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2008 PRODUCT PORTFOLIO

You can offer your clients a variety of products from multiple carriers!

- Disability Income
- Fixed Annuities
- Indexed Annuities
- Life Settlements
- Medical Supplement
- Second-to-Die
- Universal Life
- Final Expense
- Immediate Annuities
- Long Term Care
- Long Term Care with Universal Life
- Return of Premium
- Term Life
- Whole Life

*Give us a call for product
or company details!*

Financial Markets, Inc.

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LOOK

Financial Markets, Inc. is your insurance wholesale brokerage bringing to you, the agent, the most competitive products with the highest commissions in the industry. Financial Markets, Inc. believes that you, the producer, are the client and we treat you that way. With our wide variety of life and annuity products we are able to offer to you the most competitive product every time so you don't have to shop. We have a very helpful marketing staff and an efficient team that will make your underwriting process go smoother and you get your policy faster. Give us a call and let us show you how we can make a difference in your portfolio.



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INSIDE

TERM LIFE

AMERICAN-AMICABLE LIFE INSURANCE COMPANY

RATINGS: B++ by A.M. Best

FEATURES: Issue ages from 18 to 70 ♦ Age nearest birthday ♦ Face amounts from \$25,000 to \$200,000 ♦ E-Z application
♦ Return of premium available ♦ Occasional cigar and pipe users may qualify for non-smoker rates ♦ **NO MEDICAL EXAM REQUIRED.**

PRODUCT TYPE: Level Terms Including: 10, 20 & 30 Years

AMERICAN GENERAL LIFE INSURANCE COMPANY

RATINGS: A by A.M. Best A by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages from 20 to 80 ♦ Age nearest birthday ♦ Minimum face amount \$50,000 ♦ Return of premium available
♦ Convertible for the duration of the term or up to attained age 75.

PRODUCT TYPE: Level Terms Including: 10, 12, 15 through 35 Years

AVIVA LIFE AND ANNUITY COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 20 to 90 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Attractive conversion option
♦ Accidental death rider available.

PRODUCT TYPE: Level Terms Including: 10, 20 & 30 Years

AXA/EQUITABLE

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 18 to 75 ♦ Age nearest birthday ♦ Minimum face amount \$250,000 ♦ Attractive conversion options
♦ Broad family history definition ♦ 12-Month non-tobacco definition for non-tobacco rates.

PRODUCT TYPE: Level Terms Including: 10, 15, 20 & 30 Years

FIDELITY LIFE ASSOCIATION

RATINGS: A- by A.M. Best

FEATURES: Issue ages from 16 to 75 ♦ Uses actual age ♦ Face amounts from \$10,000 to \$500,000 ♦ 12 Month non-tobacco may
qualify for non-tobacco rates ♦ Return of premium available ♦ **NO EXAMS AND IMMEDIATE DEATH BENEFIT.**

PRODUCT TYPE: Simplified Issue Level Terms Including: 5, 10, 15, 20, 30 & 40 Years

GENWORTH LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages from 0 to 80 ♦ Age nearest birthday ♦ Minimum face amount \$50,000 ♦ Conversion period available
♦ Less than 12 cigars a year may qualify for non-smoker rates ♦ Return of premium available.

PRODUCT TYPE: Level Terms Including: 10, 15, 20 & 30 Years

GUARANTEE TRUST LIFE INSURANCE COMPANY

RATINGS: B+ by A.M. Best

FEATURES: Issue ages from 20 to 70 ♦ Uses actual age ♦ Face amounts from \$3,000 to \$100,000 ♦ Graded benefit simplified
issue 10-year level term ♦ **NO MEDICAL EXAM REQUIRED.**

PRODUCT TYPE: Simplified Issue, 10 Year Level Term

LINCOLN NATIONAL LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 18 to 75 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Return of premium available
♦ Convertible for the duration of the term or up to the attained age of 70.

PRODUCT TYPE: Level Terms Including: 10, 15, 20 & 30 Years

www.fm-inc.com

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TERM LIFE

PRUDENTIAL FINANCIAL

RATINGS: A+ by A.M. Best AA by Standard & Poor's
AA by Fitch Aa3 by Moody's

FEATURES: Issue ages from 18 to 75 ♦ Uses actual age ♦ Minimum face amount \$100,000 ♦ Conversion period available
♦ 3-Premium banding levels ♦ Non-tobacco rates for non-cigarette tobacco users ♦ Accidental death rider available
♦ Return of premium available.

PRODUCT TYPE: Level Terms Including: 10, 15, 20 & 30 Years

UNION CENTRAL LIFE INSURANCE COMPANY

RATINGS: A by A.M. Best A+ by Standard & Poor's

FEATURES: Issue ages from 18 to 80 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Accidental death rider available
♦ Conversion period available ♦ 12 Month non-tobacco may qualify for non-tobacco rates.

PRODUCT TYPE: Level Terms Including: 10, 15, 20 & 30 Years

WEST COAST LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages from 15 to 85 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Conversion period available
♦ Liberal height and weight chart ♦ Accidental death rider available ♦ 12 Month non-tobacco may qualify for
non-tobacco rates.

PRODUCT TYPE: Level Terms Including: 10, 15, 20, 25 & 30 Years

Create personalized term quotes for your clients
with the **FREE Financial Markets, Inc. Term Quick Quoter!**
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RETURN OF PREMIUM

AMERICAN GENERAL LIFE INSURANCE COMPANY

RATINGS: A by A.M. Best A by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages from 20 to 65 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Convertible for duration of term
or up to attained age of 75.

PRODUCT TYPE: Level Terms Including: 10, 12, 15 through 35 Years

FIDELITY LIFE ASSOCIATION

RATINGS: A- by A.M. Best

FEATURES: Issue ages from 20 to 60 ♦ Uses actual age ♦ Face amounts from \$10,000 to \$300,000 ♦ 12 Month non-tobacco may
qualify for non-tobacco rates ♦ High commission products ♦ **NO EXAMS AND IMMEDIATE DEATH BENEFIT.**

PRODUCT TYPE: Simplified Issue ROP Term Rider Including: 15, 20 & 30 Years

GENWORTH LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages from 18 to 60 ♦ Age nearest birthday ♦ Minimum face amount \$50,000 ♦ Conversion period available
♦ Less than 12 cigars a year may qualify for non-smoker rates.

PRODUCT TYPE: ROP Level Terms Including: 15, 20 & 30 Years

PRUDENTIAL FINANCIAL

RATINGS: A+ by A.M. Best AA by Standard & Poor's
AA by Fitch Aa3 by Moody's

FEATURES: Issue ages from 18 to 65 ♦ Uses actual age ♦ Minimum face amount \$100,000 ♦ Conversion period available
♦ 3 Premium banding levels ♦ Non-tobacco rates for non-cigarette users ♦ Accidental death rider available.

PRODUCT TYPE: ROP Level Terms Including: 15, 20 & 30 Years

UNIVERSAL LIFE

AMERICAN GENERAL LIFE INSURANCE COMPANY

RATINGS: A by A.M. Best A by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages from 0 to 90 ♦ Age nearest birthday ♦ Minimum face amount \$50,000 ♦ Low cost, high target with maturity at age 120 ♦ Guaranteed no-lapse protection.

PRODUCT TYPE: Universal Life, Lifetime Guarantee

AVIVA LIFE AND ANNUITY COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 0 to 85 ♦ Age nearest birthday ♦ Minimum face amount \$25,000 ♦ Designed for use in estate planning ♦ Strong secondary guarantees ♦ 12 Month non-tobacco may qualify for non-tobacco rates ♦ Guaranteed no-lapse protection ♦ Table shave available up to table 3 (subject to change).

PRODUCT TYPE: Indexed Universal Life, Lifetime Guarantee

AXA/EQUITABLE

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 0 to 85 ♦ Age nearest birthday ♦ Minimum face amount \$50,000 ♦ Liberal family history definition ♦ 3-Cost of insurance bands ♦ 12 Month non-tobacco may qualify for non-tobacco rates ♦ Guaranteed no-lapse protection.

PRODUCT TYPE: Universal Life, Lifetime Guarantee

GENWORTH LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages from 0 to 90 ♦ Age nearest birthday ♦ Minimum face amount \$25,000 ♦ Less than 12 cigars a year may qualify for non-smoker rates ♦ Competitive older-age rates ♦ Guaranteed no-lapse protection.

PRODUCT TYPE: Universal Life, Lifetime Guarantee

LINCOLN NATIONAL LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 0 to 90 ♦ Age nearest birthday ♦ Minimum face amount \$50,000 ♦ Low cost, high target with maturity up to age 120 ♦ Competitive older-age rates ♦ Guaranteed no-lapse protection ♦ Table shave available up to table 3 (subject to change).

PRODUCT TYPE: Universal Life, Lifetime Guarantee

PRUDENTIAL FINANCIAL

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 0 to 90 ♦ Uses actual age ♦ Minimum face amount \$50,000 ♦ 4-Premium banding levels ♦ Non-tobacco rates for non-cigarette tobacco users ♦ Accidental death rider available ♦ Guaranteed no-lapse protection.

PRODUCT TYPE: Universal Life, Lifetime Guarantee

UNION CENTRAL LIFE INSURANCE COMPANY

RATINGS: A by A.M. Best A+ by Standard & Poor's

FEATURES: Issue ages from 0 to 90 ♦ Age nearest birthday ♦ Minimum face amount \$25,000 ♦ Competitive older-age rates ♦ Guaranteed no-lapse protection ♦ Table shave available up to table 3 (subject to change).

PRODUCT TYPE: Universal Life, Lifetime Guarantee

WEST COAST LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages from 0 to 85 ♦ Age nearest birthday ♦ Minimum face amount \$25,000 ♦ Low cost, high target with maturity up to age 120 ♦ 12 Month non-tobacco may qualify for non-tobacco rates ♦ Guaranteed no-lapse protection.

PRODUCT TYPE: Universal Life, Lifetime Guarantee

DISABILITY INCOME

ILLINOIS MUTUAL

RATINGS: A- by A.M. Best

FEATURES: Competitive prices ♦ Premium on structured class basis ♦ 12 Month non-tobacco may qualify for non-tobacco rates.

PRODUCT TYPE: Disability Income Insurance

UNION CENTRAL LIFE INSURANCE COMPANY

RATINGS: A by A.M. Best A+ by Standard & Poor's

FEATURES: Great for high amounts ♦ White collar non-cancelable to age 67.

PRODUCT TYPE: Disability Income Insurance

MEDICARE SUPPLEMENT

GENWORTH LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's

Aa3 by Moody's AA- by Fitch

FEATURES: Geographically competitive prices ♦ Premium on structured class basis ♦ Offers plans A-G, depending on state.

PRODUCT TYPE: Medicare Supplement

MUTUAL OF OMAHA / UNITED WORLD LIFE

RATINGS: A+ by A.M. Best AA- by Standard & Poor's

Aa3 by Moody's

FEATURES: Geographically competitive prices ♦ Premium on structured class basis ♦ Offers plans A-G, depending on state.

PRODUCT TYPE: Medicare Supplement

WHOLE LIFE

AMERICAN-AMICABLE LIFE INSURANCE COMPANY

RATINGS: B++ by A.M. Best

FEATURES: Issue ages from 0 to 85 ♦ Age nearest birthday ♦ Face amounts up to \$35,000 ♦ Immediate and Graded benefit available ♦ Easy Yes/No application ♦ Commission annualization available after 10 paid cases
♦ **NO MEDICAL EXAM REQUIRED.**

PRODUCT TYPE: Final Expense Whole Life

AXA/EQUITABLE

RATINGS: A+ by A.M. Best AA- by Standard & Poor's

Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 0 to 85 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Interest sensitive whole life
♦ Diverse underwriting risk classes ♦ 12 Month non-tobacco may qualify for non-tobacco rates.

PRODUCT TYPE: Interest Sensitive Whole Life

LIBERTY MUTUAL LIFE

RATINGS: A by A.M. Best A by Standard & Poor's

A2 by Moody's

FEATURES: TRADITIONAL PAR WHOLE LIFE: Issue ages from 0 to 80 ♦ Age nearest birthday ♦ Minimum face amount \$15,000
♦ Dividend paying ♦ Life-pay, Paid up at 65, 10-pay and 20-pay.

INTEREST SENSITIVE SINGLE PREMIUM WHOLE LIFE: ♦ Issue ages from 0 to 85 ♦ Uses actual age ♦ Minimum premium \$10,000 ♦ Jet underwriting.

PRODUCT TYPE: Traditional Par Whole Life and Interest Sensitive Single Premium Whole Life

UNION CENTRAL LIFE INSURANCE COMPANY

RATINGS: A by A.M. Best A+ by Standard & Poor's

FEATURES: Issue ages from 0 to 85 ♦ Age nearest birthday ♦ Minimum face amount \$25,000 ♦ Strong guarantees that last a life time ♦ Dividend paying ♦ Child rider can be converted to a permanent policy.

PRODUCT TYPE: Traditional Par Whole Life

LONG TERM CARE

GENWORTH LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages 18 to 79 ♦ Many optional riders available ♦ A variety of payment options ♦ Competitive premiums.

PRODUCT TYPE: Tax-Qualified LTC

LONG TERM CARE / UNIVERSAL LIFE

GENWORTH LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Single-pay product that combines universal life product and long term care insurance ♦ Return of premium available for first 15 years ♦ For clients who wish to "self-insure" long-term care insurance ♦ Accelerated and Extended Options available.

PRODUCT TYPE: Universal Life with Long Term Care

LINCOLN NATIONAL LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Single-pay universal life product that features unique long term care benefits ♦ Single and flexible premiums available ♦ For clients who wish to "self-insure" long-term care insurance ♦ Extension of Benefits rider is available.

PRODUCT TYPE: Universal Life with Long Term Care

FINAL EXPENSE

AMERICAN-AMICABLE LIFE INSURANCE COMPANY

RATINGS: B++ by A.M. Best

FEATURES: Issue ages from 0 to 85 ♦ Age nearest birthday ♦ Face amounts up to \$35,000 ♦ Immediate, Graded benefit and Guarantee Issue available ♦ Easy Yes/No application ♦ Commission annualization available after 10 paid cases ♦ **NO MEDICAL EXAM REQUIRED.**

PRODUCT TYPE: Final Expense Whole Life

FIDELITY LIFE ASSOCIATION

RATINGS: A- by A.M. Best

FEATURES: Issue ages from 20 to 75 ♦ Age nearest birthday ♦ Face amounts from \$5,000 to \$250,000 ♦ Graded benefit for 2 years ♦ 12 Month non-tobacco may qualify for non-tobacco rates ♦ **NO MEDICAL EXAM REQUIRED.**

PRODUCT TYPE: Graded Benefit Whole Life

GUARANTEE TRUST LIFE INSURANCE COMPANY

RATINGS: B+ by A.M. Best B+ by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 20 to 70 ♦ Uses actual age ♦ Face amounts up to \$100,000 ♦ Graded benefit for 3 years ♦ **NO MEDICAL EXAM REQUIRED.**

PRODUCT TYPE: Graded Benefit Whole Life

PRESIDENTIAL LIFE INSURANCE COMPANY

RATINGS: B+ by A.M. Best BB+ by Standard & Poor's
Bb2 by Moody's Aq by Fitch

FEATURES: Issue ages from 40 to 80 ♦ Age nearest birthday ♦ Face amounts up to \$50,000 ♦ Guaranteed issue whole life ♦ Graded benefit ♦ No medical questions and absolutely **NO REJECTIONS!**

PRODUCT TYPE: Graded Benefit Whole Life

NEED A QUOTE?

PHONE: 800-888-2829 ♦ **WEBSITE:** www.fm-inc.com ♦ **EMAIL:** Marketing@fm-inc.com ♦ **FAX:** 605-342-5119

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SECOND-TO-DIE

AMERICAN GENERAL LIFE INSURANCE COMPANY

RATINGS: A by A.M. Best A by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages from 20 to 90 ♦ Age nearest birthday ♦ Minimum face amount \$250,000 ♦ Maturity at age 100 ♦ Will accept one "uninsurable" ♦ Indexed-linked and fixed products available ♦ Guaranteed no-lapse protection.

PRODUCT TYPE: Index Universal Life and Universal Life, Lifetime Guarantee

AVIVA LIFE AND ANNUITY COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 20 to 85 ♦ Age nearest birthday ♦ Minimum face amount \$250,000 ♦ Lifetime rolling target premium ♦ 100% participation rate ♦ Guaranteed no-lapse protection.

PRODUCT TYPE: Indexed Universal Life, Lifetime Guarantee

AXA/EQUITABLE

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 20 to 90 ♦ Age nearest birthday ♦ Minimum face amount \$200,000 ♦ Designed for use in estate planning ♦ Strong secondary guarantees ♦ Will accept one "uninsurable" ♦ 12 Month non-tobacco may qualify for non-tobacco rates ♦ Guaranteed no-lapse protection.

PRODUCT TYPE: Universal Life, Lifetime Guarantee

GENWORTH LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages from 15 to 79 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Less than 12 cigars a year may qualify for non-smoker rates ♦ Will accept one "uninsurable" ♦ Guaranteed no-lapse protection.

PRODUCT TYPE: Universal Life, Lifetime Guarantee

LINCOLN NATIONAL LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 20 to 90 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Guaranteed no-lapse protection.

PRODUCT TYPE: Universal Life, Lifetime Guarantee

PRUDENTIAL FINANCIAL

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages from 18 to 90 ♦ Uses actual age ♦ Minimum face amount \$250,000 ♦ Non-tobacco rates for non-cigarette tobacco users ♦ Guaranteed no-lapse protection.

PRODUCT TYPE: Universal Life, Lifetime Guarantee

WEST COAST LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages from 18 to 85 ♦ Age nearest birthday ♦ Minimum face amount \$250,000 ♦ Will accept one "uninsurable" ♦ Unique last-to-die term ♦ Term periods of 10, 20 and 30 years.

PRODUCT TYPE: Term Second-to-Die



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LIFE SETTLEMENTS

LIFE SETTLEMENT INSIGHTS

The secondary market for life insurance allows qualifying individuals to realize greater value for their life insurance. Prior to this market becoming available, consumers who wanted to dispose of unwanted life insurance were limited to surrendering the policy for the cash value established by the issuing insurance company, or letting it lapse. Some of the reasons that people do sell their life insurance policies are changes in their financial situation, the policy is no longer needed, or the policy becomes unaffordable. Other possible reasons might include:

- ♦ A safety net for beneficiaries is no longer needed due to lifetime wealth accumulation, changes in marital status or the maturity of children.
- ♦ The policy owner is over insured or wishes to dispose of an existing policy to execute a more appropriate one.
- ♦ Sale, dissolution or bankruptcy of a business eliminates the need for a key-person policy.
- ♦ Tax law changes have reduced the need to subsidize estate taxes.
- ♦ A family or medical emergency arises.
- ♦ Insurance policy premiums have become unaffordable.
- ♦ Business loans secured by the policy have been repaid.
- ♦ Stock market volatility has diminished retirement income.
- ♦ A need exists to fund a long term care program.

You may be better off selling your policy rather than accepting the cash surrender value. The cash generated can reduce financial stress, provide for retirement, or can be used for immediate family needs.

Complete a personal evaluation on your clients today at www.fm-inc.com and click on *Products*.

Get Qualified for the 2008 Agent Point Awards

You can earn these great incentives with your paid business!

- ~ **GPS Navigation System** for 17,500 Points
- ~ **Multi-Function Printer** for 17,500 Points
- ~ **Desktop Computer** for 25,000 Points
- ~ **Laptop Computer** for 30,000 Points
- ~ **5-Day Mexican Riviera Cruise** for 45,000 Points
- ~ **7-DAY ALL INCLUSIVE ESCAPE TO JAMAICA** for 75,000 Points

Remember, you must have the following to qualify for the incentives:

- ~ 12 Paid Cases (Average of one case a month!)
- ~ 80% Placement Ratio
- ~ Sufficient Points for the Incentives

How can you earn points to qualify?

- ~ Earn 1 point for every \$1 of Paid Life Premium
- ~ Earn 1 point for every \$3 of Paid Health/DI Premium
- ~ Earn 1 point for every \$10 of Paid Annuity Premium

These incentives are for agent use only. Qualification period runs from 1/01/08 through 12/31/08.

Points may vary by product. Contact Financial Markets, Inc. for complete details.

View the Agent Point Award guidelines at www.fm-inc.com and click on "What's New"

FIXED ANNUITIES

AMERICAN EQUITY

RATINGS: A- by A.M. Best BBB+ by Standard & Poor's

FEATURES: Issue ages up to 85 ♦ Minimum premium \$2,000 ♦ High commission products.

PRODUCT TYPE: Flexible and Single-Pay Annuities

AMERICAN GENERAL LIFE INSURANCE COMPANY

RATINGS: A by A.M. Best A by Standard & Poor's

Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages up to 85 ♦ Minimum premium \$2,000 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates ♦ High bonus interest rates to high commission products with many surrender options ♦ \$50 EFT deduction available.

PRODUCT TYPE: Flexible and Single-Pay Annuities

AVIVA / AMERICAN INVESTORS LIFE

RATINGS: A+ by A.M. Best AA- by Standard & Poor's

Aa3 by Moody's AA by Fitch

FEATURES: Issue ages up to 80 ♦ Minimum premium \$5,000 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates.

PRODUCT TYPE: Flexible and Single-Pay Annuities

GENWORTH LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's

Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages up to 90 ♦ Minimum premium \$2,000 ♦ High renewal interest rates ♦ Short surrender periods.

PRODUCT TYPE: Flexible and Single-Pay Annuities

ING FIXED DESIGN

RATINGS: A+ by A.M. Best AA by Standard & Poor's

Aa3 by Moody's AA by Fitch

FEATURES: Issue ages up to 80 ♦ Minimum premium \$15,000 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates.

PRODUCT TYPE: Flexible and Single-Pay Annuities

OLD MUTUAL FINANCIAL NETWORK

RATINGS: A by A.M. Best

Baa1 by Moody's BBB by Fitch

FEATURES: Issue ages up to 90 ♦ Minimum premium \$2,000 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates ♦ High bonus interest rates to high commission products with many surrender options.

PRODUCT TYPE: Flexible and Single-Pay Annuities

PRESIDENTIAL LIFE

RATINGS: B+ by A.M. Best BB+ by Standard & Poor's

Bb2 by Moody's Aq by Fitch

FEATURES: Issue ages up to 90 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates ♦ 10% Free withdraw option available the first year ♦ Plan as low as \$25 per month.

PRODUCT TYPE: Flexible and Single-Pay Annuities

WEST COAST LIFE

RATINGS: A+ by A.M. Best AA by Standard & Poor's

Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages up to 85 ♦ Minimum premium \$10,000 ♦ Multi-year guarantee annuities available ♦ Short surrender period.

PRODUCT TYPE: Flexible and Single-Pay Annuities

Want training on fixed, indexed or immediate annuities? Tour our Annuity Boot Camp for basic training!

www.fm-inc.com

Click on Tool Kit then select Annuity Training Center. The password is [bestagent](#).

INDEXED ANNUITIES

AMERICAN EQUITY

RATINGS: A- by A.M. Best BBB+ by Standard & Poor's

FEATURES: Issue ages up to 85 ♦ Minimum premium \$5,000 ♦ Various indexes available ♦ Minimum guaranteed earning available ♦ High commission products with many surrender options ♦ 10% Premium bonus available.

PRODUCT TYPE: Indexed Annuities

AMERICAN GENERAL LIFE INSURANCE COMPANY

RATINGS: A by A.M. Best A by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages up to 85 ♦ Minimum premium \$5,000 ♦ Minimum guaranteed earning available ♦ Single and flexible annuities available ♦ Premium bonuses available ♦ High commission products ♦ 10% Premium bonus available.

PRODUCT TYPE: Indexed Annuities

AVIVA / AMERICAN INVESTORS LIFE

RATINGS: A+ by A.M. Best A+ by Standard & Poor's
A3 by Moody's A by Fitch

FEATURES: Issue ages up to 85 ♦ Minimum premium \$5,000 ♦ Minimum guaranteed earning available ♦ 10% Premium bonus available.

PRODUCT TYPE: Indexed Annuities

GENWORTH LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages up to 85 ♦ Minimum premium \$5,000 ♦ Minimum guaranteed earning available ♦ High commission products with many surrender options.

PRODUCT TYPE: Indexed Annuities

ING FIXED DESIGN

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages up to 80 ♦ Minimum premium \$15,000 ♦ Single and flexible annuities available ♦ Various indexed annuities ♦ Premium bonuses available ♦ High participation and no caps available ♦ Minimum guaranteed earning available ♦ 5% Premium bonus available.

PRODUCT TYPE: Indexed Annuities

OLD MUTUAL FINANCIAL NETWORK

RATINGS: A by A.M. Best
Baa1 by Moody's BBB by Fitch

FEATURES: Issue ages up to 90 ♦ Minimum premium \$5,000 ♦ Various indexes available ♦ Minimum guaranteed earning available ♦ Fixed interest option available ♦ High commission products with many surrender options ♦ 6% Premium bonus available.

PRODUCT TYPE: Indexed Annuities

WEST COAST LIFE

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages up to 85 ♦ Minimum premium \$10,000 ♦ Minimum guaranteed earning available ♦ High commission products.

PRODUCT TYPE: Indexed Annuities

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IMMEDIATE ANNUITIES

AMERICAN EQUITY

RATINGS: A- by A.M. Best BBB+ by Standard & Poor's

FEATURES: Issue ages up to 90 ♦ Minimum premium \$10,000 ♦ Single and joint immediate available ♦ 5 to 25 Period certain with option of life contingency.

PRODUCT TYPE: Immediate Annuities

AMERICAN GENERAL LIFE INSURANCE COMPANY

RATINGS: A by A.M. Best A by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages up to 90 ♦ Minimum premium \$10,000 ♦ Guaranteed income ♦ Single and joint immediate available ♦ Competitive payout rates ♦ 5 to 25 Period certain with option of life contingency ♦ Impaired risk underwriting.

PRODUCT TYPE: Immediate Annuities

AVIVA / AMERICAN INVESTORS LIFE

RATINGS: A+ by A.M. Best A+ by Standard & Poor's
A3 by Moody's A by Fitch

FEATURES: Issue ages up to 90 ♦ Minimum premium \$5,000 ♦ Single and joint immediate available ♦ 5 to 25 Period certain with option of life contingency.

PRODUCT TYPE: Immediate Annuities

GENWORTH LIFE INSURANCE COMPANY

RATINGS: A+ by A.M. Best AA- by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages up to 100 ♦ Minimum premium \$5,000 ♦ Single and joint immediate available ♦ Guaranteed income ♦ 5 to 50 Period certain with option of life contingency ♦ Impaired risk underwriting.

PRODUCT TYPE: Immediate Annuities

ING FIXED DESIGN

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA by Fitch

FEATURES: Issue ages up to 100 ♦ Minimum premium \$15,000 ♦ Single and joint immediate available ♦ 5 to 20 Period certain with option of life contingency ♦ Guaranteed income.

PRODUCT TYPE: Immediate Annuities

OLD MUTUAL FINANCIAL NETWORK

RATINGS: A by A.M. Best
Baa1 by Moody's BBB by Fitch

FEATURES: Issue ages up to 100 ♦ Minimum premium \$10,000 ♦ Single and joint immediate available ♦ Guaranteed income ♦ 5 to 50 Period certain with option of life contingency ♦ Impaired risk underwriting.

PRODUCT TYPE: Immediate Annuities

PRESIDENTIAL LIFE

RATINGS: B+ by A.M. Best BB+ by Standard & Poor's
Bb2 by Moody's Aq by Fitch

FEATURES: Issue ages up to 100 ♦ Minimum premium \$2,000 ♦ Single and joint immediate available ♦ Guaranteed income ♦ High commission product ♦ 5 to 30 Period certain with option of life contingency ♦ Impaired risk underwriting.

PRODUCT TYPE: Immediate Annuities

WEST COAST LIFE

RATINGS: A+ by A.M. Best AA by Standard & Poor's
Aa3 by Moody's AA- by Fitch

FEATURES: Issue ages up to 85 ♦ Minimum premium \$10,000 ♦ Single and joint immediate available ♦ 5 to 30 Period certain with option of life contingency ♦ Guaranteed income.

PRODUCT TYPE: Immediate Annuities

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