



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

November

Quality ♦ Integrity ♦ Expertise

2004

NEW 5.00% COMMISSION

	\$15,000	\$100,000
5yr.	3.50%	3.60%
7yr.	3.90%	4.00%
9yr.	4.05%	4.15%

includes 1% Bonus in 1st year

- ✓ **BAIL OUT** if rate drops below base rate!
- ✓ 5 year surrender 8%,7%,6%,4%,2%
- ✓ 7 year surrender 9%,8%,7%,6%,5%,4%,2%
- ✓ 9 year surrender 9%,8%,7%,6%,5%,4%,3%,2% 1%
- ✓ 10% free withdrawal after 1st year
- ✓ Waivers: Terminal condition and nursing home
- ✓ Full Death Benefit / No commission charge back
(See Deferred Annuity Guide for PGA annuity details)

Multi-Year Lock-In

**2.80% For
3 Years**

**3.00% For
4 Years**

**3.60% For
5 Years**

**3.95% For
6 Years**

We also have Money Back Guarantee annuities like the **ING USA Multi-Set Plus**

5.00% Commission (0-85)

5.30% Year 1 - 3.30% Years 2-10

Full death benefit & waivers through age 90!

(See enclosed spreadsheets for details)

Equity Indexed Annuities Have Past History Illustration Software!

Example: Annual Reset / Monthly Average / NO CAP / 2.95% Spread (EIA)

\$100,000 Deposit For 9/30/94 - 9/30/04 would have grown to \$226,485

That is an **8.5%** average over 10 years with year 5 growing by **21.90%**. No Risk, these EIA guarantee a gain. On \$100,000 the minimum account balance after 10 years is \$116,054. The down years credit 0.0% therefore no reduction to past gains. All of the UP none of the DOWN and lock in gains annually. This is a past history example, client returns will vary but never be less than the 1.5% Minimum.

So, what does it all mean? Agents in this low interest rate environment Equity Index Annuities (EIAs) offer the client a chance at greater returns with no loss of principal. Our top 10 year guaranteed rate is currently 4.45% with a 1% commission. The EIAs have minimum guarantees of as high as 3% and commission from 5% to 13% on really great products that have the potential to well out preform fixed rates. Call me today for a copy of the above illustration or for more information on the exciting product line of EIAs!

Jeff Affronti

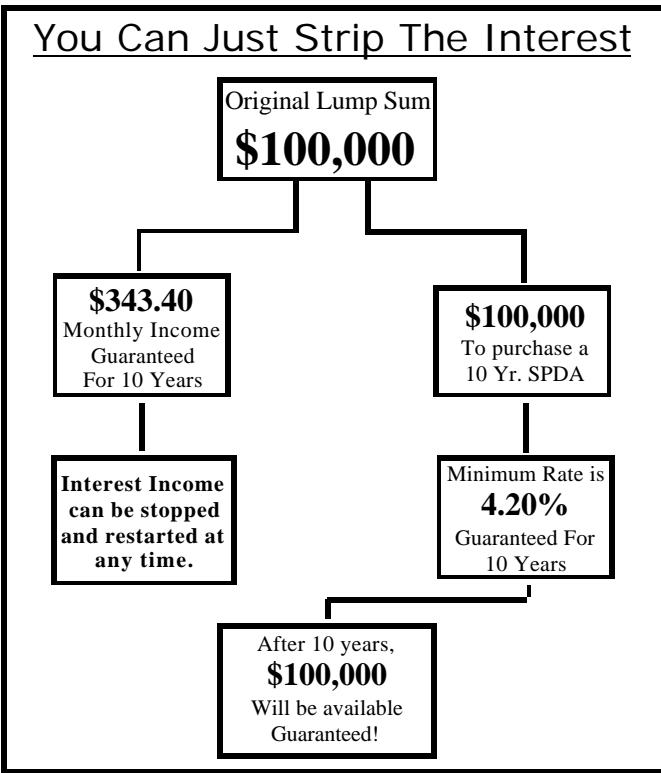
In this month's issue:

- Annuity Review sales ideas, product comparisons
- **Rates & Commissions** SPDA & EIA!
- **NEW 5% COMMISSIONS ANNUITY!**
- SPIA Life & Money Back Refund
- EIA HISTORICAL - ILLUSTRATE THE PAST S&P
- Split Annuity - Just Strip The Interest
- Multi-Year Guarantees - 3 - 10 Years



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

You Can Just Strip The Interest



3 WAYS TO GET GUARANTEED INCOME

Many seniors have seen their investment income drop severely over the past few years due to record low interest rates. That is a big problem. Fixed annuities can provide income by using 3 basic methods.

- 1. Life Annuity** - provides guaranteed income for life. Large portion of payment is tax free & can have principal guarantees.
- 2. Systematic Withdrawal** - automatically pays earned interest monthly.
- 3. Split Annuity** - produces a monthly income on one side and builds back to original premium on the other side. Payments 75-90% tax free. Any of these methods may double the monthly income. The split annuity and the systematic method also retain the original investment. Ask your clients if they want to safely double their income. Call FSD and we can illustrate how.

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AMERICAN GENERAL
JEFFERSON PILOT FINANCIAL
FIDELITY & GUARANTY

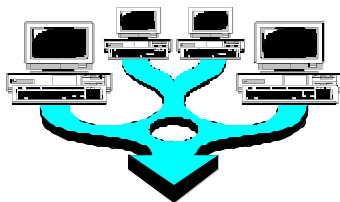
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