



The *FSD* Journal Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

October

Quality ♦ Integrity ♦ Expertise

2005

Equity Indexed Annuities

A \$100,000 deposit into a monthly average, annual reset index annuity with a 1.95% spread and 100% participation rate would have grown to \$229,523 between 8/31/1995 to 8/31/2005. That is over an **8.65%** annual return over that 10 year period. This is why Equity Indexed Annuities exist, to offer a chance at higher returns that today's deferred fixed annuities just will not reach.



On page 2 of this journal is a copy of the above historical illustration. You can also download the full historical illustration which includes two other historical periods at www.fsdfinancial.com look for the 9.00% commission link. We can run these historical illustrations for your clients who are interested in Indexed Annuities. CD Rom client presentations are also available and are extremely well produced and supply information on the product features and potential. Get licensed for your free CD and agent kit.

Single Premium Immediate Annuities (SPIA)

FSD Financial has the ability to quote 14 immediate annuity companies on every case. This gives the agent the full spectrum of quality, commissions and highest payouts. Currently we have 3 companies with great rates that pay a **4.00% Commission** on Immediate Annuities, one is even A++ Rated. Let FSD shop that SPIA for you, we have been a leader in the immediate annuity field for over 10 years.

Impaired risk, medically underwritten, rated annuities offer individuals in poor health higher income due to having their life expectancy shortened by the insurance carrier providing the immediate annuity. For details on these rated annuities call 800-373-9697 or check our website www.fsdfinancial.com.

Custom Client Presentations

Our agent love the fact they only need one source for all their fixed annuity product needs. Agents simple call up to discuss the clients situations and we brainstorm to find the best fit for that particular client. Then we put together a professional presentation with illustrations and brochures. Our agents do not need to follow the rates from 20 companies, that's our job and we do it best. Get licensed with FSD today!

Fidelity and Guarantee (F&G) Life Contacts

F&G will be dropping marketing groups in the future. If you are being moved to a new marketing group or would just like to work with a premier marketing agency give FSD a look. Receive a **BONUS** on you first case with us on ANY F&G application. Move up the commission ladder and receive a permanent **BONUS** after \$250,000 of premium. Maximize your sales commissions!

Jeff Affronti

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SINGLE PREMIUM

IMMEDIATE ANNUITIES

FSD Financial Services has been a major industry advocate of Immediate Annuities for over a dozen years. The main reason is that an Immediate Annuity is the only product that offers guaranteed protection against longevity risk.

FACT Over **78 million baby boomers** are gearing up for retirement, they control over \$16 trillion in retirement assets.

ARE YOU READY FOR THE SALES BOOM?

The Immediate Annuity sales boom has already started. Sales of SPIA's have been increasing rapidly since 2003. Do not be left behind, let FSD Financial help familiarize you with the many intricate details and options of an Immediate Annuity. The box below contains a list of common SPIA terminologies, do you know them all and how they work?

Impaired Risk - Rated	Life Only
Medically Underwritten	Life With Period Certain
COLA - Cost of Living Adjustments	Cash Refund
Institutional Pricing	Installment Refund
Deferred Starts Income	Joint & Survivor
Zero Commission	Period Certain
CPI - Increases	Temporary Life

Understanding and execution of the above Immediate Annuity features are key to capturing competitive sales situations. Be an expert, work with the experts of FSD Financial Services! We know SPIA's.

Get Started Today
Toll Free: 800-373-9697
www.fsdfinancial.com

FSD Insurance Services - 800-373-9697

5530 Corbin Avenue, Suite 333, Tarzana, CA 91356 - email: annuity@earthlink.net

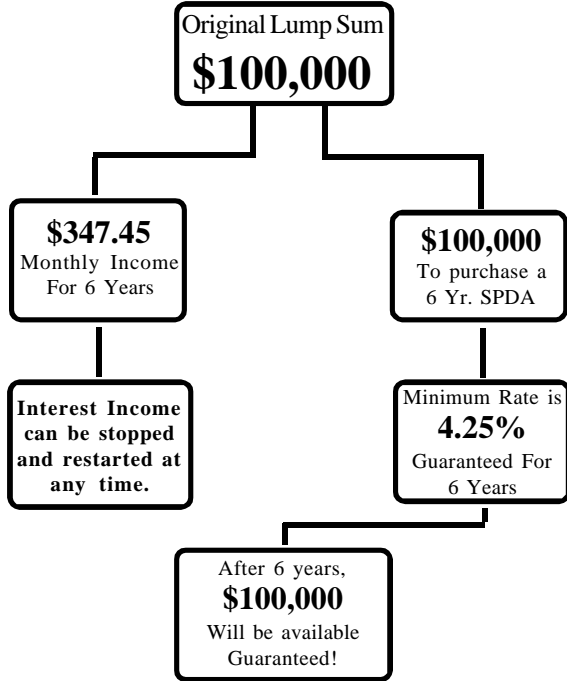


FSD FINANCIAL SERVICES

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6 Years Just Strip The Interest



Not Available In All States

Fixed interest rates by term

**3.67% For
3 Years**

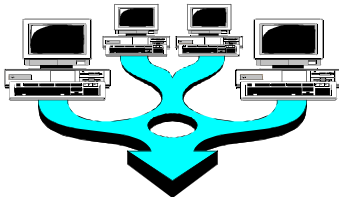
**3.70% For
4 Years**

**4.25% For
5 Years**

**4.25% For
6 Years**

(See enclosed spreadsheets for details)

On-line Since 1995!



www.fsdfinancial.com

Agent Appointments/Rates/Sales Ideas
Commission/Product Brochures/Quotes
800-373-9697

True Level Choice MYG

4.25%

Guaranteed For 5 Years

5 Year Surrender: 8%, 7%, 6%, 5%, 4%, 0 %
\$10,000 Minimum / Ages 0-95 / MVA

Commission 3.25%* (0-85)

* 3.00% Base with a 0.25% Bonus for your first case

FSD is proud to be one of the few marketing organizations selected by **Liberty Life** to offer **underwritten SPIA's**. If you use rated SPIA's or know of someone who does (earn a referral fee) let FSD submit the cases for underwriting. Contact Bob or Darren for more information. We are placing millions per month in this program.

We Are The Annuity General Agent
For The Independent Broker

Open 24 Hours On The Web

Agents love the FSD website Get Licensing, Client Brochures, Request Quotes, Contest Information, Current Rates & Commissions, Order Professional Sales Kits, Email Delivery, and much more!

www.fsdfinancial.com(Password = service (lower case))

From Your *One-Stop Annuity Shop*:

Products not approved in all states.

Rates are subject to change at anytime.

The most current rates can be downloaded at our website.

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