



# The FSD Journal

A monthly guide for insurance agents

reviewing annuity product quality and performance

October

Quality ♦ Integrity ♦ Expertise

2003

## In this month's issue:

- Annuity Review sales ideas, product comparisons
- **Rates & Commissions** SPDA & EIA!
- Rates Are Falling Again!
- MVA What Is It?
- We Have New Carriers.
- Simple Index Annuity And AAA Ratings

## Multi-Year Lock-in

**3.00% For  
3 Years**

**4.20% For  
6 Years**

**3.60% For  
4 Years**

**4.90% For  
10 Years**

## "Commission and a Guarantee"

**7.45% Year 1 3.45% Years 2-6  
9.00% Commission**

Surrender 9,8,7,6,5,4,3,2,0 Decreasing Monthly -  
A+ Rated Carrier

## "Non MVA Annuity Products"

Agents have been asking and now they are here. FSD has several carriers that offer no MVA as a part of the surrender charge.

**Liberty Life** - The SPDA from Liberty Life has a minimum guarantee as high as 3.50% forever. Other key features include a money back guarantee (return of premium), full death benefit, 10% free withdrawal and a 4.00% commission on this 7 year product. Lock in this super high minimum guarantee while you can. **NO MVA**

**Standard Insurance** - Has a 6 year product with a 1% first year bonus. Key features include a bail out in years 2-5 if the rate drops below the base rate (1% less than first year rate) the client can bail with **NO SURRENDER! NO MVA!**

## "MVA - What Is It?"

Market Value Adjustments are increases or decreases in contract value due to premature surrender, or withdrawals in excess of the free withdrawal amount allowed per contract year. When rates drop during the surrender charge period, the surrender value of the contract can increase, when rates go up during the surrender charge period, the surrender value will decrease.

**Lincoln Benefit** - Savers Choice Plus is a 9 year product with a 1.5% first year bonus and a tiered interest rate. For amounts over \$50,000 there is a minimum guarantee of 3.50% and under \$50,000 minimum guarantee of 3.00%. (see spreadsheet inside for details and current first year rates.) **NO MVA!**

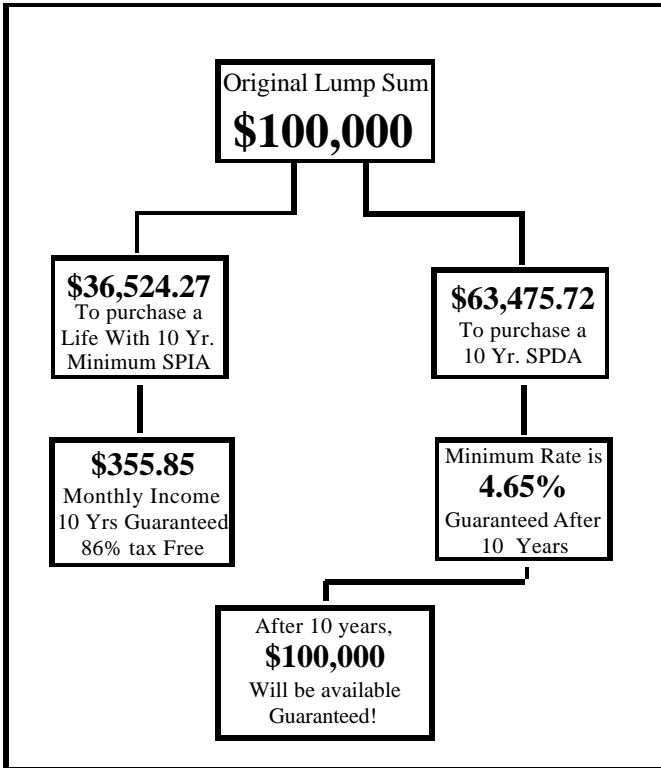
## "SPIA QUOTES"

\$100,000 Deposit - Monthly Life Only

<b>Male 60 - \$635.13</b>	<b>Female 60 - \$585.11</b>
<b>Male 65 - \$701.68</b>	<b>Female 65 - \$631.48</b>
<b>Male 70 - \$799.22</b>	<b>Female 70 - \$701.10</b>
<b>Male 75 - \$913.88</b>	<b>Female 75 - \$805.32</b>
<b>Male 80 - \$1,090.90</b>	<b>Female 80 - \$941.42</b>
<b>Male 85 - \$1,350.01</b>	<b>Female 85 - \$1,161.71</b>



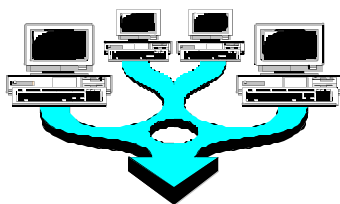
FSD FINANCIAL SERVICES  
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**UNDERSTANDING THE PRODUCTS YOU SELL - COMFORT = SALES**

FSD is a full service general agent for many top annuity companies. Full service means intensive one on one product training, full sales support including client presentations and new business submission and follow up. Confidence shows through. Be the expert at the sales table, let us show you how!

On-line Since 1995!



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**Next Month in: The *FSD* Journal**

- **RATES & TOP LEVEL COMMISSIONS:**
- Deferred & Indexed Annuity Guides
- Top Level Producer/Agency Contracts

**A MUST SELL PRODUCT**  
**Simple Index Annuities From AAA JP**

Jefferson Pilot has a very easy to explain indexed annuity. Two Indexed Options:

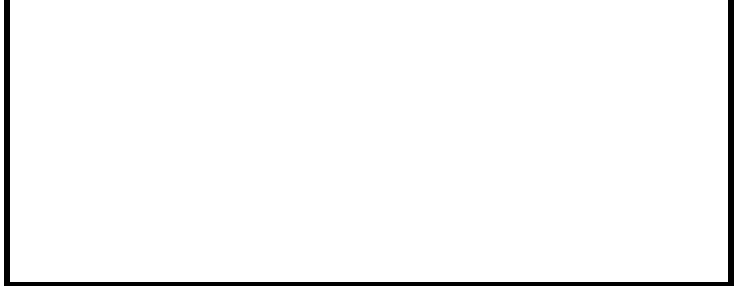
1. If the S&P is NOT DOWN the client gets 6.50%. Annually Reset.
2. 100% of the S&P over two years with a 20% Cap. Resets ever two years.

**THAT IS IT, NO OTHER MOVING PARTS!**  
**6.00% Commission! Call Now For A Kit!**

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 Rates are subject to change at anytime.  
 Current rates can be downloaded at our website.  
**AGENT USE ONLY - Not for distribution to general public.**

# The *Annuity Review*

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

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## **FSD announces 2 new company's to our offerings!**

### **Penn Mutual**

Has excellent SPIA Rates. A rated carrier with all SPIA options available. Cost of living adjustments- period certain and life contingencies. Call for a quote today!

### **Standard Life of Portland (The product that has it all!)**

Provides best 3 year rate and commission combination. Standard also has 5 and 6 year terms, all with guaranteed return of premium (money back guarantee), no market value adjustment (MVA), additional premiums allowed in the first 90 days, full death benefit, nursing home and terminal illness waivers and free withdrawals. Oh, and by the way, if the 3 year product is annuitized the client gets a 2% bonus.

Now that is a great product!

### **TOP SELLERS – TOP COMMISSIONS**

AIG/AG Has An A+ Rating & The Ultra MYG Annuity

7.45% 1<sup>ST</sup> year - 3.45% years 2 through 6 - With a 9% Commission.

### **MARKETING PROGRAMS**

For help with Marketing Programs visit [www.marketingmachineinc.com](http://www.marketingmachineinc.com).

Fred Hackney is a Marketing Machine – and has been a top producer with FSD for several years.

### **LIFE INSURANCE CONTRACTS FROM FSD**

While FSD is primarily an annuity provider, we do carry life contracts from almost all our carriers. We believe we can provide the highest payout to our agents – call us for a compensation level quote and bonus payouts. You may be pleasantly surprised.

**SPWL** Liberty Life has an excellent SPWL product - Commission 5%.

Bob "Mr.SPIA" Affronti  
President