

Fixed Annuity Rate Update FSD FINANCIAL Wholesale Annuity Services - 800-373-9697	October 1, 2008 www.fsdfinancial.com www.SPIAquote.com
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In This Issue:	- Insurance Company Responses to Current Financial Conditions AIG/Aviva/Beneficial/Genworth/ING USA/Integrity/Liberty Bankers/Mutual Of Omaha/North American/Presidential - Immediate Annuity Sample Quotes
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New 6 Year Guaranteed Fixed Annuity

Fact Sheet Agent Appointment Company Ratings	\$10,000 - \$99,999	\$100,000 - \$249,999	\$250,000+
	5.05% For 5 Years <small>Bail-out is 4.00% in Year 6</small>	5.20% For 5 Years <small>Bail-out is 4.00% in Year 6</small>	5.30% For 5 Years <small>Bail-out is 4.00% in Year 6</small>
	<small>6 Year Minimum Yield 4.87%</small>	<small>6 Year Minimum Yield 5.00%</small>	<small>6 Year Minimum Yield 5.08%</small>
	Surrender: 6 Years: 9%,9%,8%, 7%,6%,5%,0% (NO MVA) Commission: 3.00% (0-75) / .95% (76-80) / 1.05% (81-85) Withdrawals: 10% of account value available each year. / Systematic withdrawal available after 30 days. Benefits: Nursing Home Waivers / Full Death Benefit Minimum Yield: Assumes 4% in year 6, may be higher		

Fixed Deferred Annuity Rates

Term	Guaranteed Interest Rate	Surrender %	Commission	Details
1 Year	3.75% For 1 Year	5, 0%	0.50% (0-80) / 0.40% (81-90)	Click Here
2 Year	3.40% For 2 Years	7, 7, - 30 day exit	1.10% (0-90)	Click Here
3 Year	4.60% For 3 Years	9,8,7,6,5% - 30 day exit	2.00% (0-79) / 1.00% (80-90)	Click Here
4 Year	4.50% For 4 Years	8,8,8,8% -30 day exit	2.50% (0-80) / 1.50% (81-85) / 1.00% (86-90)	Click Here
5 Year	5.00% For 5 Years (A+ Rated Company)	8,8,8,8,8% - 30 day exit / MVA	2.50% (0-80) 1.87% (81-85) 1.25% (86-90)	Click Here
6 Year	5.00% For 5 Years - (A+ Rated Company)	9,8,7,6,5% - 30 day exit	2.00% (0-80)	Click Here
7 Year	5.04% First 7 Years	9,8,7,6,5,4,3% - 30 day exit / MVA	5.00% (0-79) / 2.50% (80-90)	Click Here
7 Year	5.10% For 7 Years	10,9,8,7,6,5,4% - 30 day exit / MVA	4.00% (0-80) / 3.00% (81-85)	Click Here
10 Year	5.60% For 10 Years	9,8,7,6,5,4,3,2,1,1% With MVA - 30 day window	3.50% (0-79) / 1.75% (80-90)	Click Here

For Higher Commission Products Check Our: [Deferred Annuity Guide September 2008](#) or
Log onto [FSD-Fixed-Annuity-Agent-Login](#) for all the latest insurance company rate sheets:

Fixed Indexed Annuity - Top Picks

#1

A Client Friendly SIMPLE Index - 7 Year Term Guaranteed Index - 100% Participation Rate

Annual Reset Annual Lock-in	CAP	Bail-Out Floor Cap
Annual Point To Point With Cap	9.50% (\$100,000)	7.50%
100% Participation Rate	8.50% (\$15,000 - \$99,999)	6.50%

**That bail-out is higher than many starting caps!!
Your clients will understand this one too!**

**Minimum Guarantee is 100% @1.50%
GUARANTEED RETURN OF PREMIUM RIDER Available minus 0.40% from caps!**

5.50% Commission (0-80)
[\(Click Here For More Details\)](#)

#2

5.00% Premium Bonus - 10 Year Walk Away

Annual Reset Crediting Methods	\$75,000 +	\$15,000 - \$74,999
Annual Point To Point With Cap	100% Participation 9.00% CAP	100% Participation 7.70% CAP
Monthly Average With Spread / NO CAP	100% Participation 3.75% Spread	100% Participation 4.95% Spread
Annual Point To Point / NO Cap	40% Participation	35% Participation
Monthly Cap	100% Participation / 2.90% Mo Cap	100% Participation / 2.70% Mo Cap
Fixed Rate	3.75%	3.75%

8.00% Commission + Plus 0.25% Annual Trail
A+ Well Known Carrier
Click here for additional details!

#3

North American Company for Life & Health Insurance presents the **Design of a Decade**

The North American *TENSM* offers:

- **10% Premium Bonus**
- **10-Year Surrender Charge**
- **3% on 100% MGCV**

Click here for additional details!



Now offered with the **Guaranteed Income Advantage PlusSM**

8.00% GUARANTEED FOR 10 YEARS

INCOME ACCOUNT (GMWB)

[View our PDF illustration on \\$100,000 @8%](#)

Check out our Fixed Index Annuity Quick Reference Spreadsheet
[Indexed Annuity Guide September 2008 - Spreadsheet](#)
 for a pdf spreadsheet with rates and commissions!

Immediate Annuities: @ SPIAquote.com
****3.00% COMMISSION** A+ Rated**

Lifetime Income SPIA With 100% Money Back Guarantee Refund Death Benefit.

Gender / Age	Monthly Income	Annual Percentage Return P&I	Tax Free Portion
Male 60	\$629.95	7.56%	51% Tax Exclusion
Male 65	\$677.45	8.33%	57% Tax Exclusion
Male 70	\$743.86	8.93%	62% Tax Exclusion
Male 75	\$827.49	9.93%	67% Tax Exclusion
Male 80	\$930.45	11.17%	72% Tax Exclusion
Male 85	\$1,067.43	12.81%	85% Tax Exclusion
Gender / Age	Monthly Income	Annual Percentage Return P&I	Tax Free Portion
Female 60	\$603.97	7.25%	53% Tax Exclusion
Female 65	\$645.21	7.74%	59% Tax Exclusion
Female 70	\$702.42	8.43%	64% Tax Exclusion
Female 75	\$782.88	9.37%	66% Tax Exclusion
Female 80	\$893.15	10.72%	71% Tax Exclusion
Female 85	\$1,033.66	12.40%	87% Tax Exclusion

Commission is 3.00% on the above SPIA's - A+ By A.M. Best
 Based on \$100,000 - Life With Installment Refund - Non Premium Tax State
 Payment will remain the same for LIFE! - 9/1/2008 Rates (Look for new rates on 9/4/2008)

The Only Products That Guarantee Your Client Will NEVER Outlive Their Money
[Request a SPIA Quote Now](#)

Insurance Companies Responses to Current Financial Conditions

[AIG](#) / [Aviva](#) / [Genworth](#) / [ING USA](#) / [Integrity](#) / [Liberty Bankers](#) / [LSW](#) / [Mutual Of Omaha](#) / [North American](#) / [Presidential](#)

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Over 37 Years

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*Gas card promotion can not be combined with any existing bonuses.