



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

November

Quality ♦ Integrity ♦ Expertise

2006

ING USA Indexed Annuity Rates Increase

"As a 'thank you' to our marketing organizations and agents for moving ING Fixed Annuities into the number two spot in the marketplace this year, we would like to show our appreciation with an outstanding rate increase. In addition, we will position our rates throughout the rest of the year to help give you a strong finish. Your success is our success." Brad Newcomb, Sr. Internal Wholesaler, ING USA

Secure Index Seven

\$15,000 Band

\$75,000 Band

Point-to-Point Cap Index Strategy:

7.50%Cap

8.25%Cap

Monthly Average Index Strategy:

0.95%Index Spread

0.45%Index Spread

Pt-to-Pt Participation Index Strategy:

55%Participation

60%Participation

Fixed Rate Strategy:

4.20%

4.20%

Minimum Guarantee 3.50% on 100% of premiums

Commission 5.00% (0-80) (See a historical illustration on page 2)

5.00% Premium Bonus on the Secure Index Opportunities Plus

\$15,000 Band

\$75,000 Band

Point-to-Point Cap Index Strategy:

6.25%Cap

7.00%Cap

Monthly Average Index Strategy:

1.15%Index Spread

0.65%Index Spread

Pt-to-Pt Participation Index Strategy:

50%Participation

55%Participation

Fixed Rate Strategy:

3.50%

3.50%

Minimum Guarantee 3.50% on 100% of premiums

Commission 8.00% (0-80) (See a historical illustration on page 3)

1 Year WALK-AWAY Fixed Annuity!

Now in its fifth month!
The history reads like this:

5.05% - July

5.10% - August

5.03% - September

5.02% - October

5.02% - November

This is the only fixed annuity our agents have found to seriously compete against short term products.

Give me a call and I will be happy to explain this fixed annuity in detail.

Commission is 1.00% (0-100) See enclosed spreadsheet for other details. Not available in all states. 2.00% Surrender.

Increasing Rate Annuity!

5.10% Over 5 Years

1.00% Premium Bonus

- Year 1 is 3.95% Guaranteed
- Year 2 is 4.45% Guaranteed
- Year 3 is 4.70% Guaranteed
- Year 4 is 5.20% Guaranteed
- Year 5 is 6.20% Guaranteed

1.00% Commission (0-90)

Full Death Benefit / Waivers
10% Free Withdrawal Immediately
5 Year Surrender 7,7,7,6,5,0

Not available in AR,CT,DE,MA,MD,ME,NY,NH,NJ,PA,OK,TX,RI,VT,WV

FSD FINANCIAL SERVICES • 5530 Corbin Avenue • Suite 333 • Tarzana, CA 91356

www.fsdfinancial.com • (800) 373-9697 • (818) 881-6970 • Fax (818) 881-6973

HYPOTHETICAL ILLUSTRATION
 Nonqualified Annuity

Prepared for:

Sample Client, Owner
 Male, 53
 State of Issue: California
 Initial Premium: \$100,000.00

STRATEGY OPTIONS

Strategy	Percentage	Illustrated Rate	Index Spread
Point-to-Point Participation Index Strategy	50.00%	Participation: 60%	N/A
Monthly Average Index Strategy	50.00%	Participation: 100%	0.45%

The following hypothetical illustration is based on the actual historical experience of the S&P 500® Index based on the above information. Your actual contract values may be greater than the guaranteed value, depending on the performance of the S&P 500® Index. An increasing and decreasing S&P 500® Index time period are illustrated as well as the time period you selected. Past performance is no guarantee of future results.

This illustration assumes the accumulation and cash surrender values are shown as of the end of each contract year and the premium is shown at the beginning of the modal period. There is no participation in current indexing period equity gains if the contract is annuitized or surrendered, or withdrawals are made prior to the end of the indexing period.

Specified Period- S&P 500® from 09/30/1999 to 09/30/2006

Year Ending	Yr	Premiums	Minimum Guaranteed Contract Value	Accum Value	Cash Surrender Value	Election Interest Credited	S&P 500® Index Performance	
							Monthly Avg	Annual
09/30/2000	1	100,000	92,700	109,217	98,295	9.22%	11.69%	11.99%
09/30/2001	2	0	95,481	109,217	98,295	0.00%	-13.29%	-27.53%
09/30/2002	3	0	98,345	109,217	98,345	0.00%	0.13%	-21.67%
09/30/2003	4	0	101,296	123,552	111,196	13.12%	13.41%	22.16%
09/30/2004	5	0	105,494	134,754	122,626	9.07%	11.38%	11.90%
09/30/2005	6	0	109,853	143,275	131,813	6.32%	6.94%	10.24%
09/30/2006	7	0	114,378	149,474	139,011	4.33%	3.94%	8.71%
End of Surrender Charge Period			122,987	149,474	149,474			

Total 100,000

AVERAGE COMPOUND RATE. The average compound rate for the period illustrated: 5.91% based upon the rates displayed in the Election Interest Credited column. The impacts of additional premiums or withdrawals are not factored into the calculation. This rate is not intended to represent the level annual investment rate necessary to produce the final accumulation value illustrated above.

This illustration is not valid without all pages.

ING SECURE OPPORTUNITIES PLUS ANNUITY

An Equity Index Single Premium Deferred Annuity
 ING USA Annuity and Life Insurance Company



HYPOTHETICAL ILLUSTRATION
 Nonqualified Annuity

Prepared for:

Sample Client, Owner
 Male, 53
 State of Issue: California
 Single Premium: \$100,000.00
 Bonus: 5.00%

STRATEGY OPTIONS

<u>Strategy</u>	<u>Percentage</u>	<u>Illustrated Rate</u>	<u>Index Spread</u>
Point-to-Point Participation Index Strategy	50.00%	Participation: 55%	N/A
Monthly Average Index Strategy	50.00%	Participation: 100%	0.65%

The following hypothetical illustration is based on the actual historical experience of the S&P 500® Index based on the above information. Your actual contract values may be greater than the guaranteed value, depending on the performance of the S&P 500® Index. An increasing and decreasing S&P 500® Index time period are illustrated as well as the time period you selected. Past performance is no guarantee of future results.

This illustration assumes the accumulation and cash surrender values are shown as of the end of each contract year and the premium is shown at the beginning of the modal period. There is no participation in current indexing period equity gains if the contract is annuitized or surrendered, or withdrawals are made prior to the end of the indexing period.

Specified Period- S&P 500® from 09/30/1996 to 09/30/2006

Year Ending	Yr	Premiums	Minimum Guaranteed Contract Value	Accum Value	Cash Surrender Value	Election Interest Credited	S&P 500® Index Performance	
							Monthly Avg	Annual
09/30/1997	1	100,000	90,125	125,922	105,774	19.93%	19.70%	37.82%
09/30/1998	2	0	92,829	133,777	113,710	6.24%	9.11%	7.36%
09/30/1999	3	0	95,614	159,661	137,309	19.35%	24.85%	26.12%
09/30/2000	4	0	98,482	173,933	151,322	8.94%	11.69%	11.99%
09/30/2001	5	0	101,436	173,933	153,061	0.00%	-13.29%	-27.53%
09/30/2002	6	0	104,480	173,933	154,800	0.00%	0.13%	-21.67%
09/30/2003	7	0	107,614	195,667	176,100	12.50%	13.41%	22.16%
09/30/2004	8	0	110,842	212,885	195,854	8.80%	11.38%	11.90%
09/30/2005	9	0	114,168	225,643	212,104	5.99%	6.94%	10.24%
09/30/2006	10	0	117,593	234,590	225,207	3.97%	3.94%	8.71%
End of Surrender Charge Period			117,593	234,590	234,590			

Total 100,000

AVERAGE COMPOUND RATE. The average compound rate for the period illustrated: 8.37% based upon the rates displayed in the Election Interest Credited column. The impacts of additional premiums or withdrawals are not factored into the calculation. This rate is not intended to represent the level annual investment rate necessary to produce the final accumulation value illustrated above.

This illustration is not valid without all pages.



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www.fsdfinancial.com

Toll Free (800) 373-9697

Phone (818) 881-6970

Fax (818) 881-6973

Email: annuity@earthlink.net

Deferred Annuity Guide

November 2006

SPDA	PRODUCT	INTEREST RATE	RATE GUAR.	MIN GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.
Beneficial Life A by A.M. BEST A+ by S&P	Guaranteed Advantage	5.07% 5.90% Yr 1 4.90% Yr 2-6	6 Years	2.00% after guar period 3% yrs 10+	<u>6 Years:</u> 8.32%, 7.65%, 6.73%, 5.79%, 4.85%, 3.90% 0.00% - MVA	0-100	\$5,000	<u>All except:</u> AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,OK,TX, RI,VT,WV	•Interest ONLY starting in year 2 •NO 10% Free out	•1% bonus in first year, rate guaranteed for 6 years •Nursing home waiver effective 6 months after issue •Full Death Bene	2.00% (0-90) AGE NEAREST
NEW! 1 YEAR WALK AWAY ANNUITY	Advantage1 This is a Month-to-Month FLOATING RATE. (See comments)	5.02% 1 month LIBOR minus 0.30% = 5.02%	Monthly - The spread (0.30%) subtracted from LIBOR guaranteed for first policy year. (2.00% after guar period 3% yrs 10+)		<u>1 Year with 30 day free exit windows till year 7 then month to month with no surrender:</u> 2%, 2%, 2%, 2%, 2% 2%, 2%, 0%	0 - 100	\$5,000	<u>All except:</u> AR,CT,DE,GA,IL,LA,MA, MD,ME,NY,NH, NJ,PA,TX, RI,VT,WV	Withdrawal charges are waived for a partial withdrawal or full surrender only on a policy anniversary date or within 30 days following an anniversary date. (London InterBank Offered Rate)	The interest rate for this product resets on the first day of each calendar month. This means the initial crediting rate applies only for the remaining days of the initial calendar month - even one day in some cases.	1.00% Year 1 (0-100) 0.25% if continued years 2 and on
SPECIAL'S	Guaranteed Choice 5	4.20% 5.00% Yr 1 4.00% Yr 2-5	5 Years	2.00% after guar period 3% yrs 10+	<u>5 Years:</u> 7,7,7,6,5,0 +/- MVA	0-100	\$5,000	<u>All except:</u> AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,OK,TX, RI,VT,WV	•10% available years 1-5.	•1% bonus in first year, rate guaranteed for 5 years •Nursing home waiver effective •Full DeathAnnuitant Benefit	4.50% (0-80) AGE NEAREST
	Guaranteed Step-Up	3.95% Year 1 4.45% Year 2 4.70% Year 3 5.20% Year 4 6.20% Year 5	5 Years (4.90% yield)	2.00% after guar period 3% yrs 10+	<u>5 Years:</u> 7,7,7,6,5,0 +/- MVA	0-90	\$5,000	<u>All except:</u> AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,OK,TX, RI,VT,WV	•10% available years 1-5.	•Nursing home waiver effective •Full DeathAnnuitant Benefit	2.00% (0-90)
	Add the 1% premium bonus get a higher yield	Guaranteed Advantage Guaranteed Choice 5 Guaranteed Step-Up	5.23% 4.40% 5.10%	See above based on product	Same as above	Same as above	Same as above	Same as above	Rates and features are the same as the standard product line.	All features remain the same as the above Guaranteed Advantage, Guaranteed Choice 5 and Guaranteed Step-Up.	reduced by 1% from the above
	INTEGRITY LIFE A++ A.M. BEST AA+ S&P	Momentum Advantage	4 Years 4.28% Yr1 4.85% 4.10% 2-4 5 Years 4.55% Yr1 5.15% 4.40% 2-5 7 Years 4.75% Yr1 5.40% 4.65% 2-7 10 Years 4.87% Yr1 5.55% 4.80% 2-10	3.00% After Guarantee period	4 Years:W/ MVA 8,8,7,7 5 Years:W/ MVA 8,8,7,7,6 7 Years:W/ MVA 8,8,7,7,6,6,5 10 Years:W/ MVA 8,8,7,7,6,6,5,4,4	4 & 5 Year 0-86 (NQ) 7 Year 0-85 (NQ) 10 Year 0-83 (NQ) (Age 70 qual)	\$20,000 \$1,000,000 (500K age 76 up)	<u>All except:</u> ME,MA,NH,OR, SC,UT,VT,WA,WI	•10% available immediately 1 time annually *NEW YORK RATES LOWER	•Death benefit based on full account value. Nursing Home and Terminal Illness waiver. •Commission Reduces by 2.0% ages 80+	4 yr 2.0% (0-79) 5 yr 2.5% (0-79) 7 yr 3.0% (0-79) 10 yr 3.5% (0-79)
STANDARD INSURANCE A by A.M. BEST A+ by S&P	FGA 5 FGA 6	\$15,000 5yr. 4.40% \$100,000 4.50% 4.85% 6yr. 4.75%	3.00% or 1.50% By State Call for details	8,7,6,5,4 8,7,6,5,4,3 with MVA	0-85	\$15,000/ \$1,000,000	<u>All except:</u> IA,MA,NJ,NY, NC,PA,TX,UT, WA	•Interest payments OK immediately (NO 10% Avail) •Additional Premiums in first 90 days OK.	•Terminal condition and nursing home waivers - not in MA •Full Death Bene / No commission charge back	5 yr. 3.0% 6 yr. 2.0% (reduces at 81 by 50%)	
	(SRA) Secured Rate Annuity	\$15,000 3yr 3.90% 5yr 4.20% 6yr 4.35% 6 Yr+ 4.80% \$100,000 4.00%-3yrs 4.30%-5yrs 4.45%-6yrs \$250,000+	3.00% or 1.50% By State Call for details	9,8,7 9,8,7,6,5 9,8,7,6,5,4 NO MVA	0-85	\$15,000/ \$1,000,000	<u>All except:</u> NY, (3 year not in AL,IL,MA,NJ,NY, RI,UT,WA and WI)	•10% free withdrawal after first year. Systematic interest payments OK immediately. •Annuitization bonus on 3Yr	•Guaranteed return of principal anytime. •Additional Premiums in first 90 days. •Full Death Bene. and Waivers	3 yr. 2% 5 yr. 3% 6 yr. 3% 6 yr.+ 2% (50% age 81+)	

SPDA	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.
AMERICAN GENERAL A+ A.M. BEST AAA S&P 6% Bonus	HORIZON SELECT	4.10% 4.25% 4.35%	5 Year 7 Year 10 Year	90% at 2.10%	10,9,8,7,6 10,9,8,7,6,5,4 10,9,8,7,6,5,4,3,2,1,0 With MVA 30 day window at the end of 5 and 7 year	0-85	\$5,000 NQ \$1,000,000	All except: MN,NJ, NY,OR,PA,WA	•10% of account value IN ALL YEARS year. •Systematic withdrawal available in 30 days	•Partial Withdrawal or Full Surrender allowed at end of term without Withdrawal Charges or MVA	4.00% (0-80) 3.00% 81+
	AG HORIZON PLUS	9.30% Yr 1 3.30% Yr 2-6	6 Years	2% In Most States	9,8,7,6,5,4,3,2,0 (With MVA) Decres. monthly!	0-85	\$5,000 \$500,000	All except: MN,NJ,NY, PA,OR,UT,WA	•Free systematic withdrawal of interest after 30 days •10% avail. per year starting after 1st year of the accumulation value.	• Death Benefit Annuity Value Less Early Withdrawal Charges No MVA - Full Value paid if taken over 5 years! • Extended Care Rider.	6.00% (0-75) 3.20% -80 1.35% 80+
	HORIZON MYG	7.30% Yr 1 3.30% Yr 2-6	6 Years	2% After Guarantee period	10 Years 10,9,8,7,6,5,4,3,2,0 (With MVA)	0-85	\$5,000 \$1,000,000 (\$500,000 75 and over)	All except: MN, NJ, NY,UT	•Up to 10% of the annuity value as of previous contract anniversary (or of premium in contract year 1). • Extended Care Rider.	• Death Benefit Equal to the annuity value, but not less than the withdrawal value. Beneficiary may elect to apply death benefit amount under an income plan option or as a single sum.	7.00% (0-75) 4.00% -80 2.0% (80+)
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P	Guarantee Choice ANNUITY	Year 1 5yr 5.15% 7yr 5.25% 10yr 5.50% Year 1: includes extra 1% bonus, under 75K minus 1%	Guarantee 4.15% 2-5 4.25% 2-7 4.50% 2-10	1.50% After Guarantee period	With MVA 9,8,7,6,5,4,3,2,1 30 day window after the initial guarantee period to withdraw funds with no surrender charges	0-80	\$15,000 (\$75,000 high band) \$1,000,000	All except: IL, MA, MN, NY, NJ, OR, PA, TX	•Penalty free withdrawals available after 1st 30 days •10% accumulation value available after 1st yr. •Annuitization Avail. After 1st year for at least 10 years.	•Nursing Home provision available in most states not MA or PA. •Owner Driven death benefit of full account value.	5 yr. 3.00% 7 yr. 4.00% 10yr.5.00% (0-80)
JEFFERSON PILOT FINANCIAL A++ A.M. BEST AAA S&P	Classic 5 Classic 7 Classic 10 JPF	Year 1 5yr 5.80% 7yr 6.80% 10yr 7.85% Year 1: includes extra 1% bonus, under 100K minus 1%	Guarantee: 3.80% 2-5 3.80% 2-7 3.85% 2-10	Varies By State	With MVA: 9,8,7,6,5 9,8,7,6,5,4,3 10,9,8,7,6,5,4,3,2,1	0-85	\$10,000/ \$1,000,000 (\$500,000 ages 66 up)	All except: MA, MN, OR	•10% of account value available each year. •Systematic withdrawal available after 30 days.	•5 and 7 Year Full benefit Accumulation value on death •10 Year 100% premiums paid less any withdrawals received or Accumulation value without MVA but less surrender OR full value if paid out over 5 years.	5 yr. 4.0% 7 yr. 5.0% 10yr. 6.0% (0-75)
LINCOLN BENEFIT A+ A.M. BEST AA S&P	Tactician PLUS (Flexible)	Year 1 5yr 5.70% 6yr 5.30% 7yr 5.80% 8yr 6.30% 9yr 9.00% 10yr 6.10% Year 1: includes 1% bonus under 100K minus 1% from yr 1	Guarantee: 3.70% 2-5 4.30% 2-6 3.80% 2-7 3.80% 2-8 4.00% 2-9 4.10% 2-10	3% After Guarantee period	8,8,8,7,6 8,8,8,7,6,5 8,8,8,7,6,5,4 8,8,8,7,6,5,4,3 8,8,8,7,6,5,4,3,2 8,8,8,7,6,5,4,3,2,1 with mva	0-90	\$5,000 (\$2,000 IRA)/ \$500,000	All except: OR,NY	•10% Systematic withdrawals available immediately RATES SHOWN INCLUDE THE SPECIAL BONUS OVER 100K EXTRA 1% ON FIRST YEAR --- UNDER 100K RATE IS 1% LOWER IN FIRST YEAR - RATE IS 10bps lower in TX	•Min. Guarantee equal to the greater of premium paid less withdrawals OR premium . @ 3% less withdrawals . • Full Death Benefit. • Bonus in first year for years 5,7,8,9 &10 see Min Guar. for base rate.	5 yr. 4% 6 yr. 2% 7 yr. 4% 8 yr. 4% 9 yr. 2% 10 yr. 4% (reduces at 81 by 25% and by 50% 86+)
AMERICAN NATIONAL A+ A.M. BEST AA S&P	Palladium MYG Annuity •Deposits UNDER \$100,000 LESS 10bps 0.10% to rate	Year 1 3yr 3.85% 4yr 4.55% 5yr 5.35% 6yr 4.90% 7yr 5.60% 8yr 4.90% 9yr 6.35% 10yr 5.55%	Guarantee: 3.85% 2-4 4.55% 2-4 4.35% 2-5 4.90% 2-6 4.60% 2-7 4.90% 2-8 4.35% 2-9 4.55% 2-10	Varies By State	With MVA: 8,8,8,7 8,8,8,7,6 8,8,8,7,6,5 8,8,8,7,6,5,4 8,8,8,7,6,5,4,3 8,8,8,7,6,5,4,3,2 8,8,8,7,6,5,4,3,2,1	0-85	\$5,000 NQ \$1,000,000 Rates Based on \$100,000 under rate 0.10% less	All except: UT,NY (Rate is .10% less in VA,VT,FL, TX,NC,WA,WI) (.25% less in PA and OR)	•10% of account value available starting 2nd year. •Systematic withdrawal available in 30 days - Must take all interest	•Full death benefit •Confinement Waiver and Disability Waiver •RATE IS .10% LESS IN FL,NC,TX,WI •Commission reduced 80+ 3 and 4 year reduce by 1% all other reduced by 2%	4 yr. 2.0% 5 yr. 4.0% 6 yr. 2.5% 7 yr. 2.5% 8 yr. 2.5% 9yr. 3.0% 10yr. 4.0% (0-79)
CONSECO ANNUITY Assurance Co. B++ A.M. BEST BB+ S&P	(TLC) True Level Choice	4.70%	5 Year	3.00% After Guarantee period	5 Years: 8,7,6,5,4,0 (plus MVA)	0-95	\$10,000/ \$500,000	All except: MN,NY,UT,WA	•One surrender charge-free partial withdrawal is available per contract year after the first year, for up to 10% of the accumulation value. (No MVA is applied to a surrender charge-free withdrawal.)	Death Benefit based on full account value, No MVA applied on death •No Riders •Rate Guaranteed for 5 Years.	3.00% (0-85) 1.50% (86-90) 0.75% (91-95)
F&G LIFE A A.M. BEST A+ S&P	Fidelity Platinum Plus	5yr 5.15%* 7yr 5.30%* 10yr 5.65%* *1% 1st Yr bonus	4.15% 2-5 4.30% 2-7 4.65% 2-10	Varies By State	9,8,7,6,5 9,8,7,6,5,4,3 9,8,7,6,5,4,3,2,1,1 with mva	0-90	\$5,000 (\$2,000 IRA)/ \$500,000	All except: ND, NY, OR,UT VT,WA	Accumulated interest available for withdrawal, systematic OK in 30 days.	•Surrender Charge on death. •NO waivers. •Commission reduce by 50% over age 79 (80+)	5 yr 3.00% 7 yr 5.00% 10 yr 3.5% (0 - 79)



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Phone (818) 881-6970

Fax (818) 881-6973

Email: annuity@earthlink.net

Equity-Indexed Annuity Guide

November 2006

EIA's	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS Cap/Spreads	MIN. GUAR.	POLICY TERM SURRENDER %	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
THE STANDARD INSURANCE A A.M. BEST	IGA 5	100%	Annual Reset Annual Pt 2 Pt No Averaging	8.75% (Over \$100K) 7.75% (Under \$100K)	2.40% on 100% of deposit	5 Years: 8,7,6,4,2 MVA	0-90	\$15,000/ \$1,000,000	All except: MA,MN,NY, NC,PA,WA	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required - FULL DEATH BENEFIT!	4.50% (0-80) 2.25%(-85) 1.85%(-90)
	Bail-out after yr 2 if cap is 2.00% less than at issue	IGA 7	100%	Annual Reset Annual Pt 2 Pt No Averaging	8.75% (Over \$100K) 8.00% (Under \$100K)	2.40% on 100% of deposit	7 Years: 9,8,7,5,6,4,2 MVA	0-90	\$15,000/ \$1,000,000	All except: MA,MN,NY, NC,PA,WA	•10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required - FULL DEATH BENEFIT!
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P	Secure 7 (Flexible)	100% <u>Fixed Rate:</u> 4.20%	<u>3 options:</u> Annual Reset No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 7.50% 8.25% 0.95% 0.45% 55% 60%	100% Accumulated at 3.00% for first 7 years	7 Years: 12,11,10,10,9,8,7,0	0-80	\$15,000/ \$1,000,000	All except: MA,MN, NY, OR,UT,VT	•After the first contract year,10% of accumulation value per contract year •Annuitization is available after the first contract year. Upon death full accumulation value.	5.00% All Ages
Free Client CD presentaion On All ING EIAs	Secure 5	100% <u>Fixed Rate:</u> 3.90%	<u>3 options:</u> Annual Reset No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 7.25% 8.00% 0.95% 0.45% 55% 60%	100% of Premium, Accumulated at 1.50%	5 Years: 8%,7.5%,6.5%, 5.5%,4.5%,0%	0-80	\$15,000/ \$1,000,000	All except: MA,MN, NY, OR,UT,VT	•After the first contract year,10% of accumulation value per contract year •Annuitization is available after the first contract year. Upon death full accumulation value.	4.00% All Ages
5.00% BONUS >>	Secure Index Opportunities Plus	100% <u>Fixed Rate:</u> <u>Option:</u> 3.50%	<u>3 options:</u> Annual Reset No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 7.00% 8.00% 1.15% 0.65% 50% 55%	87.5% of Premium, Accumulated at 3.00%	10 Years: 16,15,14,13, 12,11,10,8,6,4,0	0-80	\$15,000/ \$1,000,000	All except: CT,DE,IN, MA,MN,NJ, NY,OR,PA,UT, WA,WY	•After the first contract year,10% of accumulation value per contract year •Upon death full accumulation value no charges / lump sum ok. •Annuitization is available after the 5th (Fifth) contract year.	8.00% All Ages
	Selectra (Flexible)	<u>Indexed:</u> 100% With a 0.55% Spread <u>Fixed</u> 3.65%	Monthly Averaging/ Annual Reset	None	87.5% of Premium, Accumulated at 3.00%	10 Years: 10,10,10,10,9 8,7,6,5,4,0	0-80	\$10,000/ \$1,000,000	All except: MD,MN,MS,NY OR,PA,UT,WA EIA Strategy not approved in NJ	•10% free withdrawal of account value starting after 1st year. •Nursing Home provision available in most states not MA or PA. •Owner Driven death benefit of full account value. •NO FREE Annuitization Avail.	8.00% All Ages
Beneficial Life A by A.M. BEST A+ by S&P	Beneficial Index 5	<u>Index 5 has 3 crediting options:</u> 100% Pt-to-Pt Cap With 7.75% Cap 60% Pt-to-Pt Participation No Cap 100% Mo. Average / 0.60% spread No Cap			100% of Premium, Accumulated at 2.00%	5 Years: 9,8,7,6,5,0	0-80	\$5,000/ \$500,000	ONLY IN AL,AZ,CO,ID, IA,KS,LA,MO, NE,NM,NC,SC, SD,UT,VA,WY	•10% free withdrawal of account value starting immediate Partial withdrawals may be taken from any one or any combination of the interest crediting strategies at any time during any contract year. •Nursing home waiver.	5.00% All Ages
(F&G) Old Mutual A A.M. BEST A+ S&P	Safety Index 4 High Band (flexable)	100% (3.45% Fixed Account	<u>4 Options:</u> Annual Pt to Pt: 9.50% Cap Monthly Avr: 12.00% Cap No cap Mo Avr: 1.50% Sprd Monthly Pt to Pt: 2.90% Cap		100% @ 3.00%	4 Years: 9%,9%,8%,7%, 0%	0-90	\$100,000 (\$2,000 per option) to \$1,000,000	ONLY IN AL,AK,AZ,CA, CO,DE,DC, GA, HI,IL,IN,IA,KY,LA, MI,MS,MO,NE,NH NJ,NM,RI,TN, VA, WY	•At death of owner surrender is waived •Nursing home, terminal illness, unemployment waivers. •10% free withdrawal after 1st year.	3.00% (0-79) 1.50% (80-90)
4 Year Walk Away	Safety Index 4 Standard Band (flexable)	100% (3.15% Fixed Account	<u>4 Options:</u> Annual Pt to Pt: 8.50% Cap Monthly Avr: 10.50% Cap No cap Mo Avr: 2.00% Sprd Monthly Pt to Pt: 2.65% Cap		100% @ 3.00%	4 Years: 9%,9%,8%,7%, 0%	0-90	\$15,000 (\$2,000 per option) to \$100,000	ONLY IN AL,AK,AZ,CA, CO,DE,DC, GA, HI,IL,IN,IA,KY,LA, MI,MS,MO,NE,NH NJ,NM,RI,TN, VA, WY	•At death of owner surrender is waived •Nursing home, terminal illness, unemployment waivers. •10% free withdrawal after 1st year.	3.00% (0-79) 1.50% (80-90)

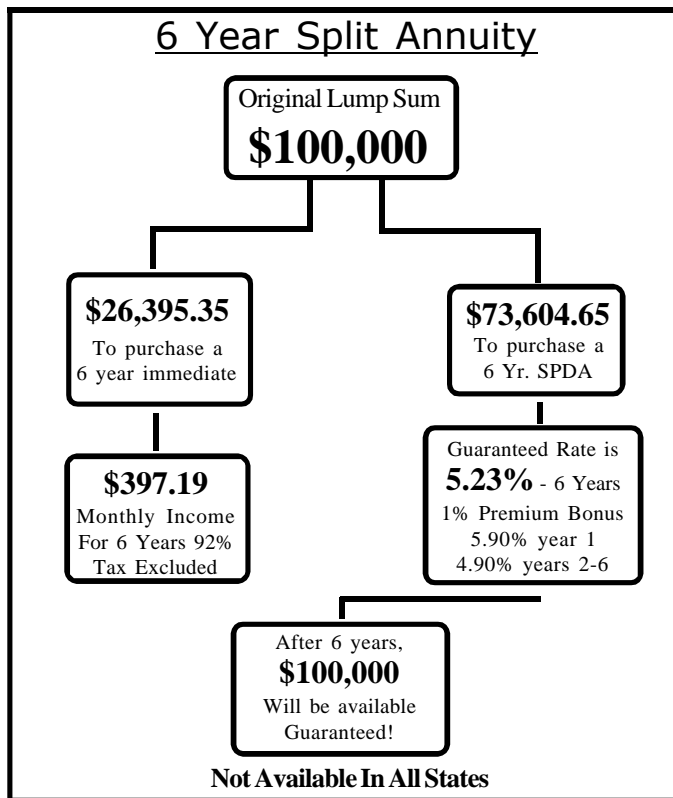
	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS CAP	MIN. GUAR.	SURRENDER SCHEDULE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
JEFFERSON PILOT A++ A.M. BEST AAA S&P 3.00% >> Premium Bonus on all deposits yrs 1-4	New Directions I-88	4.45% 8 Year Fixed 6.70 1YR Performance 18.00% Cap 2 YR Reset		S&P Index 2-yr point to point capped	1.75% on 100% of deposit	8 Years: 9,8,7,6,4,7,5, 3,5,0,2,0,7,5 MVA	0-85	\$10,000/ \$1,000,000 (0-65) \$500K 65+	All except: MN, NY, OR, WA	•10% free withdrawal once per year of account value. •Grater of accumulation value or minimum cash surrender value. •Can annuitize after year 2.	4.50% (0-75) 3.00%(-80) 1.50%(-85)
	OPTI POINT 10 (Flexible)	3.90% 1 Year Fixed 6.00% 1Yr Performance 15.00% Cap 2 Yr Reset 3.55% Monthly Cap 2 Yr		S&P Index 2-yr point to point and monthly capped	1.50% on 100% of deposit	10 Years: 10,9,8,7,6,5,4,3,2,1 MVA	0-75	\$5,000 NQ \$2,000 Q \$1,000,000 (0-65) \$500K 65+	All <u>except</u> : CT, MA, MN, NY, OR, UT, WA	•10% free withdrawal once per year • Death premium paid less surrenders received; or Accumulation value without a MVA, less surrender; or Guaranteed min. cash Surre.value and As Always Full value if paid over 5 yrs. •Can annuitize after year 5.	7.00% (0-75)
	OPTI CHOICE 5 (Flexible)	4.05% 1 Year Fixed 0.95% Spread / No Cap 7.50% Cap 1 Yr Reset 2.40 Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	5 Years: 9,8,7,6,5 MVA	0-85	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year • Death Benefit Accumulation value • Nursing home and terminal illness available. •Can annuitize after year 5.	5.00% (0-75) 3.50%(-80) 2.25%(-85)
	OPTI CHOICE 7 (Flexible)	4.10% 1 Year Fixed 0.85% Spread / No Cap 7.60% Cap 1 Yr Reset 2.45% Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	7 Years: 9,8,7,6,5,4,3 MVA	0-85	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year • Death Benefit Accumulation value • Nursing home and terminal illness available. •Can annuitize after year 5.	6.00% (0-75) 4.25%(-80) 2.75%(-85)
	OPTI CHOICE 9 (Flexible)	4.15% 1 Year Fixed 0.75% Spread / No Cap 7.70% Cap 1 Yr Reset 2.50% Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	9 Years: 9,8,7,6,5,4,3,2,1 MVA	0-80	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year • Death Benefit Accumulation value • Nursing home and terminal illness available. •Can annuitize after year 5.	7.00% (0-75) 4.75%(-80)
Life Of The Southwest A A.M. BEST A+ S&P	Secure Plus Platinum (2 index options) Also Available in a 10 year call!	100% (4.20% Fixed Account)	<u>Annual Reset:</u> Pt to PT With Cap	8.00%	87.5% @ 2.45%	15 Years: 14%,14%,13%,12%,11% %,10%,9%,8%, 7%,6%,5%,4%, 3%,2%,1%,0%	75 54 (Utah)	\$50/month \$5,000 NQ \$3,000 Q \$500K Max	All <u>except</u> : AL,CT,ME,MD, MT,NJ,NY,OR, WA	•10% of Accumulation Value annually after the first year as permitted by law	11% CALL 4 DETAILS
AMERICAN GENERAL A++ A.M. BEST AAA S&P	AG HORIZON INDEX 9 (3% Bonus)	3.45% 6 Year Fixed 13.50% Cap 2 YR Reset 2.20% Monthly Cap Premium Bonus 3.00%		S&P Index 2-yr point to point and monthly capped	2.00% on 90% of deposit	9 Years: 10,10,9,8,7 6,5,4,2,0 MVA	0-85 (0-75 IRAs)	\$5,000/ \$1,000,000	All <u>except</u> : MN,NJ,NY,OR, OK,UT,VT,WA	•10% free withdrawal once per year •Death withdrawal value NO MVA Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. •Can annuitize after yr 5 for min 5 years.	6.00% (0-75) 5.00%(-80) 4.00%(-85)
	AG HORIZON INDEX 12 (4% Bonus)	3.45% 9 Year Fixed 13.50% Cap 2 YR Reset 2.20% Monthly Cap Premium Bonus 4.00%		S&P Index 2-yr point to point and monthly capped	2.00% on 90% of deposit	12 Years: 12,12,12,12,12 11,10,9,8,7,5,3,0 MVA	0-85 (0-75 IRAs)	\$5,000/ \$1,000,000	All <u>except</u> : CT,MN,NJ,NY,OR , OK,UT,VT,WA	•10% free withdrawal once per year •Death withdrawal value NO MVA Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. •Can annuitize after yr 5 for min 5 years.	8.00% (0-75) 7.00%(-80) 6.00%(-85)
CONSECO ANNUITY Assurance Co. B++ A.M. BEST BB+ S&P 5.00% Premium BONUS	Conseco Patriot (Flexible)	100% S&P 500	Annual Pt. 2 Pt. OR Monthly Aver. Both Annual Reset	8.25% cap 12.0% cap after averaging	3% on 75% of deposit	12 years: 12,12,12,12,12,11 10,9,8,6,4,2	0-70 (qualified) 0-85 (nonqualified)	\$5,000 (\$2,000 Q)/ \$2,000,000	All <u>except</u> : CT,MA,MN, MT,NY,OR,RI,UT VT,WA	•100% of earnings may be withdrawn each year without a surrender charge	10.00% (0-75) 9.00% (76-80) 5.00% 81+
	Retirement Edge (Flexible)	<u>Annual point-to-point:</u> S&P 500@Index S&P MidCap 400@Index Russell 2000 Index Dow Jones Index	8.50%		no less than a 1%–3% return on 87.5%	includes 1% first year cap bonus	12 years: 12,12,12,12,12,11 10,9,8,6,4,2	0-70 (qualified) 0-80 (non-qualified and rollovers)	\$5,000 \$250 EFT (\$2,000 Q)/ \$2,000,000	All <u>except</u> : CT,DE,MA,MN, MT,NY,OR,UT,VT WA	•After the rst year, one surrender charge–free withdrawal of up to 10% of the total premiums - Systematic withdrawals of interest beginning year 1



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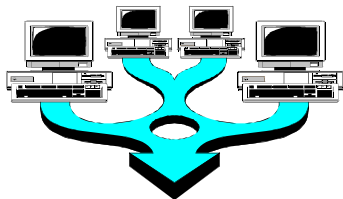


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