



The

FSD Journal

Fixed Annuities

A monthly guide for insurance agents

reviewing fixed annuity product quality & performance

May

Quality ♦ Integrity ♦ Expertise

2007

NEW!

3 Year Index Annuity - Walk Away Bonus \$500.00 Per Application*

3 Crediting Methods:

Annual Spread with Monthly Averaging: (Annual Reset) No Caps • 100% Participation Rate

Three Year Point-to-Point with Cap: No Fees • 100% Participation Rate

Three Year Monthly Point-to-Point with Cap: No Fees • 100% Participation Rate

3 Year Surrender: 6%, 6%, 5%, 0% - *Visit www.fsdfinancial.com or enclosed spreadsheet for details!

Give Your Clients a Big Income Boost

Senior clients who need an income, which exceeds the earnings on their principal, run the real risk of outliving their money. For example: if a client is earning 5% on his money he will receive \$5,000.00 per year of fully taxable income on a \$100,000.00 balance. If the client wants more income than the earnings, he must invade the principal. Once the principal reduction begins it accelerates each year as the earnings decline and the principal drawdowns increase to achieve the desired income. At some point all the money is gone. Your client has outlived his money! Now what?

Only the SPIA lifetime annuity can guarantee against outliving the money. In fact the SPIA can double or even triple the clients after tax income, provide a money back guarantee (for premature death) and give your clients the peace of mind of knowing that no matter how long they live they will always have an income. As an example: an 80-year-old male would receive about \$11,000.00 per year or a \$100,000.00 SPIA with a money back guarantee for his lifetime. Instead of \$5,000.00 fully taxable he would receive \$11,000.00 and it would be 73% tax free.

The SPIA products are the most underutilized offerings in the marketplace. Clients need more income – we can show you how to get it for them. Call us for more information or illustrations and boost that income – GUARANTEED!

Immediate Annuities - (SPIA \$100,000 Deposit)

GUARANTEED INCOME FOR LIFE - "MONEYBACK" PRINCIPAL PROTECTION

Below are SPIA quotes run on 03/09/2007 for Life With an Installment Refund!

Male age 70

\$712.61 Monthly For Life W/ Refund GUARANTEED

8.55% P&I Annual Return

Male age 75

\$788.31 Monthly For Life W/ Refund GUARANTEED

9.46% P&I Annual Return

Male age 80

\$888.55 Monthly For Life W/ Refund GUARANTEED

10.66% P&I Annual Return

Female age 70

\$665.55 Monthly For Life W/ Refund GUARANTEED

7.99% P&I Annual Return

Female age 75

\$738.20 Monthly For Life W/ Refund GUARANTEED

8.86% P&I Annual Return

Female age 80

\$840.19 Monthly For Life W/ Refund GUARANTEED

10.08% P&I Annual Return

FSD FINANCIAL SERVICES • 5530 Corbin Avenue • Suite 333 • Tarzana, CA 91356

www.fsdfinancial.com • (800) 373-9697 • (818) 881-6970 • Fax (818) 881-6973

SINGLE PREMIUM

IMMEDIATE ANNUITIES

FSD Financial Services has been a major industry advocate of Immediate Annuities for over a dozen years. The main reason is that an Immediate Annuity is the only product that offers guaranteed protection against longevity risk.

FACT Over **78 million baby boomers** are gearing up for retirement. They control over \$16 trillion in retirement assets.

ARE YOU READY FOR THE SALES BOOM?

The Immediate Annuity sales boom has already started. Sales of SPIA's have been increasing rapidly since 2003. Do not be left behind, let FSD Financial help familiarize you with the many intricate details and options on an Immediate Annuity. The box below contains a list of common SPIA terminologies. Do you know them all and how they work?

Impaired Risk - Rated	Life Only
Medically Underwritten	Life With Period Certain
COLA - Cost of Living Adjustments	Cash Refund
Institutional Pricing	Installment Refund
Deferred Starts Income	Joint & Survivor
Zero Commission	Period Certain
CPI - Increases	Temporary Life

Understanding and execution of the above Immediate Annuity features is key to capturing competitive sales situations. Be an expert, work with the experts of FSD Financial Services! We know SPIA's!!

Commissions 3.00% to 4.25%
Toll Free: 800-373-9697
www.fsdfinancial.com

FSD Insurance Services - 800-373-9697
5530 Corbin Avenue, Suite 333, Tarzana, CA 91356 - email: annuity@earthlink.net

Advantage 1 Year Annuity Walk-Away

5.02% For May

THIS IS A MONTH-TO-MONTH FLOATING RATE . The spread (0.30%) subtracted from LIBOR guaranteed for first policy year. The interest rate for this product resets on the first day of each calendar month.

Strong Rate History: Spread 0.30%

07-2006 = 5.05% / 08-2006 = 5.10% / 09-2006 = 5.03% / 10-2006 = 5.02% /
11-2006 = 5.02% / 12-2006 = 5.02% / 01-2007 = 5.02% / 02-2007 = 5.02% /
03-2007 = 5.02% / 04-2007 = 5.02%

Commission: 0.60% (Ages 0-100) + 0.25% each year starting in year 2!

1 Year Renewing Surrender Periods: with 30 day free withdrawal windows at the end of each year till 7 - 2%, 2%, 2%, 2%, 2%, 2%, 2%, 0%

MYG Deferred Annuity Rates

5.04% Guaranteed 6 Yr Walk Away

4.91% Guaranteed 5 Yr Walk Away

4.10% Guaranteed 2 Yr Walk Away

4.00% Guaranteed 1 Yr Walk Away

Surrender charges match guarantee period or a free withdrawal is available at the end of the guarantee period. Not approved in all states.

Looking for access to Age Rated Immediate Annuities? Get access to several companies for quotes!

A Top NMO for ING USA

Bonus program for ING USA production

5.00% Bonus Equity Indexed 10 Year Annuity

4 Crediting methods including no cap options

Past history illustration software and quotes

Client approved CD presentation

Per application bonus for new agents!

\$50,000 = \$250

\$100,000 = \$500

\$250,000 = \$2,000

A Top Rated SPIA Carrier

3.75% Commission*

4.00% on cases \$250,000 and up!

Superior pricing, ratings & commissions

A++ Superior / AA+ Very Strong

AA+ Very Strong / Aa2 Excellent

*Period certain only under 10 years commission is 0.75% less

BONUS ANNUITY

9.25% Year 1 Yield

5.00% Premium Bonus

7.00% Commission (0-75)



FSD FINANCIAL SERVICES

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

Toll Free (800) 373-9697

Phone (818) 881-6970


Fax (818) 881-6973

Email: annuity@earthlink.net

Equity-Indexed Annuity Guide

May 2007

EIA's	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS Cap/Spreads	MIN. GUAR.	POLICY TERM SURRENDER %	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.	
FORETHOUGHT A- A.M. BEST \$500.00 Per Application Commission! Bonus*	Destination Index 100% Participation	3 Year Index 25K 100K 250K: Mo. Average Speard: 1.95%1.85% 1.75% 3 Year Point 2 Point: 18.0% 19.5% 20.0% 3 Year Mo.Point 2 Point: 3.8% 4.0% 4.1%			3% on 90% of depoit	3 year: 6%,6%,5%,0% 6 year: 6%,6%,5%, 5%,4%,3%,0% 9 year: 9%,8%,7%,6%,5%, 4%,3%,2%,1%,0%	0-85	\$25,000 \$1,000,000	All <u>except</u> : DE,IL,NH,NY, OR,UT,VT	<ul style="list-style-type: none"> •10% free withdrawal after year 1 systematic withdrawals OK •Death Full contract value NO MVA NO CHARGES •Monthly average has an annual reset feature not a 3 year reset! •Fixed Bucket also available. *3 year bonus starts at \$50,000, rules apply, call for details. 	3 Year: 2.00% (0-75) 1.25% (76-85) 6 Year: 6.00% (0-75) 4.75%(76-85) 9 Year: 8.00% (0-75) 6.00% (76-85)	
		6 Year Index 25K 100K 250K: Mo. Average Speard: 1.85%1.75% 1.65% 3 Year Point 2 Point: 18.5% 20.0% 20.5% 3 Year Mo.Point 2 Point: 3.9% 4.1% 4.2%										
NORTH AMERICAN Assurance Co. A+ A.M. BEST AA- S&P	PRIZM PLUS 14 (Flexible) 10.00% BONUS on all deposits years 1-7	Annual point-to-point: S&P 500@Index Dow Jones Index S&P MidCap 400@Index Russell 2000 Index NASDAQ-100@ DJ EuroSTOXX 50@ Lehman Brothers U.S. Agg.			Participation: 45% - No Cap 45% - No Cap 35% - No Cap 30% - No Cap 30% - No Cap 45% - No Cap 50% - No Cap	14 Years: 18,18,17,15, 15,15,15,14,12, 10,8,6,4,2 (No rolling surrender charge)	0-75	\$10,000 (\$2,000 Q/ \$50 TSA) \$1,000,000	new product more states added daily All <u>except</u> : AK,AR,CA,CT,DE, FL,GA,HI,IL,IN,MD, MA,MN,MS,MO MT,NV,NY,ND,OK OR,PA,TN,TX,UT, VT,VA,WA	<ul style="list-style-type: none"> •10% of the Accumulation Value, once each year, after the first contract year. •Nursing Home up to 100% of the contract's Accumulation Value 0-75 •Guaranteed minimum Participation Rate is 10% •Full Accumulation Value at death. •Other crediting methods are available •No rolling (new) surrender charge on additional deposits 	8.50% (0-75) 6.37% (76-80)	
		Annual point-to-point: S&P 500@Index Dow Jones Index S&P MidCap 400@Index Russell 2000 Index NASDAQ-100@ DJ EuroSTOXX 50@ Lehman Brothers U.S. Agg.										
Short Term High Commission	PRIZM PLUS 7 (Flexible)	Annual point-to-point: S&P 500@Index Dow Jones Index S&P MidCap 400@Index Russell 2000 Index NASDAQ-100@ DJ EuroSTOXX 50@ Lehman Brothers U.S. Agg.			Participation: 45% - No Cap 45% - No Cap 35% - No Cap 30% - No Cap 30% - No Cap 45% - No Cap 55% - No Cap	7 Years: 9,9,8,7,6,4,2	0-85	\$10,000 (\$2,000 Q/ \$50 TSA) \$1,000,000	All <u>except</u> : AK,AR,CA,CT,DE, FL,GA,HI,IL,IN,MD, MA,MN,MS,MO MT,NV,NY,ND,OK OR,PA,TN,TX,UT, VT,VA,WA	<ul style="list-style-type: none"> •10% of the Accumulation Value, once each year, after the first contract year. •Nursing Home up to 100% of the contract's Accumulation Value 0-75 •Guaranteed minimum Participation Rate is 10% •Full Accumulation Value at death. •Other crediting methods are available •No rolling (new) surrender charge on additional deposits 	8.50% (0-75) 6.37% (76-80)	
THE STANDARD INSURANCE A A.M. BEST	IGA 5 Principal Guaranteed lower cap by 0.40%	100%	Annual Reset Annual Pt 2 Pt <u>No</u> Averaging	7.65% (Over \$100K) 6.65% (Under \$100K)	2.45% on 100% of deposit	5 Years: 8,7,6,4,2 MVA	0-90	\$15,000/ \$1,000,000	All <u>except</u> : NY	<ul style="list-style-type: none"> •10% free withdrawal once per year of account value available immediately •Nursing home not avail. in MA •Annuitization Avail. anytime but not required - FULL DEATH BENEFIT! •Principal Guaranteed with lower cap 	4.50% (0-80) 2.25%(-85) 1.85%(-90)	
												IGA 7 Principal Guaranteed lower cap by 0.40%
JEFFERSON PILOT A++ A.M. BEST AAA S&P	New Directions I-88	4.55% 8 Year Fixed 6.80 1YR Performance 18.25% Cap 2 YR Reset (less if under \$100K)			S&P Index 2-yr point to point capped	1.75% on 100% of deposit	8 Years: 9,8,7,6,4,75, 3.50,2,0.75 MVA	0-85	\$100,000/ \$1,000,000 (0-65) \$500K 65+	All <u>except</u> : MN, NY, OR, WA	<ul style="list-style-type: none"> •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) 3.00% Premium Bonus on all deposits yrs 1-4	3.75 1 Year Fixed 5.65% 1Yr Performance 14.00% Cap 2 Yr Reset 3.40% Monthly Cap 2 Yr									

EIA's 	PRODUCT	PART. RATE.	CREDITING METHOD	EARNINGS CAP	MIN. GUAR.	SURRENDER SCHEDULE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	COMMENTS	COMM.
Beneficial Life A by A.M. BEST A+ by S&P	Beneficial Index 5	Index 5 has 3 crediting options: 100% Pt-to-Pt Cap With 7.00% Cap 50% Pt-to-Pt Participation No Cap 100% Mo. Average / 0.70% spread No Cap			100% of Premium, Accumulated at 2.00%	5 Years: 9,8,7,6,5,0	0-80	\$5,000/ \$500,000	All except: AR,CT,DE,FL,IN,MA,MN,MS,MD,ME,NY,NH,NJ,PA,OR,OK, TX,RI,VT, WV	•10% free withdrawal of account value starting immediate Partial withdrawals may be taken from any one or any combination of the interest crediting strategies at any time during any contract year. •Nursing home waiver.	4.50% All Ages
	Index 7	Index 5 has 3 crediting options: 100% Pt-to-Pt Cap With 7.25% Cap 50% Pt-to-Pt Participation No Cap 100% Mo. Average / 0.70% spread No Cap			100% of Premium, Accumulated at 3.00%	7 Years: 9,8,7,6,5,4,3,0	0-80	\$5,000/ \$500,000	All except: AR,CT,DE,FL,IN,MA,MN,MS,MD,ME,NY,NH,NJ,PA,OR,OK, TX,RI,VT, WV	•10% free withdrawal of account value starting immediate Partial withdrawals may be taken from any one or any combination of the interest crediting strategies at any time during any contract year. •Nursing home waiver.	4.50% All Ages
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P	Secure 7 (Flexible)	100% <u>Fixed Rate:</u> 4.00%	<u>3 options:</u> Annual CAP No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 6.75% 7.50% 1.35% 0.85% 45% 50%	100% Accumulated at 3.00% for first 7 years	7 Years: 12,11,10,10,9,8,7,0	0-80	\$15,000/ \$1,000,000	All except: MA,MN, NY,OR	•After the first contract year,10% of accumulation value per contract year •Annuitization is available after the first contract year. Upon death full accumulation value.	5.00% All Ages
Free Client CD presentaion On All ING EIAs	Secure 5	100% <u>Fixed Rate:</u> 3.75%	<u>3 options:</u> Annual CAP No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 6.75% 7.50% 1.35% 0.85% 45% 50%	100% of Premium, Accumulated at 1.50%	5 Years: 8%,7.5%,6.5%, 5.5%,4.5%,0%	0-80	\$15,000/ \$1,000,000	All except: MA,MN, NY, OR,UT	•After the first contract year,10% of accumulation value per contract year •Annuitization is available after the first contract year. Upon death full accumulation value.	4.00% All Ages
5.00% BONUS >>	Secure Index Opportunities Plus	100% <u>Fixed Rate</u> <u>Option:</u> 3.30%	<u>3 options:</u> Annual CAP No cap Mo Avr Annual Pt 2 Pt	15K - 75K: 5.50% 6.25% 1.45% 1.05% 45% 50%	87.5% of Premium, Accumulated at 3.00%	10 Years: 16,15,14,13, 12,11,10,8,6,4,0	0-80	\$15,000/ \$1,000,000	All except: AK,CT,DE,MN, NJ, NY,OR,PA, UT,WA	•After the first contract year,10% of accumulation value per contract year •Upon death full accumulation value no charges / lump sum ok. •Annuitization is available after the 5th (Fifth) contract year.	8.00% All Ages
	Selectra	<u>Indexed:</u> 100% With a 0.70% Spread <u>Fixed 3.60%</u>	Monthly Averaging/ Annual Reset	None	87.5% of Premium, Accumulated at 3.00%	10 Years: 10,10,10,10,9 8,7,6,5,4,0	0-80	\$10,000/ \$1,000,000	All except: MN,NY,OR,WA	•10% free withdrawal of account value starting after 1st year. •Nursing Home provision available in most states not MA or PA. •Owner Driven death benefit of full account value. •NO FREE Annuitization Avail.	8.00% All Ages
West Coast Life A+ A.M. BEST AA S&P	Index Advantage II (5 Year)	3 crediting options: Annual Pt-to-Pt Cap 2.00% Rate + Participation Fixed Account		15K - 50K: 6.00% 6.50% 28.0% 28.0% 3.75% 3.75%	100% @ 2.55%	5 Years: 9%,9%,8%,7% 6%,0%	0-85	\$10,000/ \$1,000,000	All except: DE,IL,MN,MS, NY,OR,UT,WA	•Up to 10% of contract value as of prior contract anniversary. •Full Death Benefit as of date we receive due proof of death. •Nursing home (90 days) or terminal illness (12 months)	4.50% (0-75) 2.25% (76-85)
2.00% guaranteed even in the down year!	Index Advantage II (7 Year)	3 crediting options: Annual Pt-to-Pt Cap 2.00% Rate + Participation Fixed Account		15K - 50K: 6.50% 7.00% 32.0% 32.0% 4.00% 4.00%	100% @ 3.00%	7 Years: 9%,9%,8%,7% 6%,5%,4%,0%	0-85	\$10,000/ \$1,000,000	All except: DE,IL,MN,MS, NY,OR,UT,WA	•Up to 10% of contract value as of prior contract anniversary. •Full Death Benefit as of date we receive due proof of death. •Nursing home (90 days) or terminal illness (12 months)	5.00% (0-75) 2.50% (76-85)
AMERICAN GENERAL A++ A.M. BEST AAA S&P	AG HORIZON INDEX 9 (3.00% Bonus)	3.65% 6 Year Fixed 15.00% Cap 2 YR Reset 2.30% Monthly Cap Premium Bonus 3.00%	S&P Index 2-yr pt to pt 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: AK,MN,NJ,NY, OR,OK,UT,VT,W A	•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 (4.00% Bonus)	3.65% 9 Year Fixed 15.00% Cap 2 YR Reset 2.30% Monthly Cap Premium Bonus 4.00%	S&P Index 2-yr pt to pt 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)	



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Deferred Annuity Guide

MAY 2007

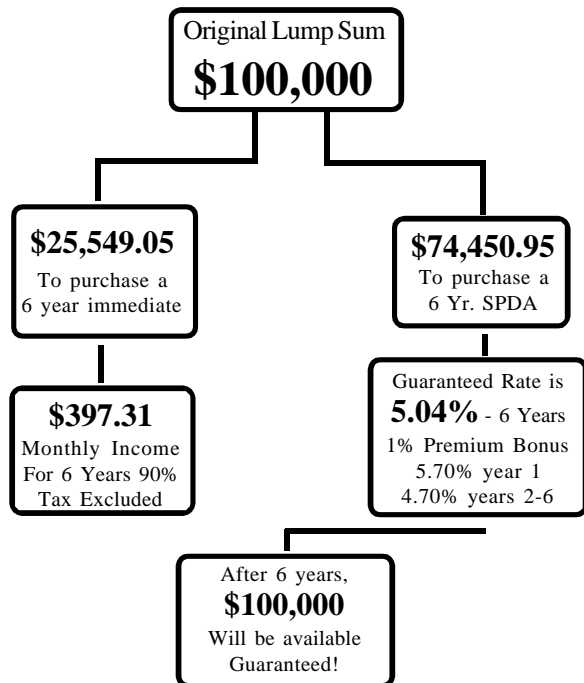
SPDA	PRODUCT	INTEREST RATE	RATE GUAR.	MIN GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.
Beneficial Life A by A.M. BEST A+ by S&P	Guaranteed Advantage	4.87% 5.70% Yr 1 4.70% Yr 2-6	6 Years	2.00% after guar period 3% yrs 10+	<u>6 Years:</u> 8.32%, 7.65%, 6.73%, 5.79%, 4.85%, 3.90% 0.00% - MVA	0-100	\$5,000	All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,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) AGE NEAREST
1 YEAR WALK AWAY ANNUITY	Advantage1 This is a Month-to- Month FLOATING RATE	5.02% 1 month LIBOR minus 0.30% = 5.02%	Monthly - The spread (0.30%) subtracted from LIBOR <u>guaranteed</u> for first policy year. (2% / 3% years 10+)		1 Year: 30 day free exit <u>window each year:</u> 8+ year exit anytime 2%, 2%, 2%, 2%, 2%, 2% 2%, 2%, 0%	0 - 100	\$5,000	All except: AR,CT,DC, DE, GA,LA,MA, MD,ME,NY,NH, NJ,PA,TX, RI,VT,WV	Withdrawal charges are waived 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.	0.60% Year 1 (0-100) 0.25% Yr Renewal
SPECIAL'S	Guaranteed Choice 7	4.04% 4.90% Yr 1 3.90% Yr 2-5	7 Years	2.00% after guar period 3% yrs 10+	<u>7 Years:</u> 7,7,7,6,5,4,3,0 +/- MVA	0-100	\$5,000	All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,TX,RI,VT, WV	•10% available years 1-5.	•1% bonus in first year, rate guaranteed for 7 years •Nursing home waiver effective •Full DeathAnnuitant Benefit	4.50% (0-80) Call if Older
	Guaranteed Step-Up	3.75% Year 1 4.25% Year 2 4.50% Year 3 5.00% Year 4 6.00% Year 5	5 Years (4.70% yield)	2.00% after guar period 3% yrs 10+	<u>5 Years:</u> 7,7,7,6,5,0 +/- MVA	0-90	\$5,000	All except: AR,CT,DE,MA, MD,ME,NY,NH, NJ,PA,TX,RI,VT, WV	•10% 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 7 Guaranteed Step-Up	5.04% 4.18% 4.91%	See above based on product name Reduced Commission.	Same as above	Same as above	Same as above (EXCEPT NOT IN FLORIDA)	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	
	ANNUITY INVESTORS A A.M. BEST AA- S&P	Asset Select 1-2-3	1 Year - 4.00% 2 Year - 4.10% 3 Year - 4.20%		3.00% After Guarantee period	<u>1 Year:</u> 7% <u>2 Year:</u> 7%,7%,7% <u>3 Year:</u> 7%,7%,6% free exit window on the last day of a term 6 Years 7,7,6,6,5,4,0	Qualified 18-90 Non-Qual 0-90	\$10,000 \$750,000 (500K age 81+)	All except: NY,VT	•Free withdrawal of interest after 30 days •10% avail. per year starting after 1st year. •A loan endorsement is available for 403(b) TSA contracts	•Death benefit-Full Account Value, will be paid upon the death of owner or joint owners. •Select a term (one, two or three years) within the six-year product. Fully surrender at end of each term without charge!
West Coast Life A+ A.M. BEST AA S&P	SURE ADVAN- TAGE	2 Years 4.11%: Yr1 4.37% - 3.85% Yr 2 3 Years 4.17%: Yr1 4.52% - 4.00% Yr2-3 includes extra 0.50 % Premium bonus, over 100K	Currently 3.00% (Can be between 1% & 3%)		<u>2 Year:</u> 8.5, 7.5 <u>3 Year:</u> 8.5, 7.5, 6.5 With MVA - 30 day free exit window on the last day of term.	0-85	\$10,000/ \$1,000,000	All except: DE,IL,MN,NY, OR,VT	•Interest ONLY starting in year 2	•Full Death Benefit as of date we receive due proof of death. •Nursing home (90 days) or terminal illness (12 months)	2yr 1.00% 3 yr 1.50% (0-75) 50% reduction (76-85)
ING USA ANNUITY & LIFE A+ A.M. BEST AA S&P	Guarantee Choice ANNUITY	<u>Year 1</u> 5yr 4.70% 7yr 4.85% 10yr 5.15% Year 1: includes extra 1 % bonus, under 75K minus 1 %	<u>Guarantee</u> 3.70% 2-5 3.85% 2-7 4.15% 2-10	1.50% After Guarantee period	<u>With MVA</u> 9,8,7,6,5,4,3,2,1 30 day window after guarantee period to withdraw with no surrender charges	0-80	\$15,000 (\$75,000 high band) \$1,000,000	All except: MN, NY,OR	•Penalty free withdrawals available after 1st 30 days •10% accumulation value available after 1st yr. •Annuityization Avail. After 1st year for at least 10 years.	•Nursing Home provision available in most states not MA or PA. •Owner Driven death benefit of full account value.	5 yr. 3.00% 7 yr. 4.00% 10yr.5.00% (0-80)

SPDA	PRODUCT	INTEREST RATE	RATE GUAR.	MIN. GUAR.	SURR. CHARGE	ISSUE AGE	MIN./MAX. PREMIUM	AVAILABLE STATES	WITHDRAWALS	COMMENTS	COMM.
NORTH AMERICAN Assurance Co. A+ A.M. BEST AA- S&P	THE BOOMER ANNUITY (Flexible)	9.25% First Year Yield 4.05% 1st Year Rate 5.00% Premium Bonus		3.00%	10 Year: 15,14,13,12,11 10,8,6,4,2 With MVA Interest Adjustment	0-80	\$10,000/ (\$2,000 Qualified) \$1,000,000	All except: AK,CT,DE,MN,MS,NY,OR,PA,UT,WA	•Once per year after 1st year up to 5% of Accumulation value.	•Nursing Home Rider. •Full Death Bene all surrender charges are waived. •Annuitization Bonus - 2% years 8-10 and 5% years 11 Plus.	7.00% (0-75) 5.25% (76-80)
STANDARD INSURANCE A by A.M. BEST A+ by S&P	FGA 5 FGA 6	\$15,000 5yr. 4.00% 6yr. 4.35%	\$100,000 4.10% 4.45%	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	All except: MA,NJ,NY, NC,PA,UT	•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 3.50% 5yr 3.80% 6yr 3.95% 6 Yr+ 4.40%	\$100,000 3.60%-3yrs 3.90%-5yrs 4.05%-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	All except: NY, (3 year not in NY,UT)	•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+)
AMERICAN GENERAL A+ A.M. BEST AAA S&P	HORIZON SELECT	4.40% 4.55% 4.65%	5 Year 7 Year 10 Year	90% at 2.10%	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 year	0-85	\$5,000 NQ \$1,000,000	All except: AK,MN,NJ,NY,OR,PA,UT,WA	•10% of account value IN ALL YEARS year. •Systematic withdrawal available in 30 days	•Partial Withdrawal or Full Surrender allowed at end of term without Withdrawal Charges or MVA	4.00% (0-80) 3.00% 81+
6% Bonus	AG HORIZON PLUS 2004	9.60% Yr 1 3.60% Yr 2-6	6 Years	2% In Most States	9,8,7,6,5,4,3,2,0 (With MVA) Decres. monthly!	0-85	\$5,000 \$500,000	All except: MN,NJ,NY, PA,OR,UT,WA	•Free systematic withdrawal of interest after 30 days •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.	6.00% (0-75) 3.20% -80 1.35% 80+
JEFFERSON PILOT FINANCIAL A++ A.M. BEST AAA S&P	Classic 5 Classic 7 JPF	Year 1 5yr 5.80% 7yr 6.80% Year 1: includes extra 1% bonus, under 100K minus 1%	Guarantee: 3.80% 2-5 3.80% 2-7	Varies By State	With MVA: 9,8,7,6,5 9,8,7,6,5,4,3	0-85	\$10,000/ \$1,000,000 (\$500,000 ages 66 up)	All except: MA, MN, OR	•10% of account value available each year. •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% 7 yr. 5.0% (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	Year 1 5yr 5.50% 6yr 5.10% 7yr 5.70% 8yr 6.20% 9yr 8.80% 10yr 6.00% Year 1: includes extra 1% bonus, under 100K minus 1%	Guarantee: 3.50% 2-5 4.10% 2-6 3.70% 2-7 3.70% 2-8 3.80% 2-9 4.00% 2-10	3% After Guarantee period	8,8,8,7,6 8,8,8,7,6,5 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 with mva	0-90	\$5,000 (\$2,000 IRA)/ \$500,000	All except: OR,NY	•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 . • Full Death Benefit. • Bonus in first year for years 5,7,8,9 & 10 see Min Guar. for base rate.	5 yr. 4% 6 yr. 2% 7 yr. 4% 8 yr. 4% 9 yr. 2% 10 yr. 4% (reduces at 81 by 25% and by 50% 86+)
AMERICAN NATIONAL A+ A.M. BEST AA S&P	Palladium MYG Annuity •Deposits UNDER \$100,000 LESS 10bps 0.10% to rate	Year 1 3yr 4.00% 4yr 4.15% 5yr 5.05% 6yr 4.60% 7yr 5.20% 8yr 4.50% 9yr 5.95% 10yr 5.15%	Guarantee: 4.00% 2-3 4.15% 2-4 4.05% 2-5 4.60% 2-6 4.20% 2-7 4.50% 2-8 3.95% 2-9 4.15% 2-10	Varies By State	With MVA: 8,8,8 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	0-85	\$5,000 NQ \$1,000,000 Rates Based on \$100,000 under rate 0.10% less	All except: UT,NY (Rate is .10% less in VA,VT,FL, TX,NC,WA,WI) (.25% less in PA and OR)	•10% of account value available starting 2nd year. •Systematic withdrawal available in 30 days - Must take all interest	•Full death benefit •Confinement Waiver and Disability Waiver •RATE IS .10% LESS IN FL,NC,TX,WI •Commission reduced 80+ 3 and 4 year reduce by 1% all other reduced by 2%	3 yr. 1.5% 4 yr. 2.0% 5 yr. 4.0% 6 yr. 2.5% 7 yr. 2.5% 8 yr. 2.5% 9yr. 3.0% 10yr. 4.0% (0-79)
INTEGRITY LIFE A++ A.M. BEST AA+ S&P	Momentum Advantage	4 Years 3.98% Yr1 4.55% 3.80% 2-4 5 Years 4.25% Yr1 4.85% 4.10% 2-5 7 Years 4.55% Yr1 5.20% 4.45% 2-7 10 Years 4.67% Yr1 5.35% 4.60% 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	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,NH,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)



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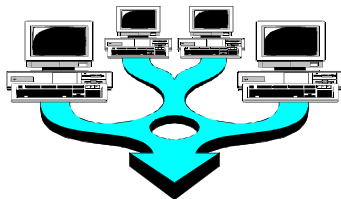
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