



Equity index annuity returns are up...up...up
Annuity Agent Journal News - FSD Financial Services
The Annuity General Agent For The Independent Insurance Agent.

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The FSD Fixed Annuity Journal And Interest Rate Review

A monthly guide for insurance agents reviewing fixed annuity product quality and performance.

November 1999

Equity Index Annuity Returns Are
Up...Up...Up

Clients whose anniversary were in October are seeing returns in the 30% area. During the same period the S&P was up about 31%. While we accept these types of returns as exceptionally high, we believe it shows what is possible even while we are protected against downside risk. These actual return numbers should provide you with a great story of safe yet outstanding returns in Equity Index Annuity products. The current volatile market bodes well for the averaging approach most E.I.A's have been promoting since it softens the ups and downs of the market.

What other investment product can offer all the following:

- Guarantee of principal plus a minimum rate of return.
- Unlimited upside potential.
- A lock-in of past gain so they are not exposed to loss, but are credited with any future gains.
- Annual reset which protects against a prolonged recovery period.
- High agent commissions. And More!

Check out our recommended E.I.A. product listing on-line or you can call us for details of this **very hot product concept**.

CD Type Alternatives

It seems one of the best sellers recently has been the multiple year rate guarantee products from Jefferson Pilot, Reliastar, USG and Lincoln Benefit. These products match the interest guarantee term with the surrender term. This protects your clients against the "trust me" renewal rates.

Beware of 5 year guarantees with longer surrender periods. The final rates will not be known for many years. Clients like to know when and how much they will receive - guaranteed. If your clients have CD's earning a low taxable yield, talk to them about a higher yield with tax deferral. A company like Jefferson Pilot (A++, AAA, AAA) offering a 6.60% guaranteed tax deferred rate for 5 years should be offered as a CD alternative. Rates, terms and commissions differ by company—check them out!

WOW

7.00% For 6 Years

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Future Sales

Q. What is the biggest concern of seniors today ?

A. Outliving their money!

Q. What is the only solution which can guarantee that they can't outlive their money?

A. The Single Premium Immediate Annuity (SPIA).

Q. Who has the most expertise and best SPIA rates?

A. FSD – Give us a call!

Test case, Compare your best Immediate Annuity.

Male age 70, Life Only \$1,500.00 monthly income.

Your best price \$ _____

FSD's best price \$152,304.00 A+

FSD believes that SPIA's will be one of the fastest growing segments of the market because the "Baby Boomers" will start early (age 55) retirement in just 2 years. This will continue for the next 20 years at least. FSD provides SPIA's which:

- Provide income for Life.
- Provide a partially tax-free income.
- Provide Joint & Survivor Life Income.
- Provide annual cost of living increases.
- Guarantee a return of at least the amount deposited.
- Are rated due to medical conditions (we have a great new player in this area).
- Can be guaranteed up to 50 years.

SPIA Product Features

Issue Ages to 100

Cash Refund Option

Cost of living adjustments (1% - 10%)

Period Certains with 3 to 50 year pay-outs

Call Your Annuity Desk Toll Free

(800) 373-9697

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