

Fixed Annuity Rate Update

FSD FINANCIAL - Wholesale Annuity Services - **800-373-9697**

October 2, 2009

www.fsdfinancial.com

www.SPIAquote.com

In This Update: - **4.25% - 7 Year Walk Away - 4.00% Commission**
 - **4.20% For 5 Years - 2.00% Commission**
 - **Immediate Annuity Sample Quotes - 3.50% Commission** - Hurry won't last!

October 2, 2009 Rate Spreadsheets:

[Deferred Annuity Guide](#) - PDF - 6 Pages

- **What's New**

Liberty Bankers - 9.00% Year 1
with a **3.75% Base Rate**

3.00% Minimum Guarantee Floor /

6.25% Commission:

3.65% Min. Guarantee over 9 yrs. if drops to 3% in year 2-9

4.32% over 9 years if stays at

- **3.75% base rate.**

- **What's Hot!**

- **Liberty Bankers** - 1 Year surrender -2.00% 1 Year Rate

- **Liberty Bankers** - 5 Year surrender -4.20% for 5 Years

- **Liberty Bankers** - 4.25% for 7 Years - 4.00% Comp

- **Great American** - Secure American / 8 Year surr. / 8% Comm.

- **Presidential** - 4.00% for 4 years - [Click for details](#)

[Indexed Annuity Guide](#) - PDF - 5 Pages

- **What's New**

- **Great American - Safe Return - 6.50% Commission**

7.00% Cap with a **6.50% Bail out cap**
Guaranteed Return Of Principal

- **What's Hot!**

- **Life Of The Southwest** - Debit Card accessible withdrawals

- **7.50% Income Riders** - From RBC - [Click for brochure](#)

- Fixed annuity with 8.50% street level comp, in 46 states

- Enhanced death benefit built right in to this annuity

- **AMERICAN NATIONAL - Value Lock 10 - 4.00% Bonus**

100% Participation - NO CAP - 10 Year surrender -

10.00% Commission

What is the strongest guarantee in a Fixed Annuity?

It is the Minimum Guarantee! We still have agents with clients that have products with a 4.00% minimum guarantee. Most of those clients are out of the surrender charge period and renewing annually at 4.00%. The 4.00%'s are long gone but we still have several 3.00% minimum guarantee products and high first year and base rates. Most believe rates are going to go up, if they do that is great. However, if rates continue down at least you can guarantee your client a 3.00% annual floor rate, that beats most if not all CD rates of today. Our 3.00% minimum products have terms for 4-10 years and first year rates as high as 9.00%. Hurry, the companies are lowering these minimum guarantees or dropping the products all together.

Feel free to contact us for specific product information. 800-373-9697

1040's Provide a Wealth of Information

"Would I like to decrease the taxes I pay each year?" If your answer is "YES," look at your most recent Form 1040.

Millions of Americans are paying taxes each year on interest income that they are not using. An annuity can be an ideal solution for those of us who want to lower our current income tax liability and don't anticipate needing or using the interest generated in the near future, for instance, in the next five years. Each individual's personal financial situation and goals are different; be sure to consult your trusted financial professional.

[1040 Worksheet for American General - \(PDF\)](#)

LIFE INSURANCE - Now Open To Independent Agents

Our Captive Life Insurance Commitments Are Over, you the agent benefit.

North American / Forester / Penn Mutual / Liberty Bankers / Lincoln Financial / Life Of The Southwest
 Presidential Life / Illinois Mutual / West Coast Life / Old Mutual / Genworth Financial
 American National / American General

Incredible Commissions That We Can Not Advertise Here

Call us today or [click here for more details](#)

Multi-Year Fixed Deferred Annuity Rates 10/01/2009

Term	Guaranteed Interest Rate	Company	Commission	Details
No Surrender	1.25%	Liberty Bankers	0.50% (0-80) / 0.40% (81-90)	Click Here
1 Year	2.00% For 1 Year	Liberty Bankers	0.50% (0-80) / 0.40% (81-90)	Click Here
2 Year	1.75% For 2 Years	West Coast Life	1.00% (0-75) / 0.50% (76-85)	Click Here
3 Year	3.00% For 3 Years	Liberty Bankers	2.00% (0-80) 1.00% (81-95)	Click Here
4 Year	3.00% For 4 Years	Presidential Life	2.00% (0-80) / 1.00% (81-85) / 0.67% (86-90)	Click Here
5 Year	4.20% For 5 Years	Liberty Bankers	2.00% (0-80)	Click Here
5 Year	3.20% For 5 Years (100K+) 3.00% For 5 Years (under 100K)	Foresters	3.00% (0-80) 1.50% (81-90)	Click Here
7 Year	5.00% Year 1 (\$500,000+) 4.00% Year 1 (Under 500K) 3.00% Minimum Guarantee	Penn Mutual (A+ RATED)	4.50% (0-80) - 2.00% (81-85)	Click Here

7 Year	4.00% For First 4 Years 3.00% Minimum Guarantee	Presidential Life	3.00% (0-75) - 2.25% (76-80) 1.10% (81-90)	Click Here
7 Year	4.25% For 7 Years	Liberty Bankers	4.00% (0-80) / 2.00% (81-85)	Click Here
9 Year	9.00% Year 1 3.75% Base Rate	Liberty Bankers	6.25% (0-70) 4.50% (71-79)	Click Here
10 Year	3.90% For 10 Years	American National	4.00% (0-79) / 2.00% (80-85)	Click Here

[Genworth - CDs vs Fixed Annuities \(pdf\)](#) (available now!)
[Genworth - Cash Flow Diversification \(pdf\)](#) (available 9/15/2009!)
[Genworth - Tax Advantaged Income \(pdf\)](#) (available 9/23/2009!)
[Genworth - Prospecting for 401K / IRA rollovers \(pdf\)](#) (available 9/30/2009!)
[Genworth - Targeting Boomers 48068 \(pdf\)](#) (available 10/07/2009)
[Penn Mutual - Life Insurance Competitive Edge \(pdf\)](#) (available now!)

Tax Rules on Partial 1035 Exchanges (From LSW)

The IRS has issued a revenue ruling that affects the tax exempt status of some partial 1035 exchanges. Partial 1035 exchanges from an existing annuity contract to a new annuity contract will not be tax-exempt unless certain conditions are met. The exchange will remain tax-exempt if:

1. No surrenders or distributions occur on either contract in the 12-month period following the exchange;

OR

2. The only distribution taken from the contract is because one of the following occurred during the 12-month period following the partial exchange (premature distribution penalties may still apply):

- Attained age 59 ½
- Death
- Disability
- The distribution is associated with premiums contributed before August 14, 1982.
- A life event (such as divorce or loss of employment) occurs between the date of the transfer and the date of the distribution.

Bottom line – if a client makes a partial 1035 exchange and then takes a distribution from or surrenders either contract within the first 12 months following the exchange, but does not meet one of the conditions listed above, the exchange will be considered a taxable event and will be reported to the IRS.

Please Note - Taking distributions in the form of a series of substantially equal periodic payments will qualify for an exception from § 72(q), but will not meet the requirement of (2) above to qualify as a partial 1035 exchange.

View partial 1035 info as a web page =

<http://www.lswemail.com/LSWeNews082709.htm>

Huge SPIA Opportunity

We hope everyone had a wonderful & relaxing holiday weekend. We came across some great information that identifies the large possible SPIA market out there outlining many reasons why Genworth's SPIA is the ideal fit for your agents & their clients.

A recent **LIMRA** study identified **1.3 Million Households** with **\$1.8 TRILLION** in investable assets to pay for monthly spending that **currently DO NOT OWN Annuities!**

- *2/3 of their combined income sources go to Essential / Non-Discretionary Expenses*
- Converting only **25% of these funds to SPIA(s)** would create lifetime income to help pay these expenses
- That's a **\$460 BILLION & growing SPIA sales opportunity.**

Here's why to use Genworth's SPIA to meet these needs:

? **46 years & counting as a writer of SPIA(s):** The Longest in the Industry

? **Sweet Spots in pricing between \$100K & \$350K:** Serves the vast majority of clients looking for Income from a Portion of their Assets

? **Flexibility & Liquidity through Income Advance & Commutation features: For short & long-term changes in a client's Income Needs!**

? **Payout options Include:** Life and/or period certain of 5-50 years, Installment & Cash refund options with **FULL COMMISSION on all options**

? **Ability to Send Payments to Multiple Payees or a 3rd Party (NQ funds only): *Ideal for Charitable Gifts or funding a LTC Contract***

? **Next Day Issue:** of In Good Order Applications (*Ask me for our Checklist to help get them in good order every time!*)

? **Easy to Quote:** www.SPIAquote.com

Let us know how we can allow our expertise & best in class service work for you & your agents. Thanks,

Need Sales Ideas? Go to: www.genworth.com/clientsthankyou

Greg Short

Genworth Financial

Senior Internal Wholesaler - Western Region

Log onto [FSD-Fixed-Annuity-Agent-Login](#) for all the latest insurance company rate sheets:

Immediate Annuities: @ SPIAquote.com

3.75% COMMISSION

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

Income begins 1 month after deposit.

Gender / Age	Monthly Income	Annual Percentage Return P&I	Tax Free Portion
Male 60	\$578.21	6.94%	56% Tax Exclusion
Male 65	\$625.02	7.50%	60% Tax Exclusion
Male 70	\$685.75	8.80%	65% Tax Exclusion
Male 75	\$765.19	9.18%	70% Tax Exclusion
Male 80	\$870.28	10.44%	73% Tax Exclusion
Male 85	\$1,002.49	12.03%	83% Tax Exclusion
Gender / Age	Monthly Income	Annual Percentage Return P&I	Tax Free Portion
Female 60	\$549.95	7.12%	58% Tax Exclusion
Female 65	\$590.28	7.69%	63% Tax Exclusion
Female 70	\$643.67	8.39%	69% Tax Exclusion
Female 75	\$716.35	9.34%	72% Tax Exclusion
Female 80	\$815.25	10.46%	79% Tax Exclusion
Female 85	\$947.44	11.89%	81% Tax Exclusion
Period Certain Yrs	Monthly Income	Per \$1,000 Deposit	Tax Free Portion
5 Year Certain	\$1,806.00	\$18.06	89% Tax Exclusion
10 Year Certain	\$1,032.00	\$10.32	81% Tax Exclusion
15 Year Certain	\$760.00	\$7.60	73% Tax Exclusion
20 Year Certain	\$628.00	\$6.28	66% Tax Exclusion

Commission is 3.75% on all the above Life SPIA's and 3.25% on Period Certain SPIA's- B+ Rated By A.M. Best

Based on \$100,000 - Life With Installment Refund - Non Premium Tax State
Payment will remain the same for LIFE! - 10/01/2009 Rates (Look for new rates around 11/01/2009)

The Only Products That Guarantee Your Client Will NEVER Outlive Their Money

[Request a SPIA Quote Now](#)

For More Information On Any Of These Fixed Annuities [EMAIL](#) or Call 800-373-9697

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Quality Integrity Expertise
www.fsdfinancial.com - 800-373-9697
Over 37 Years

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