANNUITY AGENTS CALL US

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.

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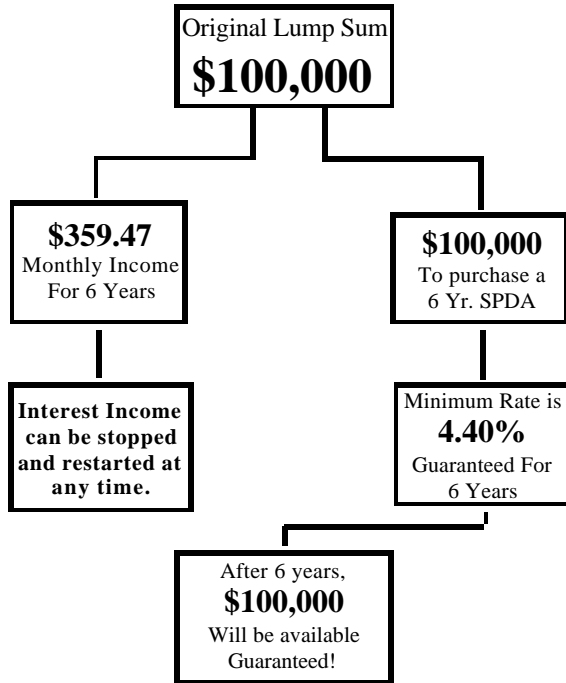
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