



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

September

Quality ♦ Integrity ♦ 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 \$100K

1 Year, S&P 500@Annual Point-to-Point with a Cap of 10.00% over \$100,000 and 9.00% under \$100K

1 Year, S&P 500@Monthly Average with a Cap of 12.50% over \$100,000 and 11.00% under \$100K

1 Year, S&P 500@Monthly Average with a Spread of 1.25% over \$100,000 and 1.75% under \$100K

1 Year Fixed Interest of 3.70% over \$100,000 and 3.40% under \$100K

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 4.76% the LIBOR has help sticky to a 5.00% monthly rate.

5.33% 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.

Bob Affronti

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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.
- 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
- Client wishes to minimize current taxes on these funds, while increasing the net return beyond that available through fixed accounts or investments.
- 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.
- 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 #3: 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, 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
	5		198,158	250,000
	10		220,423	250,000
	20		285,752	250,000
	Age 100	35	473,954	287,715
Illustrated Net Surrender Value	1		97,630	82,874
	5		117,475	95,643
	10		150,400	116,654
	20		234,918	158,415
	Age 100	35	473,953	284,866

The Century WL product gives your client:

1. Highest Net Surrender Value
2. Highest Net Death Benefit
3. Access to funds
4. Lower taxes
5. Accelerated Benefit for Chronic Illness*
6. Guaranteed Cash Value

**For Questions and Assistance,
Please Call: 800-282-7530**

Product	State Availability as of September 5, 2006. Please check SalesLink for the latest information.	Option	Current Rates		
			WA	Fixed	CAPS
Index Rewards 1.50% min. states	MD, WY	S&P Monthly	7.00%	--	13.00%
		S&P Point-to-Point	7.00%	--	9.50%
		Dow Monthly	7.00%	--	13.00%
		Dow Point-to-Point	7.00%	--	9.50%
		Fixed	7.00%	3.90%	--
Index Rewards 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	7.00%	--	13.00%
		S&P Point-to-Point	7.00%	--	9.50%
		Dow Monthly	7.00%	--	13.00%
		Dow Point-to-Point	7.00%	--	9.50%
		Fixed	7.00%	3.90%	--
Index Rewards 5 1.50% min. states	MD, WY	S&P Monthly	4.00%*	--	12.00%
		S&P Point-to-Point	4.00%*	--	9.00%
		Dow Monthly	4.00%*	--	12.00%
		Dow Point-to-Point	4.00%*	--	9.00%
		Fixed	4.00%*	4.00%	--
Index Rewards 5 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	4.00%*	--	12.00%
		S&P Point-to-Point	4.00%*	--	9.00%
		Dow Monthly	4.00%*	--	12.00%
		Dow Point-to-Point	4.00%*	--	9.00%
		Fixed	4.00%*	4.00%	--
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	3.00%	--	3.15%
		S&P Point-to-Point	3.00%	--	10.00%
		S&P Monthly Average	3.00%	--	12.50%
		S&P Monthly Average Sprd.	3.00%	--	1.25%
		Fixed	3.00%	3.70%	--
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	3.00%	--	2.90%
		S&P Point-to-Point	3.00%	--	9.00%
		1-Yr. S&P Monthly Average	3.00%	--	11.00%
		S&P Monthly Average Sprd.	3.00%	--	1.75%
		Fixed	3.00%	3.40%	--
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	6.00%	--	3.50%
		S&P Point-to-Point	6.00%	--	10.25%
		S&P Monthly Average	6.00%	--	13.50%
		S&P Monthly Average Sprd.	6.00%	--	1.00%
		Fixed	6.00%	3.80%	--
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	6.00%	--	3.25%
		S&P Point-to-Point	6.00%	--	9.25%
		1-Yr. S&P Monthly Average	6.00%	--	12.00%
		S&P Monthly Average Sprd.	6.00%	--	1.50%
		Fixed	6.00%	3.50%	--

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Deferred Annuity Guide

September 2006

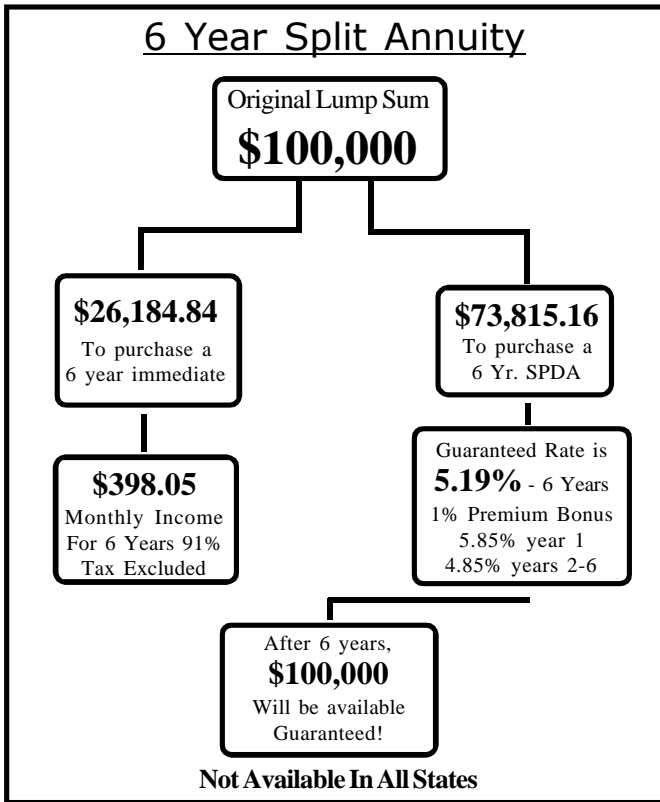
	PRODUCT	INTEREST RATE	RATE GUAR.	MIN GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.
Beneficial Life A by A.M. BEST A+ by S&P	Guaranteed Advantage	5.02% 5.85%Yr 1 4.85% Yr 2-6	6 Years	2.00% after guar period 3% yrs 10+	<u>6 Years:</u> 8.32%, 7.65%, 6.73%, 5.79%, 4.85%, 3.90% 0.00% - MVA	0-100	\$5,000	<u>All except:</u> AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,OK,TX, RI,VT,WV	•Interest ONLY starting in year 2 •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	2.00% (0-90)
NEW! 1 YEAR WALK AWAY ANNUITY	Advantage1 This is a Month-to-Month FLOATING RATE. (See comments)	5.03% 1 month LIBOR minus 0.30% = 5.03%	Monthly - The spread (0.30%) subtracted from LIBOR guaranteed for first policy year. (2.00% after guar period 3% yrs 10+)		<u>1 Year with 30 day free exit windows till year 7 then month to month with no surrender:</u> 2%, 2%, 2%, 2%, 2%, 2% 2%, 2%, 0%	0 - 100	\$5,000	<u>All except:</u> 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.	1.00% Year 1 (0-100) 0.25% if continued years 2 and on
SPECIAL'S	Guaranteed Choice 5	4.35% 5.15%Yr 1 4.15% Yr 2-5	5 Years	2.00% after guar period 3% yrs 10+	<u>5 Years:</u> 7,7,7,6,5,0 +/- MVA	0-100	\$5,000	<u>All except:</u> AR,CT,DE,MA,MD,ME,NY,NH,NJ,PA,OK,TX,RI,VT,WV	•10% of available years 1-5.	•1% bonus in first year, rate guaranteed for 5 years •Nursing home waiver effective •Full DeathAnnuitant Benefit	4.50% (0-80)
	Guaranteed Step-Up	3.90% Year 1 4.40% Year 2 4.65% Year 3 5.15% Year 4 6.15% Year 5	5 Years (4.85% yield)	2.00% after guar period 3% yrs 10+	<u>5 Years:</u> 7,7,7,6,5,0 +/- MVA	0-90	\$5,000	<u>All except:</u> 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 •Full DeathAnnuitant Benefit	2.00% (0-90)
	Add the 1% premium bonus get a higher yield	Guaranteed Advantage Guaranteed Choice 5 Guaranteed Step-Up	5.19% 4.66% 5.05%	See above based on product	Same as above	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 A++ A.M. BEST AA+ S&P	Momentum Advantage	4 Years 4.33% Yr1 4.90% 4.15% 2-4 5 Years 4.60% Yr1 5.20% 4.45% 2-5 7 Years 4.85% Yr1 5.50% 4.75% 2-7 10 Years 5.02% Yr1 5.70% 4.95% 2-10	3.00% After Guarantee period	4 Years:W/ MVA 8,8,7,7 5 Years:W/ MVA 8,8,7,7,6 7 Years:W/ MVA 8,8,7,7,6,6,5 10 Years:W/ MVA 8,8,7,7,6,6,5,4,4	4 & 5 Year 0-86 (NQ) 7 Year 0-85 (NQ) 10 Year 0-83 (NQ) (Age 70 qual)	\$20,000 \$1,000,000 (500K age 76 up)	All except: ME,MA,NJ,OR,SC,UT,VT,WA,WI	•10% available immediately 1 time annually *NEW YORK RATES LOWER	•Death benefit based on full account value. Nursing Home and Terminal Illness waiver. •Commission Reduces by 2.0% ages 80+	4 yr 2.0% (0-79) 5 yr 2.5% (0-79) 7 yr 3.0% (0-79) 10 yr 3.5% (0-79)	
STANDARD INSURANCE A by A.M. BEST A+ by S&P	FGA 5 FGA 6	\$15,000 5yr. 4.55% \$100,000 4.65% 5.00% 6yr. 4.90%	3.00% or 1.50% By State Call for details	8,7,6,5,4 8,7,6,5,4,3 with MVA	0-85	\$15,000/ \$1,000,000	<u>All except:</u> 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) Secured Rate Annuity	\$15,000 3yr 4.05% 5yr 4.35% 6yr 4.50% \$100,000 4.15%-3yrs 4.45%-5yrs 4.60%-6yrs \$250,000+	3.00% or 1.50% By State Call for details	9,8,7 9,8,7,6,5 9,8,7,6,5,4 NO MVA	0-85	\$15,000/ \$1,000,000	<u>All except:</u> NY, (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 3Yr	•Guaranteed return of principal anytime. •Additional Premiums in first 90 days. •Full Death Bene. and Waivers	3 yr. 2% 5 yr. 3% 6 yr. 3% 6 yr.+ 2% (50% age 81+)	

EIA's Ⓢ	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS CAP	MIN. GUAR.	SURRENDER SCHEDULE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
JEFFERSON PILOT A++ A.M. BEST AAA S&P 3.00% >> Premium Bonus on all deposits yrs 1-4	New Directions I-88	4.75% 8 Year Fixed 7.10 1YR Performance 19.25% Cap 2 YR Reset		S&P Index 2-yr point to point capped	1.75% on 100% of deposit	8 Years: 9,8,7,6,4,7,5, 3.50,2,0.75 MVA	0-85	\$10,000/ \$1,000,000 (0-65) \$500K 65+	All except: MN, NY, OR, WA	•10% free withdrawal once per year of account value. •Grater of accumulation value or minimum cash surrender value. •Can annuitize after year 2.	4.50% (0-75) 3.00%(-80) 1.50%(-85)
	OPTI POINT 10 (Flexible)	4.20% 1 Year Fixed 6.30% 1Yr Performance 16.25% Cap 2 Yr Reset 3.70% Monthly Cap 2 Yr		S&P Index 2-yr point to point and monthly capped	1.50% on 100% of deposit	10 Years: 10,9,8 7,6,5,4,3,2,1 MVA	0-75	\$5,000 NQ \$2,000 Q \$1,000,000 (0-65) \$500K 65+	All except: CT, MA, MN, NY, OR, UT, WA	•10% free withdrawal once per year • 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.	7.00% (0-75)
	OPTI CHOICE 5 (Flexible)	4.35% 1 Year Fixed 0.90% Spread / No Cap 8.00% Cap 1 Yr Reset 2.60 Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	5 Years: 9,8,7,6,5 MVA	0-85	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year • Death Benefit Accumulation value • Nursing home and terminal illness available. •Can annuitize after year 5.	5.00% (0-75) 3.50%(-80) 2.25%(-85)
	OPTI CHOICE 7 (Flexible)	4.40% 1 Year Fixed 0.80% Spread / No Cap 8.10% Cap 1 Yr Reset 2.65% Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	7 Years: 9,8,7,6,5,4,3 MVA	0-85	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year • Death Benefit Accumulation value • Nursing home and terminal illness available. •Can annuitize after year 5.	6.00% (0-75) 4.25%(-80) 2.75%(-85)
	OPTI CHOICE 9 (Flexible)	4.45% 1 Year Fixed 0.70% Spread / No Cap 8.20% Cap 1 Yr Reset 2.70% Monthly Cap		S&P Index 1-yr point to point and monthly capped	CALL	9 Years: 9,8,7,6,5,4,3,2,1 MVA	0-80	\$5,000/ \$2,000,000 (0-65) \$500K 65+ \$2,000 Qual	CALL	•10% free withdrawal once per year • Death Benefit Accumulation value • Nursing home and terminal illness available. •Can annuitize after year 5.	7.00% (0-75) 4.75%(-80)
Life Of The Southwest A A.M. BEST A+ S&P	Secure Plus Platinum (2 index options) Also Available in a 10 year call!	100% (4.45% Fixed Account)	Annual Reset: Pt to PT With Cap	8.75%	87.5% @ 2.45%	15 Years: 14%,14%,13%,12% 11%,10%,9%,8%, 7%,6%,5%,4%, 3%,2%,1%,0%	75 54 (Utah)	\$50/month \$5,000 NQ \$3,000 Q \$500K Max	All except: AL,CT,ME,MD, MT,NJ,NY,OR, WA	•10% of Accumulation Value annually after the first year as permitted by law	11% CALL 4 DETAILS
AMERICAN GENERAL A++ A.M. BEST AAA S&P	AG HORIZON INDEX 9 (3% Bonus)	4.05% 6 Year Fixed 14.25% Cap 2 YR Reset 2.50% Monthly Cap Premium Bonus 3.00%		S&P Index 2-yr point to point and monthly capped	2.00% on 90% of deposit	9 Years: 10,10,9,8,7 6,5,4,2,0 MVA	0-85 (0-75 IRAs)	\$5,000/ \$1,000,000	All except: MN,NJ,NY,OR, OK,UT,VT,WA	•10% free withdrawal once per year •Death withdrawal value NO MVA Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. •Can annuitize after yr 5 for min 5 years.	6.00% (0-75) 5.00%(-80) 4.00%(-85)
	AG HORIZON INDEX 12 (4% Bonus)	4.05% 9 Year Fixed 14.25% Cap 2 YR Reset 2.50% Monthly Cap Premium Bonus 4.00%		S&P Index 2-yr point to point and monthly capped	2.00% on 90% of deposit	12 Years: 12,12,12,12,12 11,10,9,8,7,5,3,0 MVA	0-85 (0-75 IRAs)	\$5,000/ \$1,000,000	All except: CT,MN,NJ,NY,OR , OK,UT,VT,WA	•10% free withdrawal once per year •Death withdrawal value NO MVA Minimum death is premiums paid less withdrawals. Full value if paid over 5 yrs. •Can annuitize after yr 5 for min 5 years.	8.00% (0-75) 7.00%(-80) 6.00%(-85)
CONSECO ANNUITY Assurance Co. B++ A.M. BEST BB+ S&P 7.00% Bonus	Eagle Classic 500 (Flexible)	100% (1st-Yr Rate) 80% (Base Rate)	Monthly Averaging/ Annual Reset	None	116% (min. guar. in 15 years)	15 Years: 20% declining to 0% at end of contract.	0-70 (qualified) 0-85 (nonqualified)	\$5,000 (\$2,000 Q)/ \$2,000,000	All except: AL,AZ,AR,AK,CA, CO,CT,GA,IN,IA,IL, LA,MA,MS,MJ,MT, NV,NH,NM,NC,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. •10% of premium paid starting after 1st year. COMMISSION HAS A 3.00% BONUS	13.00% (0-75) 11.00% (76-80) 8.00% 81+
	Conseco 7	S&P 500 S&P 500 S&P 400 S&P 400 Russell 2000 Russell 2000	Monthly Aver. Annual Pt. 2 Pt. Monthly Aver. Annual Pt. 2 Pt. Monthly Aver. 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 depoit	15 Years: 22,22,22,21,20, 19,18,16,14,12, 10,8, 6,4,2,0 (0-65)	0-70 (qualified) 0-85 (nonqualified)	\$5,000 (\$2,000 Q)/ \$2,000,000	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 •Terminal Illness and Nursing Care rider to issue age 74 •Contract value paid upon death of annuitant	10.00% (0-75) 7.75% (76-80) 5.00% 81+



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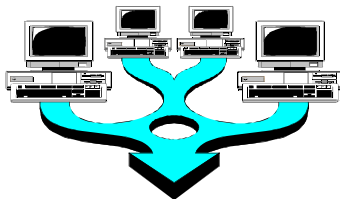
It is simple and works like this:

- Year 1 is 3.90% Guaranteed
- Year 2 is 4.40% Guaranteed
- Year 3 is 4.65% Guaranteed
- Year 4 is 5.15% Guaranteed
- Year 5 is 6.15% Guaranteed

ALL 5 YEARS ARE GUARANTEED!!

In year 5 the client is earning 6.15%.
 Average is 4.85% over the 5 years!

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7 Year Walk Away

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