

FINANCIAL MARKETS, INC.

2008 PRODUCT PORTFOLIO

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

- Disability Income
- Fixed Annuities
- Fixed Index Annuities
- Life Settlements
- Medicare 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.

PO Box 3980

Rapid City, SD 57709

www.fm-inc.com

800-888-2829

Marketing@fm-inc.com

Fax: 605-342-5119

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.

FM *Financial
Markets, Inc.*

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
A1 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 A+ 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

TERM LIFE

PRUDENTIAL FINANCIAL

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

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
A+ by Fitch

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

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 A+ by Fitch

FEATURES: Issue ages from 18 to 60 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ 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

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

www.fm-inc.com ♦ **800-888-2829** ♦ marketing@fm-inc.com

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Refer to product brochures for complete product details. Information subject to change without notice. Products available in most states. (11/08)

DID YOU KNOW?

Financial Markets, Inc. has compiled a strong portfolio that truly is an extra \Rightarrow arrow \Rightarrow for your quiver! Take a look at how Financial Markets, Inc. was able to place these cases!

WEST COAST LIFE Has our most liberal standard height and weight chart

Example: 5'11" 290 Lbs. = STANDARD

LINCOLN NATIONAL An occasional cigar user with a negative lab = PREFERRED NONSMOKER

PRUDENTIAL Chewers, cigar smokers or pipe smokers = STANDARD PLUS NONSMOKER

GENWORTH Instead of using a Child Rider, purchase individual convertible term policy.

Example: Male, age 6, face amount \$50,000 on a 30 year has an annual premium \$132 OR 20 units of child rider would be \$120 annual premium.

For a \$1 more a month, your client would receive 2.5x more coverage and its convertible for 30 years!

AVIVA Has a Wellness rider which can make your client eligible for premium reductions on their Universal Life policies

WEST COAST LIFE 12 months of no tobacco = PREFERRED NONSMOKER

LINCOLN NATIONAL Second-to-Die policy has minimum face amount of \$100,000

UNION CENTRAL Family History of cancer is not taken into consideration and could be PREFERRED PLUS or PREFERRED

PRUDENTIAL Very competitive with Non-US foreign residence and foreign travel= PREFERRED PLUS OR PREFERRED

AMERICAN GENERAL Elevated Liver Enzymes will trigger reflex testing which will allow more favorable offers with no evidence of Hepatitis or alcohol abuse. May qualify for a PREFERRED.

LINCOLN NATIONAL Very liberal cholesterol criteria for their PREFERRED.

WEST COAST Prostate Cancer-- based on the stage of cancer, type of treatment, and age of diagnosis. For the least invasive form of prostate cancer (<5% of the gland affected), less than 5 years out and diagnosed at age 60+ can be STANDARD. Diagnosed at age 50-59 most cases can be Table C.

UNION CENTRAL Very competitive on certain Hepatitis cases.



*" With more success, comes greater problems along with greater ability to solve those problems."
-- Edward D Bartling, MBA, CLU, ACS, FLMI, AIAA*



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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
 A1 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 \$100,000 ♦ 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 A+ 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 \$100,000 ♦ 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
 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
 A+ by Fitch

FEATURES: Issue ages from 0 to 90 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ 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 \$50,000 ♦ 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

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Refer to product brochures for complete product details. Information subject to change without notice. Products available in most states. (11/08)



Guaranteed Term Exchange Program

Few things are guaranteed these days, and life insurance underwriting is not usually one of them. But now with the Aviva Guaranteed Term Exchange Program, your clients can get valuable, permanent insurance protection with NO underwriting, guaranteed!

How can this help your clients?

Case Study:

Male, Age 36
Approved: Preferred Non Tobacco
Policy Date: 4/20/07
Company: Lincoln National Life
Plan: 20 Year Term

Conversion Options:

Company: Lincoln National Life
Plan: Life Guarantee UL
No Lapse Protection
Annual Premium: \$1664.00

Company: Aviva Life
Plan: Advantage Builder UL
No Lapse Protection
Annual Premium: \$1427.00

Difference of \$237.00

20 Year Savings of \$4740.00

Rules of the Road for the Guaranteed Term Exchange Program:

- Term policy must be with an eligible company as found on the Aviva agent website
- Conversion must occur within 36 months of the term policy issue date.
- Original term policy must have been fully underwritten
- Term policy must have been issued at a Standard or better rates
- Term policy must be fully surrendered and assigned to Aviva Life and Annuity
- Term riders on permanent plans are NOT eligible
- Non-riders require full underwriting
- No partial conversions are allowed
- No term blends are allowed on the permanent policy

New permanent policy guidelines:

- \$100,000 minimum face: \$1 million maximum face amount
- Minimum issue age 18; maximum issue age 65
- Same owner and insured as on term policy
- Same rating will apply (Standard to Standard, Preferred to Preferred)



For additional details or a Guaranteed Term Exchange quote, contact Deana Bordewyk at Financial Markets, Inc.

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
A+ by Fitch

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

Financial Markets, Inc. Shirt / Submit Promo

Return this coupon with an application for insurance and you will receive a Long Sleeve Financial Markets shirt.

Please send my shirt to me at the following address:

Name: _____
Address: _____
City, State Zip: _____

This coupon is limited to the first 100 applications submitted to Financial Markets, Inc. so get your applications submitted via email, fax or mail today!

We Want Your Business!

Financial Markets, Inc. ♦ PO Box 3980 ♦ Rapid City ♦ South Dakota ♦ 57709 ♦ Fax: 605-342-5119 ♦ Email: Marketing@fm-inc.com
This coupon must be submitted with your application. This offer is valid through 12/31/08. Only 1 shirt per agent. For agent use only.

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Refer to product brochures for complete product details. Information subject to change without notice. Products available in most states. (11/08)

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

A+ by Fitch

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

PRODUCT TYPE: Disability Income Insurance

Why FMI?

Financial Markets, Inc. not only offers excellent service, competitive products and top rate companies; we also provide

FREE E&O Coverage

Why pay the extra expense of
E&O Coverage when you can get it for free?

If you do not carry your own E&O,
your business placed with Financial Markets, Inc.
can be covered under our group policy.

Give us a call today for more details!

We appreciate your business and this is a way we show it!

Visit www.fm-inc.com/EO for E&O Coverage Details



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Disability Insurance Quote Request

Client Name: _____

State: _____ DOB: _____ Male Female Tobacco: Yes No

Height: _____ Weight: _____ Occupation: _____

_____ % of time spent conducting administrative/management duties

_____ % of time spent conducting manual duties

Self-employed: Yes No

Monthly Gross Income (Net income after expenses, if self-employed) \$ _____

Part-time occupation: Yes No If yes, please provide details:

Other DI in force?: Yes No If yes, provide amount, elimination period, benefit period, voluntary or employer paid:

Significant medical history:

Current or historical back/spine treatment:

Medications currently being taken (Note: name of medication and dosage):

Check: GR21 NC21 BE21 SR21 SRBE21

Elimination Period: _____ Show 5% Discount

Benefit Period: _____

Benefit Amount: _____

Optional Benefits & Riders: _____

Comments/Instructions:

Agent Name: _____

Phone: _____

How would you like this proposal sent?

Mail Fax Email

Please provide address, fax number or email address:

Return this DI Quote Request to Financial Markets, Inc. for processing.

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
A1 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 A+ 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
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, Universal Life, Lifetime Guarantee

EARN UP TO \$250 WITH YOUR PAID BUSINESS

You can earn a \$50 prepaid Visa card with 7 PAID policies! 10 PAID policies will earn you a \$100 prepaid Visa card! With 15 PAID policies, you will earn a \$250 prepaid Visa card.

Contact Financial Markets, Inc. for complete details. Promotion runs through 12/31/08.

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COMPETITIVE COVERAGE FOR TOBACCO USERS ISN'T JUST A PIPE DREAM!



If you're searching for cost-effective rates for your healthy clients who use tobacco, you should take a look at The Rock®. With Prudential's competitive underwriting, even your tobacco-using clients may qualify for Prudential's **Non-Smoker Plus** category.

Among the healthy, tobacco-using applicants who may qualify for Prudential's **Non-Smoker Plus** category are:

- ✓ **NICOTINE PATCH USERS**
- ✓ **NICORETTE GUM CHEWERS**
- ✓ **CIGAR SMOKERS**
- ✓ **PIPE SMOKERS**
- ✓ **SMOKELESS TOBACCO USERS**

Despite their otherwise healthy lifestyles, these individuals can't get such competitive ratings from many other carriers because of their tobacco use. But Prudential is not like other carriers!

What's more, **Prudential can also offer competitive premiums for those clients who smoke cigarettes.**

Look at these competitive term rates that Prudential could potentially issue:

\$1 Million face amount, Issue age of 45, 15-year Term Essential®		
	Non Smoker Plus	Preferred Smoker
Male	\$1615	\$3635
Female	\$1445	\$3045

Turn to Prudential for the competitive underwriting your tobacco-using clients demand!

Run your own personalized quotes by downloading the proposal software!

www.fm-inc.com

Click on Tool Kit then Download Software

Username: best Password: agent



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800-888-2829

www.fm-inc.com - Marketing@fm-inc.com

Availability of rate is dependent upon state approval. Term Essential is issued by Pruco Life Insurance Company in all states except NY and NJ, where it is issued by Pruco Life Insurance Company of New Jersey. Both Pruco Life companies are located in Newark, NJ and each is solely responsible for its own financial condition and contractual obligations. Not all products and features are available in all states. Policy form number PLTIC-2008. The availability of this life insurance coverage is subject to the satisfaction of our underwriting requirements. Rates will vary based on company underwriting criteria including but not limited to age, sex, health history and smoking status.

FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.

Financial Markets, Inc.

Qualification Guidelines

- 12 Paid policies- Average one paid case a month!
- 80% Placement ratio
- Sufficient points for the incentives

Point System*

- \$1 of Paid life premium = 1 point
- \$3 of Paid health/DI premium = 1 point
- \$10 of Paid annuity premium = 1 point

Example: If you place annuity case with \$100,000 premium, you will earn 10,000 points!



Products for Points

- Life Insurance: Term, Universal and Whole Life
- Second-to-Die: Term, Universal and Whole Life
- Final Expense
- Simplified and Guarantee Issue
- Annuities: Fixed, Immediate and Index
- Health: Critical Illness and Medicare Supplement
- Long Term Care
- Life Settlements
- Disability Income

Need a Quote?

- Run Term Life Quotes on-line under Quotes
- Contact your Marketer via phone, fax or email
- Download the FREE Quick Quoter, which includes term rates from our top carriers
- Download FREE proposal software under Tool Kit

* These incentives are for agent use only. Qualification period runs from 1/01/08 through 12/31/08. Complete terms and guidelines can be viewed at www.fm-inc.com and click on Tool Kit. Points may vary by product. In cooperation with a third party, Financial Markets, Inc. is unable to make any modifications to the incentive guidelines.



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800-888-2829

www.fm-inc.com

Marketing@fm-inc.com

Your virtual office...
Working for you 24-hours a day!

www.fm-inc.com

2008 Agent Point Awards

17,500 Points

GPS Navigation System OR Multi-Function Printer

25,000 Points

Desktop Computer with a Flat Panel Monitor

30,000 Points

Laptop Computer

45,000 Points

5 Day Mexican Riviera Cruise

Embark on a 5 day cruise into the Mexican Riviera and be spoiled by the scenic beauty of the Pacific Ocean and the luxury of the cruise ship. While at port, experience the Mexican culture, whether it includes deep-sea fishing, snorkeling or shopping. You're sure to have splendid time on this cruise!

75,000 Points

7 Day All Inclusive Escape to Jamaica

Indulge in an all inclusive resort located on a breathtaking beach, surrounded by Ocho Rios' famous rainforests and spectacular waterfalls. Unwind with outstanding international fine dining, pamper yourself at the Spa or revel in the Caribbean sunshine and authentic tropical atmosphere and entertainment. This retreat offers the perfect combination of beauty, elegance and relaxation.



www.fm-inc.com is informative and easy to use!

- See company updates on What's New
- Run term quotes
- View product and company details
- Check pending case status impairments
- Get complete Agent Point Award terms and conditions
- On-line Anti-Money Laundering courses
- Purchase discounted E&O coverage
- And much, much more!
- Print applications, forms and contracts
- Download proposal software
- On-line annuity training
- Learn the right questions to ask on medical
- Locate an exam office
- On-line Continuing Education credits
- View an industry-wide field underwriting guide

These incentives are for agent use only. Qualification period runs from 1/01/08 through 12/31/08. Complete terms and guidelines can be viewed at www.fm-inc.com and click on Tool Kit. Vacation travel arrangements for you and your guest are paid by Financial Markets, Inc.

LONG TERM CARE

GENWORTH LIFE INSURANCE COMPANY

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

MEDICARE SUPPLEMENT

GENWORTH LIFE INSURANCE COMPANY

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

Financial Markets, Inc. Term Quick Quoter

Create competitive term comparisons for your potential clients!

This **FREE** term software is exclusive to producers of Financial Markets, Inc.

Download the Financial Markets Inc Term Quick Quote at www.fm-inc.com and click on Tool Kit. (Username: **best** Password: **agent**)

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This software includes the following carriers:

American General Life, A.M. Best: A
Aviva Life and Annuity, A.M. Best: A+
American-Amicable Life of TX, A.M. Best: B++
Fidelity Life Association, A.M. Best: A-
Genworth Financial Life, A.M. Best: A+
Liberty Life of Boston, A.M. Best: A
Lincoln National Life, A.M. Best: A+
Prudential Life, A.M. Best: A+
Union Central Life, A.M. Best: A
West Coast Life, A.M. Best: A+

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*.

PRE-QUALIFYING WORKSHEET FOR A LIFE INSURANCE SETTLEMENT

The following policy criteria are required for a successful settlement:

- Universal, Whole, Survivorship, or Convertible-Term life insurance policy
- In force for at least 2 years
- 70+ year male or 75+ year female
- Net death benefit > \$250,000+
- Annual premiums < 10% of death benefit
- Cash surrender value < 40% of death benefit
- Change in medical condition since issuance

Advisor/Agency: _____ Insured: _____

How to use this worksheet:

- 1) Select the underwriting criteria that describe the insured's situation.
- 2) Circle the corresponding point value for each description.
- 3) Sum the point values to obtain a total score and determine the marketability of your case. See below for details.

Total Score	Summary	Action
<7	Not Likely	Not Marketable
8-11	Fair	Call to Discuss
12-15	Moderate to Good	Send to FMI
>16	Very Good	Send to FMI



www.fm-inc.com ♦ Marketing@fm-inc.com
800-888-2829

This form is designed to perform a preliminary evaluation of a life settlement and does not guarantee eligibility. Please contact Financial Markets, Inc. with any questions you may have. We look forward to serving you and your clients.

	Male	Female	
	Under 65 years old	Under 68 years old	
Age/Gender	65-69 years	69-72 years	-2
	70-74 years	73-77 years	0
	75-79 years	78-82 years	2
	>79 years	>82 years	3
			4
Health Status	Healthy active senior: Could receive standard rating with most carriers		-1
	Minor health problems: Impairments under control		0
	Moderate health conditions: Deteriorated more than normal for age		2
	Significant health issues since policy issue: Stroke, heart problems, cancer, etc.		6
Tobacco Use	Non-Smoker		0
	Smoker		2
Policy Type	Term or Joint Survivorship (both insureds living)		1
	Whole Life (non-participating)		2
	Whole Life (participating)		3
	Universal Life		4
	Note: Joint Survivorship-one insured deceased, add one point		1
Net Cash Value (Cash Value Less Loan Amount)	> 50% of Death Benefit		-4
	31% -50% of Death Benefit		-2
	21% -30% of Death Benefit		1
	10% -20% of Death Benefit		2
	< 10% of Death Benefit		3
Annual Premium as Percentage of Death Benefit	> 7 % of Death Benefit		1
	6% -7% of Death Benefit		2
	4% -5% of Death Benefit		3
	< 4% of Death Benefit		4
	Total Score		

FIXED ANNUITIES

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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
 A1 by Moody's AA- by Fitch
FEATURES: Issue ages up to 80 ♦ Minimum premium \$5,000 ♦ 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 A+ by Fitch
FEATURES: Issue ages up to 90 ♦ Minimum premium \$2,000 ♦ High renewal interest rates ♦ Short surrender periods ♦ No MVA.
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 BBB by Fitch
 Baa1 by Moody's
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 INSURANCE COMPANY OF NY

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 ♦ Plans as low as \$25 per month.
PRODUCT TYPE: Flexible and Single-Pay Annuities

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 up to 85 ♦ Minimum premium \$10,000 ♦ Multi-year guarantee annuities available ♦ Short surrender period.
PRODUCT TYPE: Flexible and Single-Pay Annuities

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Refer to product brochures for complete product details. Information subject to change without notice. Products available in most states. (11/08)

FIXED INDEX ANNUITIES

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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 ♦ 5% Premium bonus available.

PRODUCT TYPE: Indexed Annuities

AVIVA / AMERICAN INVESTORS LIFE

RATINGS: A+ by A.M. Best

AA- by Standard & Poor's

A1 by Moody's

AA- 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

A+ 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 ♦ 10% Premium bonus available.

PRODUCT TYPE: Indexed Annuities

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

PRODUCT TYPE: Indexed Annuities

ANNUITIES can increase your commissions for 2009!

We offer FREE training to learn about annuity concepts and will provide you an online consumer annuity presentation to assist on your sales calls!

Visit our Annuity Training Center at www.fm-inc.com and click on *Tool Kit*, then *Annuity Training Center*. The password is *bestagent*.

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wellness
for life



LIVE LONGER, FEEL BETTER
& SAVE

Good drivers save on car insurance.
Why shouldn't achieving a healthy lifestyle
help your clients save on life insurance in the future?

Aviva's NEW Wellness for Life program is a unique rider to your life insurance policy that's designed to help you realize the benefits of living a healthy lifestyle.

Now, when you purchase life insurance through Aviva, you can elect to add the rider* and take advantage of services from Mayo Clinic Health Solutions** that may help maintain or improve your health!

PLUS - With Wellness for Life Rewards, you may be eligible to receive percentage reductions in the cost of your insurance rates!

For more information on how to get started on the Wellness for Life Program, contact:



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800-888-2829

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* The Wellness for Life Rider has a one-time administrative expense charge in the first year that will be included in the Monthly Deduction of the policy and is not payable after the Rider is terminated. This expense charge covers a portion of the cost of the Wellness Benefits plus the administration expenses associated with the Rider.

** It is anticipated that Wellness for Life services will be provided by Mayo Clinic Health Solutions for the life of the Program. But since your life insurance policy may remain in force for many years, it is possible that the provider and/or menu of wellness services may change or be enhanced at some future date. Products issued by and all benefits are the responsibility of Aviva Life and Annuity Company (Des Moines, Iowa) or Indianapolis Life Insurance Company (Indianapolis, Indiana). 'Wellness for Life' rider form numbers: 2WFLAJ07-2 and 3WFLAJ07-2- availability may vary by state.

WL16879

IMMEDIATE ANNUITIES

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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

AA- by Standard & Poor's

A1 by Moody's

AA- 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

A+ 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 INSURANCE COMPANY OF NY

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 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 \$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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Refer to product brochures for complete product details. Information subject to change without notice. Products available in most states. (11/08)

KEEP OPEN COMMUNICATION WITH FOLLOW-UP LETTERS

Do you find it difficult to follow up with your past clients? Are you looking for a creative way to get reconnected?

Here is a brief follow-up letter, which has proven successful in getting clients updated on their life insurance and financial needs. Personalize for your use and call Financial Markets, Inc. for assistance in getting right products your clients!

- Howard Wickett, CLU, ChFC, MSFS Independent Advanced Agency Advisor

November, 2008

John Doe
Address
City, State Zip

Dear Mr. Doe,

In an effort to stay abreast of your financial goals and objectives, and to provide continuing service to you, it is relevant that we review your life insurance and financial products on a regular basis. The review may reveal that everything is up to date. However, if changes are needed, then now would be the time to take care of them.

In the past few years, (your company or agency name) has expanded its products beyond the scope of only offering life insurance. As a result, we have the necessary tools and services to assist you with a complete insurance and financial product analysis.

Please complete the enclosed review form and return to me in the enclosed envelope. I will get back to you to discuss any changes or needs you might have at this time. Thanks in advance for taking a few minutes to complete the enclosed check list.

Sincerely,

Mr. Agent
Phone Number
Address
City, State Zip



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800-888-2829

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Marketing@fm-inc.com

C CONSUMER FOLLOW-UP LETTER

Name: _____ Date: _____
Address: _____

Your comments will determine in what areas I can be of service in helping you keep your life insurance program, retirement funding, and financial product goals up-to-date. Please take a few moments to review the following list and return it to me.

Since our last review, I have:

- _____ A desire to coordinate my personal or business insurance needs
- _____ Changed (desire to change) the beneficiary of my policy
- _____ Added to my family (including grandchildren)
- _____ Changed or entered into a new business arrangement
- _____ Acquired or disposed of personal or business assets
- _____ Had a child marry, start college or graduate from college
- _____ Made a substantial gift to my spouse, children, or other individuals
- _____ Acquired new life insurance
- _____ Acquired or disposed of personal or business assets

Other: _____

Since our last review, I am interested in:

- _____ A life insurance policy for my children or grandchildren
- _____ Funding for the education of my children or grandchildren
- _____ Converting term insurance to permanent insurance
- _____ Reviewing estate conservation goals and ways to help minimize estate taxes and administrative costs

Other: _____

I am interested in the following products:

- _____ Life insurance protection for my mortgage or debt
- _____ Long term care insurance
- _____ Fixed Annuities
- _____ Index Annuities

Other: _____

Home Phone Number: _____ Best time to call? _____

Work Phone Number: _____ Best time to call? _____

Email Address: _____



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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 OF NY

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



Jenn Webb is our New Business Manager for the Sperling Team. Jenn can assist on all your case management. For your questions, contact Jenn at **800-888-2829 Ext. 109** or JenniferW@fm-inc.com



Karla Pedersen is our New Business Manager for the Bartling Team. Karla can assist on all your case management. For your questions, contact Karla at **800-888-2829 Ext. 129** or KarlaP@fm-inc.com

Meet Your New Business Team at Financial Markets, Inc.

We are here to help you process your Life, Annuity, Long Term Care, Disability Insurance and Medicare Supplement business.
Contact any one of us if we can be of assistance!



Kim Lawrence is our New Business Manager for the Bordewyk Team. Kim can assist on all your case management. For your questions, contact Kim at **800-888-2829 Ext. 120** or KimberlyL@fm-inc.com



Judy Gillaspie is our Medical Records Manager. Judy processes all medical records. For your questions, contact Judy at **800-888-2829 Ext. 111** or JudyG@fm-inc.com



Agent Name _____
Email Address _____

Phone _____
Fax Number _____

Client Name _____
Height _____ Weight _____
Tobacco Use Y / N _____ If Yes, what type _____
Face Amount Requested _____

DOB _____
Sex _____
Amount of Use _____
Plan Type _____

Family History:

	Age if Living	Age at Death	Cause of Death
Mother	_____	_____	_____
Father	_____	_____	_____
Sibling	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

Amount of Inforce Insurance _____

Has the client applied with any other company(ies) within the last 24 months? Y / N

Company(ies) name? _____

Face amount and plan client applied for? _____

What rate class was the client approved or rated at? _____

If rated or declined, what was the reason for the rating or decline? _____

Medical Impairment Summary

List **ALL** Current medications (Include date of first use, dosage amount and how often it is used)

Return this Preliminary Request Form to Financial Markets, Inc. for a tentative offer and you will be contacted with 72 hours of receipt of this request.
Email: Marketing@fm-inc.com Fax: 605-342-5119



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Marketing@fm-inc.com

www.fm-inc.com

***An agent-friendly website with
many great features!***

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- ✓ *Download Proposal Software*
- ✓ *View Annuity Interest Rates*
- ✓ *Run Term Quotes*
- ✓ *Get Product / Company Updates*
- ✓ *Print Required Forms*
- ✓ *Submit an e-application*
- ✓ *View Pending Case Status*
- ✓ *Purchase Discounted CE Credits*
- ✓ *Locate an Exam Office*
- ✓ *Create Personalized Annuity Spreadsheets*
- ✓ *Link to Your State Insurance Department*
- ✓ *Print Product Brochures and Rate Books*
- ✓ *Take the Annuity Bootcamp Training*

***You cannot afford to miss out on this
virtual office. Check it out today!***

www.fm-inc.com



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Rapid City, SD 57709***

www.fm-inc.com

800-888-2829

Marketing@fm-inc.com

Fax: 605-342-5119

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