



HOT PRODUCTS



July 2010 Update

Multi Year Guarantee Annuities

3 YR. OMFN (A)	GntePltmPlus - 3.2%yr1, 2.2% yrs 2-3 -2.53% AAY	1.5%* commission
4YR. NACOLAH (A+)	Guarantee Choice 2.10%, 2.4%>\$200k	1%* commission
5 YR OMFN (A)	GntePlatPlus, 4.3%yr 1,3.3% yrs 2-5, AAY, 3.5%	2.5%* commission
5 YR Reliance Standard (A)	ELEOS MVA 5, 3.9% yr 1, 3.15% base rate, (traditional) 2% min gnte	4%*commission
5 YR Genworth (A)	RateSaver 2.80%, or 3.05% \$100K+, 3.15%>\$250K	2%* commission
7 YR. Genworth (A)	Rate Saver – 3.45%, 3.6%>\$100k,3.7%>\$250	2.75%* commission
8 YR WCL (A)	Sure Advantage 3.05%, or 3.18%>\$100k	3.5%commission
9 YR WCL (A)	Sure Advantage 3.10% or 3.21 >\$100k	2.50%* commission
10 YR ING (A)	Guarantee Choice 3.75%, or 3.65%>\$75k+,	3.5%* commission
Equity Index Annuities		
* 5 YR ING (A+)	Secure Index 5, 5.25% cap Ann P to P, \$75k+ or 2.2% Mon Cap. ROP available	4%* Commission
7 YR ANICO (A+)	Value Lock 7, P to P, no Cap 100% Participation	6%* Commission
9 YR Am Gen (A)	Horizon Index, 4% bonus, 2.20% monthly cap	6%* commission
10 YR NACOLAH (A)	North American 10, 10% bonus for 5yrs, 1.50% monthly cap	6.5%* commission
10 YR ANICO (A+)	Value Lock 10, P to P, monthly avg, 5% bonus	10%* commission
10 YR AM GEN (A)	Horizon Vision Maximizer -10, 5% bonus, 3.75% cap Ann PtoP	8%* commission
12 YR GAA (A)	American Valor II, up to 5% bonus 6.0% cap	6.5%* commission
14 YR NACOLAH (A)	Precision Series, 10% bonus for 7 years, 6.5% An PtoP, participation rate product	7.5%* commission
10 YR Jackson National (A)	Ascender Plus Select, multiple crediting methods, annual reset, up to 5% bonus	9%* commission
* 10 YR GAA (A)	American Legend II, 7% cap, Ann PtoP, 2% Guaranteed on 100%	5.5%* commission
7 YR Jackson National (A)	Ascender Plus Select, multiple crediting methods, annual reset, Call mfor details	Up to 9%* commission
* 10 YR Great American (A) GREAT product in this current environment!	Safe Return, 6.5% cap Ann PtoP, 6% bailout cap, ROP built in, ages 0-85, \$25K min., 2% on 100% Min guarantee	6.5%*commission with trails 4.75% then .5% /10yr
Check out our upcoming annuity training events!	Check out our MAP strategy for guaranteed retirement income and principal preservation!	Call Bob Hertsenberg For case design.

Rates effective 07/21/2010

Check out more @ www.dbsfmb.com

Call for more rate information/Annuity Center / Selling Systems

For more Products, Marketing & Selling Tools

* Commission lower at older ages – Rates subjected to change with out notice.



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