




HOT PRODUCTS



January 2012 Update

Multi Year Guarantee Annuities

3 YR NACOLAH (A+)	Suspended	2.50%* commission
4YR. NACOLAH (A+)	MY Guarantee, 2.10% \$200k+, or 1.80% <\$200k	2.50%* commission
5 YR NACOLAH (A+)	MY Guarantee, 2.60% \$200k+, or 2.35%, < \$200k	2.50%* commission
5 YR Reliance Standard (A)	ELEOS MVA 5, 3.00% yr 1, 2.00% base rate, (traditional) 1% min gnte	3.25%* commisi
5 YR Genworth (A)	Rate Saver 1.60%, or 1.80% \$100K+, 1.90% >\$250K	2.00%* commission
6 YR. Genworth (A)	Independence – 4.05% yr 1, 2.00% thereafter	3.00%* commission
7 YR NACOLAH (A+)	MY Guarantee 3.25%>\$200k, 3.05% <\$200K	2.50%* commission
9 YR NACOLAH (A+)	MY Guarantee – 3.30% yr 1, 1.35% yrs 2 - 6	2.50%* commission
10 YR NACOLAH (A+)	MY Guarantee - 3.45% >\$200K, 3.30% < \$200k	2.50%* commission
Equity Index Annuities		
* 5 YR ING (A+)	Secure Index 5 – 3% Ann P tp P	3.25%* Commission
7 Great American (A-)	American Legend II 4.25% cap, 1.80% fixed	5.00%* Commission
9 YR EquiTrust (A-)	Market Booster-7% bonus, 20% mnthly avg part	5.50%* commission
10 YR Reliance Standard (A)	Keystone 10 – 4.75% Ann P to P	7.00%* commission
10 YR Great American (A) *	American Valor 10, 3.50% ann P to P	6.00%* commission
10 YR AM GEN (A) 	Horizon Vision Maximizer -10, 5% bonus, 3.00% cap Ann P to P	8.00%* commission
10 YR GAA (A)	American Valor 10, 2% bonus 3.50% cap	6.00%* commission
14 YR NACOLAH (A)	Precision Series, 10% bonus for 7 years, 1.20% Monthly cap, ann reset	7.50%* commission
14 YR EquiTrustl (A-)	Market Power Bonus 10% bonus, 20% participation, 1.50% fixed	8.00%* commission
* 7 YR NACOLAH (A+)	Precision 7, 1.00% monthly cap,	7.50%* commission
* Great Product!		
7 YR Genworth (A)	Secure Living Index 7, bailout feature, 4% cap	5.00%* commission
* 10 YR Great American (A) GREAT product in this current environment!	Safe Return, 4.00% cap mnthly avg, 3.50%* bailout cap, COP built in, ages 0-85, \$25K min., 1% on 100% Min guarantee	6.50%* 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 1/05/2012

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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