FSD Fixed Annuity Bulletin - (800) 373-9697 - 09/17/2008

## **ACT NOW BEFORE THESE RATES DROP**

10 Year Daily Treasury Yield Curve Rates have dropped from 3.83% on 8/28/08 to 3.47% on 9/15/08!

Fixed rates are sure to follow and SOON!

Lock-In These Great Rates Now - Hours Left!

Rated A (Excellent) By A.M. Best - OM Financial					
3 Year	5 Year	7 Year	10 Year		
\$5,000+	\$5,000 +	\$5,000 +	\$5,000 +		
<u>5.13%</u> <u>Yield</u>	<u>5.30%</u> <u>Yield</u>	5.39% Yield	5.80% Yield		
5.80% Year 1 4.80% Years 2-3	6.10% Year 1 5.10% Years 2-5	6.25% Year 1 5.25% Years 2-7	6.70% Year 1 5.70% Years 2-10		
Surrender 9%, 8%,7% 30 Day Exit Window	Surrender 9%,8%,7%,6%,5% 30 Day Exit Window	Surrender 9%,8%,7%,6%,5%,4%,3% 30 Day Exit Window	Surrender 9%,8%,7%,6%,5%,4%,3%,2% 30 Day Exit Window		
Commission 2.00% (0-79) - 1.00% (80-90)	Commission 3.00% (0-79) - 1.50% (80-90)	Commission <b>5.00% (0-79)</b> - 2.50% (80-90)	Commission <b>3.50% (0-79)</b> - 1.75% (80- 90)		
Click Here For More Details	Click Here For More Details	Click Here For More Details	Click Here For More Details		
GET APPOINTED / FACT SHEET					

Rated A+ (Superior) By A.M. Best (These Drop on 9/20/2008) - ING USA				
5 Year	7 Year	10 Year		
High Band \$75,000 +	High Band \$75,000 +	High Band \$75,000 +		
<u>5.20% Yield</u>	<u>5.44% Yield</u>	<u>5.50% Yield</u>		
6.00% Year 1 5.00% Years 2-5	6.30% Year 1 5.30% Years 2-7	6.40% Year 1 5.40% Years 2-10		
Low Band \$15,000 - \$75,000	Low Band \$15,000 - \$75,000	Low Band \$15,000 - \$75,000		
5.00% Yield	5.30% Yield	<u>5.40% Yield</u>		
5.00% Years 1-5	5.30% Years 1-7	5.40% Years 1-10		

Commission 2.00% (0-80) or 1.25% (0-80) Plus 0.25% trail commission annually!	Commission 2.50% (0-80) OR 1.50% (0-80) Plus 0.25% trail commission annually!	Commission 3.25% (0-80) or 2.00% (0-80) Plus 0.25% trail commission annually!
Click Here For More Details	Click Here For More Details	Click Here For More Details

#### GET APPOINTED / FACT SHEET

## **FSD Financial Response To 151A**

# We have received calls regarding AIG availability. Below is an email contact from AIG:

### **AIG Important Service Announcement**

#### **ANNUITIES**



# IKE has left the Building...

As we recover from the damages caused by Hurricane IKE, our Houston Annuity Service Center and Marketing Department will be open for limited operations on a modified schedule. Until further notice our hours of operation are:

#### Monday thru Friday 9AM – 3PM CT

Producers, for status information on pending contracts, please logon to our website at <a href="http://public.aigag.com">http://public.aigag.com</a>. You may fax pending requirements to 713-620-3829.

For Emergency case status only, please e-mail <a href="mailto:annuityinfo@aigag.com">annuityinfo@aigag.com</a>, and we will respond as promptly as possible.

We thank you for your understanding and appreciate your business.

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## FSD FINANCIAL SERVICES

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# Quality \* Integrity \* Expertise

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