



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

September 14

Quality ♦ Integrity ♦ Expertise

2004

NEW 5 YEAR PRODUCT

4.05% Over 5 Years

5.65% Year 1 - 3.65% Years 2-5

4.00% Commission

Based on \$100,000 deposit
\$10,000 - \$100,000 minus 0.15%

- ✓ 5 year surrender 7%,7%,7%,6%,5%,0% (NO MVA)
- ✓ 10% free withdrawal after 1st year - 20% cumulative
- ✓ Waivers: extended care, terminal and cronic illness
- ✓ Guaranteed principal return - (take 1% off 1st year rate if this feature is selected)

LAUNCH DATE - 10/04/2004

Call FSD Today To Get Appointed!

Multi-Year Lock-In

(See enclosed spreadsheets for details)

**3.20% For
3 Years**

**3.65% For
4 Years**

**4.00% For
5 Years**

**4.20% For
6 Years**

We also have Money Back Guarantee annuities like
the ING USA Multi-Set Plus

5.00% Commission (0-85)

5.65% Year 1 - 3.65% Years 2-10

Full death benefit & waivers through age 90!

Think rates are going up? We GUARANTEE IT!

ING USA Multi-Builder Guaranteed Increasing Rate Annuity

Year 1 is 3.75%

Year 2 is 3.90%

Year 3 is 4.05%

Year 4 is 4.20%

Year 5 is 4.35%

Year 6 - 10 is 4.50%

Commission 4.50% (0-75) & 3.37%(76-85)

Full Death Benefit and Waivers - 10 Year Surrender - Interest Withdrawals In 30 Days

Finally An Equity Indexed Annuity Approved In NEW YORK

Easy to understand 8 year annual reset

NO SPREAD - NO AVERAGING

100% Participation Rate

7.00% Cap (\$100K+)

6.50% Cap (\$5K - 100K+)

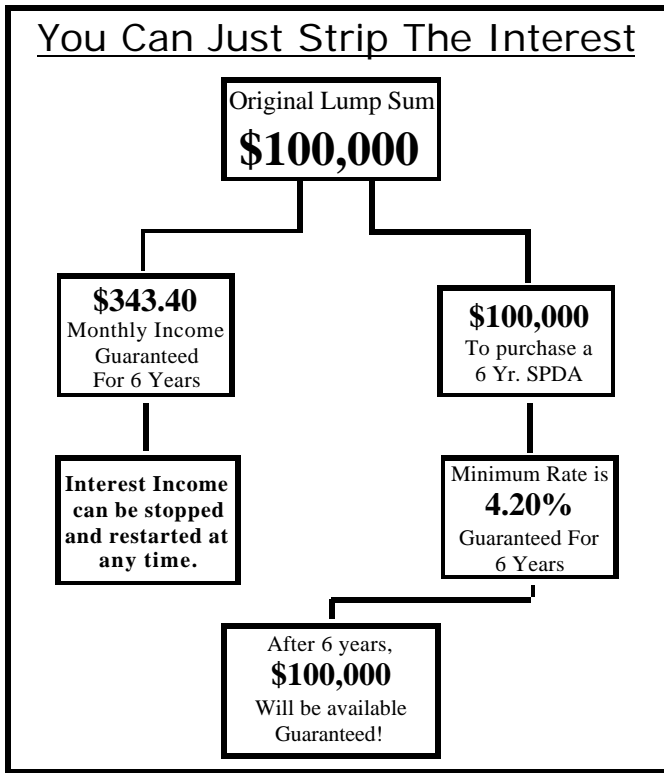
Plus 1.50% Credited Even On Down Years

In this month's issue:

- Annuity Review sales ideas, product comparisons
- **Rates & Commissions** SPDA & EIA!
- NEW 5 YEAR ANNUITY!
- SPIA Life & Money Back Refund
- EIA HISTORICALS - CAP, NO CAP AND Income
- Split Annuity - Just Strip The Interest
- Multi-Year Guarantees - 3 - 10 Years



FSD FINANCIAL SERVICES
 5530 Corbin Ave. #333
 Tarzana, CA 91356
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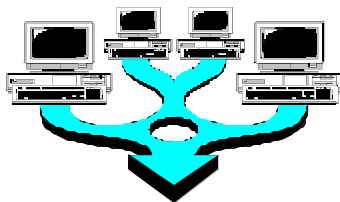
"SPIA QUOTES"

\$100,000 Monthly Life With Refund

Male 50 - \$518.91	Female 50 - \$504.38
Male 55 - \$545.10	Female 55 - \$526.69
Male 60 - \$579.72	Female 60 - \$555.86
Male 65 - \$626.31	Female 65 - \$594.73
Male 70 - \$688.02	Female 70 - \$647.81
Male 75 - \$770.42	Female 75 - \$721.24
Male 80 - \$873.43	Female 80 - \$820.07
Male 85 - \$1,001.93	Female 85 - \$944.55

Run Live SPIA Quotes On-Line Ask Us How!

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