

# SINGLE PREMIUM

# IMMEDIATE ANNUITIES

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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 of 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 are key to capturing competitive sales situations. Be an expert, work with the experts of FSD Financial Services! We know SPIA's.

**Get Started Today**  
**Toll Free: 800-373-9697**  
**[www.fsdfinancial.com](http://www.fsdfinancial.com)**

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