reviewing fixed annuity product quality \& performance
S eptember Q uality • I ntegrity • Expertise 2006

## 4 YEAR WALK AWAY INDEXED ANNUITY

The SAFETY INDEX 4 flexible premium, fixed indexed annuity from Fidelity and Guaranty Life is highly competitive and offers terrific guarantees, such as a minimum guaranteed surrender value that is $100 \%$ of your client's premiums compounding at $3 \%$ (less a surrender charge). On the fixed option, the initial interest rate is GUARANTEED for four years, and is guaranteed to be equal to or greater than $3 \%$ for the life of the policy! Additionally, your client will have the security of the annual reset feature, where any account gains are locked in at the end of each year - their account will never decrease in value! Your client will also have riders to address unexpected contingencies such as unemployment, diagnosis of a terminal illness or nursing home confinement. This product offers five interest-crediting options to assist your clients in meeting their financial goals.

## Safety Index 4 September Rates

## 4 Index Crediting Options plus a fixed option:

1 Year, S\&P 500®Monthly Point-to-Point with a Cap of $3.15 \%$ over $\$ 100,000$ and $2.90 \%$ under $\$ 100 \mathrm{~K}$ 1Year, S\&P 500®Annual Point-to-Point with a Cap of $\mathbf{1 0 . 0 0 \%}$ over $\mathbf{\$ 1 0 0 , 0 0 0}$ and $\mathbf{9 . 0 0 \%}$ under $\mathbf{\$ 1 0 0 K}$ 1 Year, S\&P 500®Monthly Average with a Cap of $12.50 \%$ over $\$ 100,000$ and $11.00 \%$ under $\$ 100 \mathrm{~K}$ 1Year, S\&P 500®Monthly Average with a Spread of $1.25 \%$ over $\$ 100,000$ and $1.75 \%$ under $\$ 100 \mathrm{~K}$ 1 Year Fixed Interest of $3.70 \%$ over $\$ 100,000$ and $3.40 \%$ under $\$ 100 \mathrm{~K}$

See full spreadsheet with commissions page 3

## THE LIBOR FIXED DEFERRED ANNUITY!

## 1 YEAR WALK AWAY!!

Now in its third month the history reads like this: July 5.05\%, August $5.10 \%$ and currently for September 5.03\%. While the 10 year treasury has fallen from $5.23 \%$ to $\mathbf{4 . 7 6 \%}$ the LIBOR has help sticky to a $\mathbf{5 . 0 0 \%}$ monthly rate.
$\mathbf{5 . 3 3 \%} 1$ month LIBOR minus $0.30 \%=5.03 \%$. THIS IS A MONTH-TO-MONTH FLOATING RATE. The spread $(0.30 \%)$ subtracted from LIBOR guaranteed for first policy year. The rate for the following month is set by the 1 Month LIBOR 2 days prior to the end of a month.

LIBOR means the London Inter-Bank Offered Rate denominated in U.S. dollars, as set by the British Bankers Association. LIBOR is the most widely used benchmark or reference rate for short term interest rates world-wide. Product is offer by Beneficial Life, a 100 year old company that appreciates your business. Just as we do at FSD Financial.
Commission is $1.00 \%$ ( $0-100$ ) See enclosed spreadsheet for other details.
Not available in all states. $2.00 \%$ Surrender during the year.

## If you like a deferred annuity you'll love a MEC Beneficial Life

(Modified Endowment Contract)

## Assume your client fits the following scenario:

- Male Age 70 Client has $\$ 100,000$ of "legacy assets" that will likely transfer to heirs.
- $\quad$ Client does not wish to part with the asset just in case he or his needs funds in the future.
- Chronic illness is a primary concern
- $\quad$ Client wishes to minimize current taxes on these funds, while increasing the net return beyond that available through fixed accounts or investments.
- $\quad$ Client wants an absolute assurance that he will not have to come up with additional out-of-pocket premiums to keep a life insurance policy in-force.
- $\quad$ Client desires a guaranteed cash value.


## Choices:

1. An Advantage 11 Plus Annuity to provide safety of principal and predictable accumulation.
2. A Century Whole Life policy funded as a MEC - minimal face amount with the majority of premium used to fund the Paid-Up Additions Rider ( $\$ 98,850$ to PUAR, $\$ 1,150$ to base policy)
3. A Centennial UL funded to Section 7702 Guide Premium Maximum with a level death benefit.

The following illustrations assume your client paid $\$ 100,000$ into the respective products:
Illustration \#1: Century Whole Life, 65 Male, Select, Face: \$25,000, Annual Premium, Interest Rate: 4.00\%
Illustration \#2: Centennial Universal Life, 65, Male, Select, Face: \$250,000, Level, Annual Premium, Interest Rate: 5.20\%
Illustration \#2: Advantage 11 Annuity, 65, Male, Non-Smoker, Annual Premium, Interest Rate: 3.95\%

## Selected Values Continued

|  | Year | Century Whole Life 65, Male Select, Face: \$25,000 | Centennial Universal Life 65, <br> Male, Select, Face: \$250,000 | Advantage 11 Annuity 65, Male, Non-Smoker Less Tax on the Gain @ 35\% |
| :---: | :---: | :---: | :---: | :---: |
| Net Death Benefit | 1 | 187,115 | 250,000 | 102,730 |
|  | 5 | 198,158 | 250,000 | 114,846 |
|  | 10 | 220,423 | 250,000 | 129,129 |
|  | 20 | 285,752 | 250,000 | 155,484 |
| Age 100 | 35 | 473,954 | 287,715 | 312,512 |
|  |  |  |  |  |
| Surrender Value | 5 | 117,475 | 95,643 | 116,177 |
|  | 10 | 150,400 | 116,654 | 149,532 |
|  | 20 | 234,918 | 158,415 | 227,695 |
| Age 100 | 35 | 473,953 | 284,866 | 426,942 |

The Century WL product gives your client:

1. Highest Net Surrender Value

For Questions and Assistance,
2. Highest Net Death Benefit

Please Call: 800-282-7530
3. Access to funds
4. Lower taxes
5. Accelerated Benefit for Chronic Illness*
6. Guaranteed Cash Value

Indexed Annuity Flashcard as of September 5, 2006

| Product |  | State Availability as of September 5, 2006. Please check SalesLink for the latest information. | Option | WA | Current Rates |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Fixed |  |  | CAPS |
| lexed Annuities | Index Rewards $\mathbf{1 . 5 0} \%$ min. states |  | MD, WY | S\&P Monthly S\&P Point-to-Point Dow Monthly Dow Point-to-Point Fixed | $\begin{aligned} & \hline 7.00 \% \\ & 7.00 \% \\ & 7.00 \% \\ & 7.00 \% \\ & 7.00 \% \end{aligned}$ | $\begin{gathered} \text {-- } \\ \text {-- } \\ \text {-- } \\ \mathbf{3 . 9 0} \% \end{gathered}$ | $\begin{array}{c\|} \hline 13.00 \% \\ 9.50 \% \\ 13.00 \% \\ 9.50 \% \\ -- \\ \hline \end{array}$ |
|  | Index Rewards <br> 3.00\% Floating min. states | AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV | S\&P Monthly S\&P Point-to-Point Dow Monthly Dow Point-to-Point Fixed | $\begin{aligned} & \hline 7.00 \% \\ & 7.00 \% \\ & 7.00 \% \\ & 7.00 \% \\ & 7.00 \% \\ & \hline \end{aligned}$ | $\begin{gathered} \text {-- } \\ \text {-- } \\ \text {-- } \\ \mathbf{3 . 9 0 \%} \end{gathered}$ | $\begin{gathered} \hline 13.00 \% \\ 9.50 \% \\ 13.00 \% \\ 9.50 \% \\ \hline-- \\ \hline \end{gathered}$ |
|  | Index Rewards 5 <br> 1.50\% min. states | MD, WY | S\&P Monthly <br> S\&P Point-to-Point <br> Dow Monthly <br> Dow Point-to-Point Fixed | $\begin{aligned} & \hline 4.00 \%^{*} \\ & 4.00 \%^{*} \\ & 4.00 \%^{*} \\ & 4.00 \%^{*} \\ & 4.00 \%^{*} \end{aligned}$ | $\begin{gathered} \hline-- \\ -- \\ -- \\ \mathbf{4 . 0 0 \%} \end{gathered}$ | $\begin{array}{c\|} \hline 12.00 \% \\ 9.00 \% \\ 12.00 \% \\ 9.00 \% \\ -- \\ \hline \end{array}$ |
|  | Index Rewards 5 <br> 3.00\% Floating min. states | AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV | S\&P Monthly S\&P Point-to-Point Dow Monthly Dow Point-to-Point Fixed | $\begin{aligned} & \hline 4.00 \%^{*} \\ & 4.00 \%^{*} \\ & 4.00 \%^{*} \\ & 4.00 \%^{*} \\ & 4.00 \%^{*} \\ & \hline \end{aligned}$ | $\begin{gathered} \hline-- \\ \text {-- } \\ \text {-- } \\ \mathbf{4 . 0 0 \%} \end{gathered}$ | $\begin{gathered} \hline 12.00 \% \\ 9.00 \% \\ 12.00 \% \\ 9.00 \% \\ -- \\ \hline \end{gathered}$ |
|  | Safety Index 4 (High Band, \$100,000+ premium) | AL, AK, AZ, CA, CO, DE, DC, GA, HI, IL, IN, IA, KY, LA, MI, MS, MO, NE, NH, NJ, NM, RI, TN, VA, WY | 1-Yr. S\&P Monthly Pt-to-Pt S\&P Point-to-Point S\&P Monthly Average S\&P Monthly Average Sprd. Fixed | $\begin{aligned} & \hline \mathbf{3 . 0 0 \%} \\ & \mathbf{3 . 0 0 \%} \\ & \mathbf{3 . 0 0 \%} \\ & \mathbf{3 . 0 0 \%} \\ & \mathbf{3 . 0 0 \%} \\ & \hline \end{aligned}$ | $3.70 \%$ |  <br> $3.15 \%$ <br> $10.00 \%$ <br> $12.50 \%$ <br> $1.25 \%$ |
| $\begin{aligned} & \frac{5}{0} \\ & \frac{2}{2} \\ & 0 \end{aligned}$ | Safety Index 4 (Standard Band, under $\$ 100,000$ premium) | AL, AK, AZ, CA, CO, DE, DC, GA, HI, IL, IN, IA, KY, LA, MI, MS, MO, NE, NH, NJ, NM, RI, TN, VA, WY | 1-Yr. S\&P Monthly Pt-to-Pt S\&P Point-to-Point 1-Yr. S\&P Monthly Average S\&P Monthly Average Sprd. Fixed | $\begin{aligned} & \hline \mathbf{3 . 0 0 \%} \\ & \mathbf{3 . 0 0 \%} \\ & \mathbf{3 . 0 0 \%} \\ & \mathbf{3 . 0 0 \%} \\ & \mathbf{3 . 0 0 \%} \\ & \hline \end{aligned}$ | $\begin{gathered} \text {-- } \\ \text {-- } \\ \text {-- } \\ \mathbf{3 . 4 0 \%} \end{gathered}$ | $\begin{gathered} \hline 2.90 \% \\ 9.00 \% \\ 11.00 \% \\ 1.75 \% \end{gathered}$ |
| iㅗ | Safety Index 7 (High Band, $\$ 100,000+$ premium) | AL, AK, AZ, CA, CO, DE, DC, GA, HI, IL, IN, IA, KY, LA, MI, MS, MO, NE, NH, NJ, NM, RI, TN, VA, WY | 1-Yr. S\&P Monthly Pt-to-Pt S\&P Point-to-Point S\&P Monthly Average S\&P Monthly Average Sprd. Fixed | $\begin{aligned} & \hline \mathbf{6 . 0 0 \%} \\ & \mathbf{6 . 0 0 \%} \\ & \mathbf{6 . 0 0 \%} \\ & \mathbf{6 . 0 0 \%} \\ & \mathbf{6 . 0 0 \%} \end{aligned}$ | $\begin{gathered} \hline- \\ -- \\ -- \\ \mathbf{3 . 8 0} \% \end{gathered}$ | 3.50\% $10.25 \%$ $13.50 \%$ $1.00 \%$ |
|  | Safety Index 7 (Standard Band, under $\$ 100,000$ premium) | AL, AK, AZ, CA, CO, DE, DC, GA, HI, IL, IN, IA, KY, LA, MI, MS, MO, NE, NH, NJ, NM, RI, TN, VA, WY | 1-Yr. S\&P Monthly Pt-to-Pt S\&P Point-to-Point 1-Yr. S\&P Monthly Average S\&P Monthly Average Sprd. Fixed | 6.00\% 6.00\% 6.00\% $6.00 \%$ $6.00 \%$ | $\begin{gathered} \hline- \\ -- \\ -- \\ \mathbf{3 . 5 0} \% \end{gathered}$ |  <br> $3.25 \%$ <br> $9.25 \%$ <br> $12.00 \%$ <br> $1.50 \%$ |

## FSD Financial SERVICES

Your One-Stop Shop For Deferred,
Immediate and Equity Indexed Annuities.
www.fsdfinancial.com

|  | PRODUCT | INTEREST RATE | RATE GUAR. | MIN GUAR. | SURR. CHARGE | $\begin{aligned} & \text { ISSUE } \\ & \text { AGE } \end{aligned}$ | MIN./MAX. PREMIUM | AVAILABLE STATES | WITHDRAWALS | COMMENTS | COMM. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Beneficial Life <br> A by A.M. BEST A+ by S\&P | Guaranteed Advantage | $\begin{gathered} \mathbf{5 . 0 2} \% \\ \hline 5.85 \% \text { Yr } 1 \\ 4.85 \% \text { Yr } 2-6 \end{gathered}$ | $6$ <br> Years | $\begin{gathered} 2.00 \% \\ \text { after guar } \\ \text { period } 3 \% \\ \text { yrs 10+ } \end{gathered}$ | $\begin{gathered} \text { 6 Years: } \\ 8.32 \%, 7.65 \%, 6.73 \%, \\ 5.79 \%, 4.85 \%, 3.90 \% \\ 0.00 \% \text { - MVA } \end{gathered}$ | 0-100 | \$5,000 | All except: AR,CT,DE,MA, MD,ME,NY,NH, $\mathrm{NJ}, \mathrm{PA}, \mathrm{OK}, \mathrm{TX}$, RI,VT, WV | - Interest ONLY starting in year 2 <br> -NO 10\% Free out | -1\% bonus in first year, rate guaranteed for 6 years -Nursing home waiver effective 6 months after issue -Full Death Bene | $\begin{aligned} & 2.00 \% \\ & (0-90) \end{aligned}$ |
| NEW! <br> 1 YEAR <br> WALK AWAY <br> ANNUITY | Advantage1 <br> This is a Month-toMonth FLOATING RATE. (See comments) | $\begin{gathered} 5.03 \% \\ \hline 1 \text { month } \\ \text { LIBOR } \\ \text { minus } \\ 0.30 \%= \\ 5.03 \% \\ \hline \end{gathered}$ | Monthly - The spread (0.30\%) subtracted from LIBOR guaranteed for first policy year. (2.00\% after guar period 3\% yrs 10+) |  | 1 Year with 30 day free exit windows till year 7 then month to month with no surrender: $\begin{gathered} 2 \%, 2 \%, 2 \%, 2 \%, 2 \% \\ 2 \%, 2 \%, 0 \% \end{gathered}$ | 0-100 | \$5,000 | All except: AK,AR,CT,DE, GA,HI, IL.,LA,MA, MD,ME,MN,MS, NY,NH, NJ,PA, OK,TX, RI,VT,WA,WV | Withdrawal charges are waived for a partial withdrawal or full surrender only on a policy anniversary date or within 30 days following an anniversary date. (London InterBank Offered Rate) | The interest rate for this product resets on the first day of each calendar month. This means the initial crediting rate applies only for the remaining days of the initial calendar month - even one day in some cases. | $\begin{gathered} \hline 1.00 \% \\ \text { Year 1 } \\ (0-100) \\ 0.25 \% \text { if } \\ \text { continued } \\ \text { years 2 } \\ \text { and on } \\ \hline \end{gathered}$ |
| SPEQAL'S | Guaranteed Choice 5 | $\begin{gathered} \mathbf{4 . 3 5 \%} \\ \text { 5.15\%Yr } 1 \\ 4.15 \% \text { Yr 2-5 } \end{gathered}$ | 5 <br> Years | 2.00\% after guar period $3 \%$ yrs 10+ | $\begin{aligned} & 5 \text { Years: } \\ & 7,7,7,6,5,0 \\ & +/- \text { MVA } \end{aligned}$ | 0-100 | \$5,000 | All except: <br> AR,CT,DE,MA, <br> MD,ME,NY,NH, <br> NJ,PA,OK,TX, <br> RI,VT, WV | -10\% of avaiable years 1-5. | -1\% bonus in first year, rate guaranteed for 5 years <br> -Nursing home waiver effective <br> -Full DeathAnnuitant Benefit | $\begin{aligned} & 4.50 \% \\ & (0-80) \end{aligned}$ |
|  | $\begin{aligned} & \text { Guaranteed } \\ & \text { Step-Up } \end{aligned}$ | 3.90\% Year 1 <br> 4.40\% Year 2 <br> 4.65\% Year 3 <br> 5.15\% Year 4 <br> 6.15\% Year 5 | 1  <br> 2 5 <br> 3 Years <br> 4 $(4.85 \%$ <br> 5 yield $)$ | $2.00 \%$ after guar period $3 \%$ yrs $10+$ | $\begin{aligned} & 5 \text { Years: } \\ & 7,7,7,6,5,0 \\ & +/- \text { MVA } \end{aligned}$ | 0-90 | \$5,000 | All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,OK,TX, RI,VT, WV | -10\% of available years 1-5. | -Nursing home waiver effective <br> -Full DeathAnnuitant Benefit | $\begin{aligned} & 2.00 \% \\ & (0-90) \end{aligned}$ |
|  | Add the 1\% premuim bonus get a higher yield | Guaranteed $A$ Guaranteed Guaranteed | Advantage <br> Choice 5 <br> d Step-Up | $\begin{aligned} & 5.19 \% \\ & 4.66 \% \\ & 5.05 \% \end{aligned}$ | See above based on product | Same as above | Same as above | Same as above | Rates and features are the same as the standard product line. | All features remain the same as the above Guaranteed Advantage, Guaranteed Choice 5 and Guaranteed Step-Up. | reduced by $1 \%$ from the above |
| INTEGRITY LIFE <br> A++ A.M. BEST <br> AA+S\&P | Momentum Advantage | $\begin{aligned} & \hline 4 \text { Years 4.33\% } \\ & \hline \text { Yr1 4.90\% 4.1 } \\ & \mathbf{5} \text { Years 4.60\% } \\ & \hline \text { Yr1 5.20\% 4.4 } \\ & \mathbf{7} \text { Years 4.85\% } \\ & \hline \text { Yr1 5.50\% } 4.75 \\ & \mathbf{1 0 ~ Y e a r s ~ 5 . C ~} \\ & \hline \text { Yr1 5.70\% } 4.95 \end{aligned}$ |  | 3.00\% <br> After <br> Guarantee period | 4 Years:W/ MVA 8,8,7,7 <br> 5 Years:W/ MVA 8,8,7,7,6 <br> 7 Years:W/ MVA 8,8,7,7,6,6,5 <br> 10 Years:W/ MVA <br> 8,8,7,7,6,6,5,5,4,4, | $\begin{gathered} 4 \& 5 \text { Year } \\ 0-86 \text { (NQ) } \\ 7 \text { Year } \\ 0-85 \text { (NQ) } \\ 10 \text { Year } \\ 0-83 \text { (NQ) } \\ \text { (Age } 70 \\ \text { qual) } \end{gathered}$ | $\begin{gathered} \$ 20,000 \\ \$ 1,000,000 \\ (500 \mathrm{~K} \text { age } \\ 76 \text { up) } \end{gathered}$ | All except: ME,MA,NH,OR, SC,UT,VT,WA,WI | -10\% available immediately <br> 1 time annually *NEW <br> YORK RATES LOWER | -Death benefit based on full account value. Nursing Home and Terminal Illness waiver. <br> -Commission Reduces by 2.0\%ages $80+$ | $\begin{gathered} 4 \mathrm{yr} 2.0 \% \\ (0-79) \\ 5 \mathrm{yr} 2.5 \% \\ (0-79) \\ \mathbf{7} \mathrm{yr} 3.0 \% \\ (0-79) \\ 10 \mathrm{yr} 3.5 \% \\ (0-79) \end{gathered}$ |
| STANDARD INSURANCE <br> A by A.M. BEST A + by S\&P | $\begin{aligned} & \text { FGA } 5 \\ & \text { FGA } \end{aligned}$ | \$15,000 5yr. $4.55 \%$ $6 y r .4 .90 \%$ | $\begin{aligned} & \frac{\$ 100,000}{4.65 \%} \\ & 5.00 \% \end{aligned}$ | $\begin{aligned} & 3.00 \% \text { or } \\ & 1.50 \% \text { By } \\ & \text { State Call } \\ & \text { for details } \end{aligned}$ | $\begin{gathered} 8,7,6,5,4 \\ 8,7,6,5,4,3 \\ \text { with MVA } \end{gathered}$ | 0-85 | $\begin{gathered} \$ 15,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: <br> IA,MA,NJ,NY, NC,PA,TX,UT, WA | -Interest payments OK immediately (NO 10\% Avail) -Additional Premiums in first 90 days OK. | -Terminal condition and nursing home waivers - not in MA -Full Death Bene / No commission charge back | 5 yr. 3.0\% 6 yr. 2.0\% (reduces at 81 by $50 \%$ ) |
|  | (SRA) <br> Secured Rate Annuity |  | $\$ 100,000$ $4.15 \%-3 y r s$ $4.45 \%-5 y r s$ $4.60 \%-6 y r s$ $\$ 250,000+$ | $\begin{aligned} & 3.00 \% \text { or } \\ & 1.50 \% \text { By } \end{aligned}$ <br> State Call for details | $\begin{gathered} 9,8,7 \\ 9,8,7,6,5 \\ 9,8,7,6,5,4 \\ \text { NO MVA } \end{gathered}$ | 0-85 | $\begin{gathered} \$ 15,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: NY, <br> (3 year not in AL,IL,MA,NJ,NY, RI,UT,WA and WI) | -10\% free withdrawal after first year. Systematic •Interest payments OK immediately. -Annuitization bonus on 3 Yr | -Guaranteed return of principal anytime. <br> -Additional Premiums in first 90 days. <br> -Full Death Bene. and Waivers | $\begin{array}{ll} \hline 3 \mathrm{yr} . & 2 \% \\ 5 \mathrm{yr} . & 3 \% \\ 6 \mathrm{yr} . & 3 \% \\ 6 \mathrm{yr} .+ & 2 \% \\ (50 \% \\ \text { (5ge } \\ 81+\text { age } \end{array}$ |


|  | PRODUCT | $\begin{aligned} & \text { INTEREST } \\ & \text { RATE } \end{aligned}$ | RATE GUAR. | MIN. GUAR. | SURR. CHARGE | $\begin{aligned} & \text { ISSUE } \\ & \text { AGE } \end{aligned}$ | MIN./MAX. PREMIUM | AVAILABLE STATES | WITHDRAWALS | COMMENTS | COMM. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| AMERICAN GENERAL A+ A.M. BEST <br> AAA S\&P | HORIZON SELECT | $\begin{aligned} & 4.70 \% \\ & 4.85 \% \\ & 4.95 \% \end{aligned}$ | 5 Year <br> 7 Year <br> 10 Year | $\begin{aligned} & 90 \% \text { at } \\ & 2.10 \% \end{aligned}$ | 10,9,8,7,6 $10,9,8,7,6,5,4$ 10,9,8,7,6,5,4,3,2,1,0 With MVA 30 day window at the end of 5 and 7 vear | 0-85 | $\begin{aligned} & \$ 5,000 \mathrm{NQ} \\ & \$ 1,000,000 \end{aligned}$ | $\begin{gathered} \text { All except: } \\ \text { MN,NJ, } \\ \text { NY,OR,PA,WA } \end{gathered}$ | -10\% of account value IN ALL YEARS year. <br> - Systematic withdrawal available in 30 days | -Partial Withdrawal or Full Surrender allowed at end of term without Withdrawal Charges or MVA | $\begin{gathered} 4.00 \% \\ (0-80) \\ 3.00 \% 81+ \end{gathered}$ |
| 6\% Bonus | AG HORIZON PLUS | $\begin{gathered} 9.90 \% \text { Yr } 1 \\ 3.90 \% \text { Yr 2-6 } \end{gathered}$ | $6$ <br> 6 Years | $2 \%$ In <br> Most <br> States | $\begin{gathered} \frac{9 \text { Years }}{9,8,7,6,5,4,3,2,0} \\ \text { (With MVA) } \\ \text { Decres. monthly! } \\ \hline \end{gathered}$ | 0-85 | $\begin{gathered} \$ 5,000 \\ \$ 500,000 \end{gathered}$ | All except: <br> MN,NJ,NY, <br> PA,OR,UT,WA | -Free systematic withdrawal of interest after 30 days $\cdot 10 \%$ avail. per year starting after 1st year of the accumulation value. | - Death Benefit Annuity Value Less Early Withdrawal Charges No MVA Full Value paid if taken over 5 years! - Extended Care Rider. | $\begin{gathered} 6.00 \% \\ (0-75) \\ 3.20 \%-80 \\ 1.35 \% 80+ \\ \hline \end{gathered}$ |
|  | HORIZON MYG | $\begin{aligned} & 7.90 \% \text { Yr } 1 \\ & \text { 3.90\% Yr 2-6 } \end{aligned}$ | 6 <br> 6 Years | 2\% After <br> Guarantee period | $\begin{gathered} \hline 10 \text { Years } \\ 10,9,8,7,6, \\ 5,4,3,2,0 \\ \text { (With MVA) } \\ \hline \end{gathered}$ | 0-85 | $\begin{gathered} \$ 5,000 \\ \$ 1,000,000 \\ (\$ 500,000 \\ 75 \text { and over }) \end{gathered}$ | All except: MN, NJ, NY,UT | -Up to $10 \%$ of the annuity value as of previous contract anniversary (or of premium in contract year 1). •Extended Care Rider. | - Death Benefit Equal to the annuity value, but not less than the withdrawal value. Beneficiary may elect to apply death benefit amount under an income plan option or as a single sum. | $\begin{gathered} \hline 7.00 \% \\ (0-75) \\ 4.00 \%-80 \\ 2.0 \%(80+) \\ \hline \end{gathered}$ |
| ING USA <br> ANNUITY \& LIFE <br> A+ A.M. BEST AA S\&P | Multi-Set Plus ANNUITY | Year 1  <br> 5yr $4.45 \%$ <br> $6 y r$ $4.65 \%$ <br> $7 y r$ $5.50 \%$ <br> $8 y r$ $6.20 \%$ <br> $9 y r$ $5.55 \%$ <br> $10 y r$ $5.25 \%$ | Guarantee <br> 4.45\% 2-5 <br> 4.65\% 2-6 <br> 4.50\% 2-7 <br> 4.40\% 2-8 <br> 4.35\% 2-9 <br> 4.25\% 2-10 | 1.50\% <br> After <br> Guarantee period | $\begin{gathered} \hline \text { With MVA } \\ 7,7,7,6,5 \\ 7,7,7,6,5,4 \\ 7,7,7,6,5,4,3 \\ 7,7,7,6,5,4,3,2 \\ 7,7,7,6,5,4,3,2,1 \\ 7,7,7,6,5,4,3,2,1,0 \end{gathered}$ | 0-80 | $\begin{gathered} \$ 5,000 \\ \$ 1,000,000 \end{gathered}$ | All except: <br> AL,NY,NJ <br> (UT,VT \& WA <br> Rate 25bps less No MVA) | -Penalty free withdrawals available after 1st 30 days $\cdot 10 \%$ accumulation value available after 1st yr. <br> -Annuitization Avail. After 1st year for at least 5 years. | -Minus . $25 \%$ interest rate in the states of UT, VT, WA <br> -Nursing Home provision available in most states not TX \& MA. <br> -Guaranteed return of principal anytime <br> -Death benefit on full account value. | 5 yr. 2\% <br> 6 yr. 2\% <br> 7 yr. 2.5\% <br> 8 yr. 2.5\% <br> 9 yr. 4\% <br> 10 yr. $5 \%$ <br> (0-80) |
| JEFFERSON PILOT <br> FINANCIAL <br> A++ A.M. BEST AAA S\&P | Classic 5 <br> Classic 7 <br> Classic 10 JPF |  | $\begin{aligned} & \hline \text { Guarantee: } \\ & 4.05 \% ~ 2-5 \\ & 4.05 \% ~ 2-7 \\ & 4.10 \% ~ 2-10 \\ & \text { s.extra 1\% } \\ & \text { OK minus 1 \% } \end{aligned}$ | Varies By State | $\begin{gathered} \text { With MVA: } \\ 9,8,7,6,5 \\ 9,8,7,6,5,4,3 \\ 10,9,8,7,6,5,4,3,2,1 \end{gathered}$ | 0-85 | $\begin{gathered} \$ 10,000 / \\ \$ 1,000,000 \\ (\$ 500,000 \\ \text { ages } 66 \text { up) } \end{gathered}$ | All except: MA, MN, OR | -10\% of account value available each year. <br> -Systematic withdrawal available after 30 days. | -5 and 7 Year Full benefit Accumulation value on death - 10 Year $100 \%$ premiums paid less any withdrawals received or Accumulation value without MVA but less surrender OR full value if paid out over 5 years. | 5 yr. 4.0\% <br> 7 yr. 5.0\% <br> 10yr. 6.0\% <br> (0-75) |
| LINCOLN BENEFIT A+ A.M. BEST AA S\&P | Tactician PLUS (Flexible) Year 1: includes 1\% bonus under 100K minus $1 \%$ from yr 1 | $5 y r$ 5.60\% <br> 6yr 5.30\% <br> 7yr 5.80\% <br> 8yr 6.30\% <br> 9yr 9.00\% <br> 10yr 6.10\% <br> Year 1: includes <br> bonus, under 100 | Guarantee: <br> $3.60 \% ~ 2-5$ <br> $4.30 \% ~ 2-6$ <br> $3.80 \% ~ 2-7$ <br> $3.80 \% ~ 2-8$ <br> $4.00 \% ~ 2-9$ <br> $4.10 \% ~ 2-10$ <br> extra 1\% <br> K minus 1\% | 3\% <br> After <br> Guarantee period | $\begin{gathered} 8,8,8,7,6 \\ 8,8,8,7,6,5 \\ 8,8,8,7,6,5,4 \\ 8,8,8,7,6,5,4,3 \\ 8,8,8,7,6,5,4,3,2 \\ 8,8,8,7,6,5,4,3,2,1 \\ \text { with mva } \end{gathered}$ | 0-90 | $\$ 5,000$ ( $\$ 2,000$ IRA) \$500,000 | $\begin{gathered} \text { All except: } \\ \text { OR,NY } \end{gathered}$ | -10\% Systematic withdrawals available immediately RATES SHOWN INCLUDE THE SPECIAL BONUS OVER 100K EXTRA 1\% ON FIRST YEAR -UNDER 100K RATE IS 1\% LOWER IN FIRST YEAR RATE IS 10bps lower in TX | -Min. Guarantee equal to the greater of premium paid less withdrawals OR premium.@ 3\% less withdrawals. <br> - Full Death Benefit. <br> - Bonus in first year for years 5,7,8,9 <br> \&10 see Min Guar. for base rate. | 5 yr. 4\% <br> 6 yr. 2\% <br> 7 yr. 4\% <br> 8 yr. 4\% <br> 9 yr. 2\% <br> 10 yr. 4\% (reduces at 81 by $25 \%$ and by $50 \%$ $86+\text { ) }$ |
| AMERICAN NATIONAL <br> A+ A.M. BEST AA S\&P | Palladium MYG Annuity <br> -Deposits UNDER <br> \$100,000 LESS 10bps $0.10 \%$ to rate |  Year 1 <br> $3 y r$  <br> $3.85 \%$  <br> $4 y r$ $4.55 \%$ <br> $5 y r$ $5.35 \%$ <br> $6 y r$ $4.90 \%$ <br> $7 y r$ $5.60 \%$ <br> $8 y r$ $4.90 \%$ <br> $9 y r$ $6.35 \%$ <br> $10 y r$ $5.55 \%$ | Guarantee: <br> 3.85\% 2-4 <br> 4.55\% 2-4 <br> 4.35\% 2-5 <br> 4.90\% 2-6 <br> 4.60\% 2-7 <br> 4.90\% 2-8 <br> 4.35\% 2-9 <br> 4.55\% 2-10 | Varies By State | $\begin{gathered} \text { With MVA: } \\ 8,8,8,7 \\ 8,8,8,7,6 \\ 8,8,8,7,6,5 \\ 8,8,8,7,6,5,4 \\ 8,8,8,7,6,5,4,3 \\ 8,8,8,7,6,5,4,3,2 \\ 8,8,8,7,6,5,4,3,2,1 \end{gathered}$ | 0-85 | $\$ 5,000 \mathrm{NQ}$ <br> \$1,000,000 Rates Based on \$100,000 under rate $0.10 \%$ less | All except: UT,NY <br> (Rate is .10\% less in VA,VT,FL, TX,NC,WA,WI) (. $25 \%$ less in PA and $O R$ ) | -10\% of account value available starting 2nd year. <br> -Systematic withdrawal available in 30 days - Must take all interest | -Full death benefit <br> -Confinement Waiver and Disability Waiver <br> -RATE IS .10\% LESS IN FL,NC,TX,WI <br> -Commission reduced 80+ <br> 3 and 4 year reduce by 1\% <br> all other reduced by $2 \%$ | 4 yr. 2.0\% <br> 5 yr. 4.0\% <br> 6 yr. 2.5\% <br> 7 yr. 2.5\% <br> 8 yr. 2.5\% <br> 9yr. 3.0\% <br> 10yr. 4.0\% <br> (0-79) |
| CONSECO <br> ANNUITY <br> Assurance Co. <br> B++ A.M. BEST <br> $B B+S \& P$ | (TLC) <br> True Level Choice | $4.80 \%$ | $\begin{gathered} 5 \\ \text { Year } \end{gathered}$ | $\begin{aligned} & 3.00 \% \\ & \text { After } \\ & \text { Guarantee } \\ & \text { period } \end{aligned}$ | 5 Years: 8,7,6,5,4,0 (plus MVA) | 0-95 | $\begin{aligned} & \$ 10,000 / \\ & \$ 500,000 \end{aligned}$ | All except: NY,UT,WA | -One surrender charge-free partial withdrawal is available per contract year after the first year, for up to $10 \%$ of the accumulation value. (No MVA isapplied to a surrender charge-free withdrawal.) | Death Benefit based on full account value, No MVA applied on death <br> - No Riders <br> -Rate Guaranteed for 5 Years. | 3.00\% <br> (0-85) <br> 1.50\% <br> (86-90) <br> 0.75\% <br> (91-95) |
| F\&G LIFE <br> A A.M. BEST <br> A + S\&P | Fidelity Platinum Plus | $\begin{array}{lll} \hline 5 y r & 5.50 \%^{*} & 4 \\ 7 \mathrm{yr} & 5.65 \%^{*} & 4 \\ 10 \mathrm{yr} & 6.00 \%^{*} & 5 \\ { }^{*} 1 \% & 1 \text { st } \mathrm{Yr} \text { bonu } \end{array}$ | $\begin{aligned} & 4.50 \% \text { 2-5 } \\ & 4.65 \% 2-7 \\ & 5.00 \% \text { 2-10 } \end{aligned}$ <br> us | Varies By State | $\begin{gathered} 9,8,7,6,5 \\ 9,8,7,6,5,4,3 \\ 9,8,7,6,5,4,3,2,1,1 \\ \text { with mva } \end{gathered}$ | 0-90 | $\$ 5,000$ (\$2,000 IRA)/ \$500,000 | $\begin{aligned} & \text { All except: } \\ & \text { ND, NY, OR,UT } \\ & \text { VT,WA } \end{aligned}$ | Accumulated interest available for withdrawal, systematic OK in 30 days. | -Surrender Charge on death. <br> -NO waivers. <br> -Commission reduce by 50\% over age 79 (80+) | $\begin{gathered} 5 \mathrm{yr} 3.00 \% \\ \mathbf{7} \mathrm{yr} 5.00 \% \\ 10 \mathrm{yr} 3.5 \% \\ (0-79) \end{gathered}$ |

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| :---: |
| THE |
| STANDARD |
| INSURANCE |
| A A.M. BEST |
| Bail-out after yr 2 |
| if cap is $2.00 \%$ |
| less than at issue |$|$


| $\begin{gathered} \text { EIA's } \\ (1) \end{gathered}$ | PRODUCT | PART. RATE. | CREDITING METHOD | EARNINGS CAP | MIN. GUAR. | SURRENDER SCHEDULE | ISSUE <br> AGE | MIN./MAX. PREMIUM | AVAILABLE STATES | COMMENTS | COMM. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| JEFFERSON PILOT <br> A++ A.M. BEST AAA S\&P | New Directions I-88 | $\begin{aligned} & \text { 4.75\% } 8 \mathrm{Ye} \\ & \text { 7.10 1YR P } \\ & \text { 19.25\% Car } \end{aligned}$ | ar Fixed erformance 2 YR Reset | S\&P Index 2-yr point to point capped | $\begin{gathered} 1.75 \% \text { on } \\ 100 \% \text { of } \\ \text { deposit } \end{gathered}$ | $\begin{gathered} 8 \text { Years: } \\ 9,8,7,6,4.75, \\ 3.50,2,0.75 \\ \text { MVA } \end{gathered}$ | 0-85 | $\begin{gathered} \$ 10,000 / \\ \$ 1,000,000 \\ (0-65) \\ \$ 500 \mathrm{~K} 65+ \end{gathered}$ | All except: <br> MN, NY, OR, WA | - $10 \%$ free withdrawal once per year of account value. <br> -Grater of accumulation value or minimum cash surrender value. -Can annuitize after year 2. | $\begin{gathered} 4.50 \% \\ (0-75) \\ 3.00 \%(-80) \\ 1.50 \%(-85) \end{gathered}$ |
| 3.00\% >> Premium Bonus on all deposits yrs 1-4 | OPTI POINT 10 <br> (Flexible) | 4.20\% 1 Year Fixed <br> 6.30\% 1Yr Performance <br> 16.25\% Cap 2 Yr Reset <br> 3.70\% Monthly Cap 2 Yr |  | S\&P Index 2-yr point to point and monthly capped | $\begin{aligned} & 1.50 \% \text { on } \\ & 100 \% \text { of } \\ & \text { deposit } \end{aligned}$ | $\begin{gathered} 10 \text { Years: } \\ 10,9,8 \text { 7,6,5,4,3,2,1 } \\ \text { MVA } \end{gathered}$ | 0-75 | $\begin{gathered} \$ 5,000 \mathrm{NQ} \\ \$ 2,000 \mathrm{Q} \\ \$ 1,000,000 \\ (0-65) \\ \$ 500 \mathrm{~K} 65+ \end{gathered}$ | $\begin{aligned} & \text { All except: } \\ & \text { CT, MA, MN, NY, } \\ & \text { OR, UT, WA } \end{aligned}$ | -10\% free withdrawal once per year <br> - Death premium paid less surrenders received; or Accumulation value without a MVA, less surrender; or Guaranteed min. cash Surr.value and As Always Full value if paid over 5 yrs. -Can annuitize after year 5 . | $\begin{gathered} 7.00 \% \\ (0-75) \end{gathered}$ |
|  | OPTI CHOICE 5 <br> (Flexible) | 4.35\% 1 Ye <br> 0.90\% Spre <br> 8.00\% Cap <br> 2.60 Month | ar Fixed <br> ad / No Cap <br> 1 Yr Reset <br> ly Cap | S\&P Index <br> 1-yr point to point and monthly capped | CALL | $\begin{aligned} & \mathbf{5} \text { Years: } \\ & \hline 9,8,7,6,5 \\ & \text { MVA } \end{aligned}$ | 0-85 | $\begin{gathered} \$ 5,000 / \\ \$ 2,000,000 \\ (0-65) \\ \$ 500 \mathrm{~K} 65+ \\ \$ 2,000 \text { Qual } \end{gathered}$ | CALL | -10\% free withdrawal once per year <br> - Death Benefit Accumulation value <br> - Nursing home and terminal illness available. <br> -Can annuitize after year 5 . | $\begin{gathered} 5.00 \% \\ (0-75) \\ 3.50 \%(-80) \\ 2.25 \%(-85) \end{gathered}$ |
|  | OPTI CHOICE 7 <br> (Flexible) | 4.40\% 1 Ye <br> 0.80\% Spre <br> 8.10\% Cap <br> 2.65\% Mon | Fixed <br> ad / No Cap <br> 1 Yr Reset <br> thly Cap | S\&P Index 1-yr point to point and monthly capped | CALL | $\begin{gathered} 7 \text { Years: } \\ 9,8,7,6,5,4,3 \\ \text { MVA } \end{gathered}$ | 0-85 | $\begin{gathered} \$ 5,000 / \\ \$ 2,000,000 \\ (0-65) \\ \$ 500 \mathrm{~K} 65+ \\ \$ 2,000 \text { Qual } \end{gathered}$ | CALL | -10\% free withdrawal once per year <br> - Death Benefit Accumulation value <br> - Nursing home and terminal illness available. <br> -Can annuitize after year 5 . | $\begin{gathered} \mathbf{6 . 0 0 \%} \\ (0-75) \\ 4.25 \%(-80) \\ 2.75 \%(-85) \end{gathered}$ |
|  | OPTI CHOICE 9 (Flexible) | 4.45\% 1 Ye <br> 0.70\% Spre <br> 8.20\% Cap <br> 2.70\% Mon | ar Fixed <br> ad / No Cap <br> 1 Yr Reset <br> thly Cap | S\&P Index <br> 1-yr point to point and monthly capped | CALL | $\begin{gathered} 9 \text { Years: } \\ 9,8,7,6,5,4,3,2,1 \\ \text { MVA } \end{gathered}$ | 0-80 | $\begin{gathered} \$ 5,000 / \\ \$ 2,000,000 \\ (0-65) \\ \$ 500 \mathrm{~K} 65+ \\ \$ 2,000 \text { Qual } \\ \hline \end{gathered}$ | CALL | -10\% free withdrawal once per year <br> - Death Benefit Accumulation value <br> - Nursing home and terminal illness available. <br> -Can annuitize after year 5 . | $\begin{gathered} 7.00 \% \\ (0-75) \\ 4.75 \%(-80) \end{gathered}$ |
| Life Of The Southwest <br> A A.M. BEST $A+S \& P$ | Secure Plus Platinum (2 index options) Also Available in a 10 year call! | 100\% <br> (4.45\% Fixed Account) | $\begin{aligned} & \text { Annual Reset: } \\ & \text { Pt to PT } \\ & \text { With Cap } \end{aligned}$ | 8.75\% | $\begin{gathered} \text { 87.5\% } \\ @ 2.45 \% \end{gathered}$ | $\begin{gathered} \text { 15 Years: } \\ 14 \%, 14 \%, 13 \%, 12 \% 11 \\ \%, 10 \% 9 \%, 8 \%, \\ 7 \%, 6 \%, 5 \%, 4 \%, \\ 3 \%, 2 \%, 1 \%, 0 \% \end{gathered}$ | $\begin{gathered} 75 \\ 54 \text { (Utah) } \end{gathered}$ | $\begin{gathered} \text { \$50/month } \\ \$ 5,000 \mathrm{NQ} \\ \$ 3,000 \mathrm{Q} \\ \$ 500 \mathrm{~K} \text { Max } \end{gathered}$ | All except: AL,CT,ME,MD, MT,NJ,NY,OR, WA | -10\% of Accumulation Value annually after the first year as permitted by law | $\begin{gathered} \mathbf{1 1 \%} \\ \text { CALL } 4 \\ \text { DETAILS } \end{gathered}$ |
| AMERICAN GENERAL A++ A.M. BEST AAA S\&P | AG HORIZON INDEX 9 (3\% Bonus) | 4.05\% 6 Year Fixed <br> 14.25\% Cap 2 YR Reset <br> 2.50\% Monthly Cap <br> Premium Bonus 3.00\% |  | S\&P Index 2-yr point to point and monthly capped | $\begin{aligned} & 2.00 \% \text { on } \\ & 90 \% \text { of } \\ & \text { deposit } \end{aligned}$ | $\begin{gathered} 9 \text { Years: } \\ 10,10,9,8,7 \\ 6,5,4,2,0 \\ \text { MVA } \end{gathered}$ | $\begin{gathered} 0-85 \\ (0-75 \\ \text { IRAs) } \end{gathered}$ | $\begin{gathered} \$ 5,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: MN,NJ,NY,OR, OK,UT,VT,WA | -10\% free withdrawal once per year <br> -Death withdrawal value NO MVA <br> Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. $\cdot$ Can annuitize after yr 5 for $\min 5$ years. | $\begin{gathered} \mathbf{6 . 0 0 \%} \\ (0-75) \\ 5.00 \%(-80) \\ 4.00 \%(-85) \end{gathered}$ |
|  | AG HORIZON <br> INDEX 12 <br> (4\% Bonus) | 4.05\% 9 Ye <br> 14.25\% Cap <br> 2.50\% Mon <br> Premium | ar Fixed 2 YR Reset thly Cap onus 4.00\% | S\&P Index 2-yr point to point and monthly capped | $\begin{aligned} & 2.00 \% \text { on } \\ & 90 \% \text { of } \\ & \text { deposit } \end{aligned}$ | $\begin{gathered} \text { 12 Years: } \\ 12,12,12,12,12 \\ 11,10,9,8,7,5,3,0 \\ \text { MVA } \end{gathered}$ | $\begin{gathered} 0-85 \\ \text { (0-75 } \\ \text { IRAs) } \end{gathered}$ | $\begin{gathered} \$ 5,000 / \\ \$ 1,000,000 \end{gathered}$ | All except: CT,MN,NJ,NY,OR OK,UT,VT,WA | $\cdot 10 \%$ free withdrawal once per year <br> -Death withdrawal value NO MVA <br> Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. $\cdot$ Can annuitize after yr 5 for $\min 5$ years. | $\begin{gathered} 8.00 \% \\ (0-75) \\ 7.00 \%(-80) \\ 6.00 \%(-85) \end{gathered}$ |
| CONSECO ANNUITY Assurance Co. B++ A.M. BEST BB+S\&P | Eagle Classic 500 (Flexible) | $\begin{gathered} 100 \% \\ \text { (1st-Yr Rate) } \\ 80 \% \\ \text { (Base Rate) } \end{gathered}$ | Monthly Averaging/ Annual Reset | None | $\begin{gathered} 116 \% \\ \text { (min. guar. } \\ \text { in } 15 \text { years) } \end{gathered}$ | 15 Years: 20\% declining to 0\% at end of contract. | $0-70$ <br> (qualified) $0-85$ <br> (nonqualified) | $\begin{gathered} \$ 5,000 \\ (\$ 2,000 \mathrm{Q}) / \\ \$ 2,000,000 \end{gathered}$ | All except: AL,AZAR,AK,CA, CO,CT,GA,IN,IA,IL, LA,MA,MS,MI,MT, $\mathrm{NV}, \mathrm{NH}, \mathrm{NM}, \mathrm{NC}, \mathrm{NY}$, ND,OH,OK,OR,TX SC,UT,VA,VT,WA | - Min Guar is $3 \%$ on $75 \%$ of deposit, resulting in a $116 \%$ min guar in 15 years. <br> $\cdot 10 \%$ of premium paid starting after <br> 1st year. <br> COMMISSION HAS A <br> $3.00 \%$ BONUS | $\begin{gathered} 13.00 \% \\ (0-75) \\ 11.00 \% \\ (76-80) \\ 8.00 \% 81+ \end{gathered}$ |
| 7.00\% Bonus | Conseco 7 | S\&P 500 <br> S\&P 500 <br> S\&P 400 <br> S\&P 400 <br> Russell 2000 <br> Russell 2000 | Monthly Aver. <br> Annual Pt. 2 Pt. <br> Monthly Aver. <br> Annual Pt. 2 Pt. <br> Monthly Aver. <br> Annual Pt. 2 Pt. | 80\% no cap 8.0\% cap $70 \%$ no cap 8.0\% cap 60\% no cap 8.0\% cap | $3 \%$ on $75 \%$ of depsoit | $\begin{gathered} 15 \text { Years: } \\ 22,22,22,21,20 \\ 19,18,16,14,12, \\ 10,8,6,4,2,0 \\ (0-65) \end{gathered}$ | 0-70 <br> (qualified) <br> 0-85 <br> (nonqualified) | $\begin{gathered} \$ 5,000 \\ (\$ 2,000 \mathrm{Q}) / \\ \$ 2,000,000 \end{gathered}$ | All except: AK,AZ,AR,AL,CA, CO,CT,GA,DE,IA,IL, IN,LA,MI,ME,MA, MI,MN,MS,MT,NH, NV,NC,NJ,NM,NY, OR,OH,TX,UT,VT, VA,WA | -After the first contract year, you may make one withdrawal of up to $10 \%$ of your premium annually <br> -Terminal Illness and Nursing Care rider to issue age 74 <br> -Contract value paid upon death of annuitant | $\begin{gathered} 10.00 \% \\ (0-75) \\ 7.75 \% \\ (76-80) \\ 5.00 \% 81+ \end{gathered}$ |

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