

*Financial Markets, Inc.*  
**Product Portfolio**



**LOOK INSIDE  
FOR  
COMPETITIVE  
PRODUCTS  
WITH  
TOP RATED COMPANIES!**

*Financial Markets, Inc. is your insurance wholesale brokerage bringing to you, the agent, the most competitive products with the highest commissions in the industry. We at Financial Markets, Inc still believe 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.*



*Financial Markets, Inc.*

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[www.fm-inc.com](http://www.fm-inc.com)

*Visit our easy-to-use, agent friendly website today at:*

**[www.fm-inc.com](http://www.fm-inc.com)**

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# TERM LIFE

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

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

**FEATURES:** Issue ages from 20 to 80 ♦ Age nearest birthday  
♦ Minimum face amount \$50,000 ♦ Return of premium available  
♦ Conversion to most American General permanent products.

## AXA/EQUITABLE

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

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

**FEATURES:** Issue ages from 18 to 75 ♦ Uses actual age  
♦ Minimum face amount \$100,000 ♦ Attractive conversion options  
♦ Broad family history definition ♦ 12-Month non-tobacco definition for non-tobacco rates.

## BANNER LIFE INSURANCE COMPANY

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

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

**FEATURES:** Issue ages from 20 to 80 ♦ Age nearest birthday  
♦ Minimum face amount \$100,000 ♦ Convertible for the duration of the term or up to attained age 70 ♦ High commission products  
♦ 3-Premium banding levels.

## FIDELITY LIFE ASSOCIATION

**RATINGS:** A- by A.M. Best

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

**FEATURES:** Issue ages from 16 to 75 ♦ Age nearest birthday  
♦ Face amounts from \$10,000 to \$250,000 ♦ No exams, no test and no waiting periods ♦ 12-Month non-tobacco definition for non-tobacco rates ♦ High commission products.

## GUARANTEE TRUST LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best

**PRODUCT TYPE:** Simplified Issue, Level Terms Including: 10 Years

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

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

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

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

**FEATURES:** Issue ages from 18 to 80 ♦ Minimum face amount \$100,000 ♦ Liberal cholesterol parameters to obtain preferred rating ♦ Convertible for the duration of the term or up to the attained age of 70 ♦ Return of premium available  
♦ High commission products ♦ Telephone application and on-line application available.

## U.S. FINANCIAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Fitch

**PRODUCT TYPE:** Level Terms Including: 5, 10, 15,  
20 & 30 Years

**FEATURES:** Issue ages from 18 to 80 ♦ Minimum face amount \$100,000 ♦ Policy fee waived on partner application  
♦ Social smoker can qualify for non-tobacco rates ♦ Patented Clinical Underwriting® ♦ Great for impaired risk life.  
See our Clinical Underwriting® website <http://fm-inc.usfli.com>

## WEST COAST LIFE INSURANCE COMPANY

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

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

**FEATURES:** Issue ages from 15 to 80 ♦ Age nearest birthday  
♦ Conversion period available ♦ Minimum face amount \$100,000 ♦ Liberal height and weight chart ♦ Accidental death rider available ♦ 12-Month non-tobacco definition for non-tobacco rates.

**NEED A TERM QUOTE RIGHT NOW?**

ILLUSTRATE AND PRINT A PERSONALIZED TERM QUOTES ON-LINE TODAY AT  
**WWW.FM-INC.COM** AND CLICK ON *QUOTES*

# UNIVERSAL LIFE

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

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

## AXA/EQUITABLE

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

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

**FEATURES:** Issue ages from 0 to 85 ♦ Minimum face amount \$50,000 ♦ Liberal family history definition ♦ 3-Cost of insurance bands ♦ Return of premium rider available ♦ 12-Month non-tobacco definition for non-tobacco rates ♦ Guaranteed no-lapse protection.

## BANNER LIFE INSURANCE COMPANY

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

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

**FEATURES:** Issue ages from 20 to 85 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Guaranteed no-lapse protection.

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

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

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

**FEATURES:** Issue ages from 0 to 90 ♦ Minimum face amount \$50,000 ♦ Guaranteed no-lapse protection ♦ High commissions ♦ Low cost, high target with maturity up to age 120 ♦ Competitive older-age rates.

## U.S. FINANCIAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Fitch

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

**FEATURES:** Issue ages from 16 to 75 ♦ Minimum face amount \$100,000 ♦ Occasional cigarette smoker may qualify for non-smoker rates ♦ Guaranteed no-lapse protection ♦ **GREAT FOR IMPAIRED RISK!**

See our Clinical Underwriting® website <http://fm-inc.usfli.com>

## WEST COAST LIFE INSURANCE COMPANY

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

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

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

RECEIVE A PRELIMINARY OFFER ON YOUR IMPAIRED RISK CLIENTS WITHIN 72 HOURS AT

<http://fm-inc.usfli.com>

# RETURN OF PREMIUM

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

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

**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.

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

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

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

**FEATURES:** Issue ages from 20 to 60 ♦ Age nearest birthday ♦ Minimum face amount from \$100,000 ♦ Convertible to the end of the initial guarantee period or to the attained age 70. If converted, ROP benefit may be used as conversion credit.

# WHOLE LIFE

## AMERICAN-AMICABLE LIFE INSURANCE COMPANY

**RATINGS:** B++ by A.M. Best

**PRODUCT TYPE:** Final Expense Whole Life

**FEATURES:** Issue ages from 0 to 85 ♦ 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.**

## AXA/EQUITABLE

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

**PRODUCT TYPE:** Interest Sensitive Whole Life

**FEATURES:** Issue ages from 0 to 85 ♦ Minimum face amount \$25,000 ♦ Interest sensitive whole life ♦ Diverse underwriting risk classes ♦ 12-Month non-tobacco definition for non-tobacco rates.

## LIBERTY MUTUAL LIFE

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

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

**FEATURES:** TRADITIONAL PAR WHOLE LIFE: Issue ages from 0 to 80 ♦ Age nearest birthday ♦ Minimum face amount \$10,000 ♦ Dividend paying.  
INTEREST SENSITIVE SINGLE PREMIUM WHOLE LIFE:  
♦ Issue ages from 0 to 85 ♦ Uses actual age ♦ Minimum premium \$10,000 ♦ Jet underwriting.

View Current Annuity Interest Rates on-line at

[www.fm-inc.com](http://www.fm-inc.com)

and click on *What's New*

# MEDICARE SUPPLEMENT

## MUTUAL OF OMAHA / UNITED WORLD LIFE

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

**PRODUCT TYPE:** Medicare Supplement

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

# 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](http://www.fm-inc.com) and click on *Products*.

# FINAL EXPENSE

## AMERICAN-AMICABLE LIFE INSURANCE COMPANY

**RATINGS:** B++ by A.M. Best

**PRODUCT TYPE:** Final Expense Whole Life

**FEATURES:** Issue ages from 0 to 85 ♦ 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.**

## FIDELITY LIFE ASSOCIATION

**RATINGS:** A- by A.M. Best

**PRODUCT TYPE:** Simplified Issue Whole Life

**FEATURES:** Issue ages from 20 to 75 ♦ Age nearest birthday ♦ Face amounts from \$5,000 to \$100,000 ♦ Graded benefit for 2 years ♦ No exams, no test and no waiting periods ♦ 12-Month non-tobacco definition for non-tobacco rates.

## GUARANTEE TRUST LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best

**PRODUCT TYPE:** Graded Benefit Whole Life

**FEATURES:** Issue ages from 20 to 80 ♦ Face amounts up to \$100,000 ♦ Graded benefit for 3 years ♦ **NO MEDICAL EXAM REQUIRED.**

## PRESIDENTIAL LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best  
BB- by Standard & Poor's  
Ba2 by Moody's  
A by Fitch

**PRODUCT TYPE:** Graded Benefit Whole Life

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

## Want **FREE** Final Expense Leads? How about **100% annualized commission?**

Financial Markets, Inc. now has a turn-key program that can assist you in earning **FREE** Life Insurance leads. Contact your Marketing Representative at Financial Markets, Inc. and let them know that you want more information on the AA Lead Program.

**Financial Markets, Inc. ■ 800-888-2829 ■ [www.fm-inc.com](http://www.fm-inc.com) ■ [Marketing@fm-inc.com](mailto:Marketing@fm-inc.com)**

# SECOND-TO-DIE

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**PRODUCT TYPE:** Universal Life and Index Universal Life

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

## AXA/EQUITABLE

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

**PRODUCT TYPE:** Universal Life

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

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

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

**PRODUCT TYPE:** Universal Life

**FEATURES:** Issue ages 20 to 85 ♦ Minimum face amount \$100,000 ♦ Guaranteed persistency bonus ♦ Competitive target premium ♦ Will accept one "uninsurable" ♦ Guaranteed no-lapse protection.

## WEST COAST LIFE INSURANCE COMPANY

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

**PRODUCT TYPE:** Term Second to Die and Universal Life

**FEATURES:** Issue ages from 20 to 85 ♦ Age last birthday ♦ Minimum face amount \$250,000 ♦ Will accept one "uninsurable" ♦ Unique last-to-die term ♦ Very competitive discount rate for single pay and limited pay ♦ Guaranteed no-lapse protection.

# LONG TERM CARE

## STATE LIFE INSURANCE COMPANY OF IN

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

**PRODUCT TYPE:** Tax-Qualified LTC

**FEATURES:** Issue ages to 84 ♦ Up to a 80% premium discount for second insured ♦ Group discounts available ♦ Joint waiver of premium ♦ Many optional riders available ♦ A variety of payment options ♦ Competitive premiums ♦ No history of rate increases.

# LONG TERM CARE / UNIVERSAL LIFE

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

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

**PRODUCT TYPE:** Universal Life

**FEATURES:** MoneyGuard is a 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 (EOB) rider is available.

## LEARN ABOUT SPECIALIZED PRODUCTS VIA WEB CONFERENCE

Join our Webcast Conferences via phone and internet!  
View the date and the topic for our next Webcast Conference  
at [www.fm-inc.com](http://www.fm-inc.com) and click on *What's New*

# FIXED ANNUITIES

## AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 85 ♦ Minimum premium amount \$5,000 ♦ Various indexes available ♦ Minimum guaranteed earning available ♦ High commission products.

## AMERICAN GENERAL LIFE

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 85 ♦ 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.

## FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

**RATINGS:** A by A.M. Best  
A3 by Moody's  
A- by Fitch

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 90 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates ♦ High bonus interest rates to high commission products with many surrender options.

## ING FIXED DESIGN

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

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 80 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates.

## PRESIDENTIAL LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best  
BB- by Standard & Poor's  
Ba2 by Moody's  
A by Fitch

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**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 to start.

# IMMEDIATE ANNUITIES

## AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

**RATINGS:** A- by A.M. Best  
BBB+ by Standard & Poor's  
**PRODUCT TYPE:** Immediate Annuities

**FEATURES:** Issue ages up to 90 ♦ Single and joint immediate available ♦ 5 to 25 Period certain with option of life contingency.

## AMERICAN GENERAL LIFE

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch  
**PRODUCT TYPE:** Immediate Annuities

**FEATURES:** Issue ages up to 90 ♦ Guaranteed income stream ♦ Single and joint immediate available ♦ Competitive payout rates.

## FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

**RATINGS:** A by A.M. Best  
A3 by Moody's  
A- by Fitch  
**PRODUCT TYPE:** Immediate Annuities

**FEATURES:** Issue ages up to 90 ♦ Single and joint immediate available ♦ Guaranteed income ♦ Select one of six lifetime income options ♦ Fixed guaranteed payment period from 5 to 50 years available ♦ Impaired risk underwriting.

## ING FIXED DESIGN

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch  
**PRODUCT TYPE:** Immediate Annuities

**FEATURES:** Issue ages up to 90 ♦ Single and joint immediate available ♦ Guaranteed income.

## PRESIDENTIAL LIFE INSURANCE COMPANY

**Ratings:** B+ by A.M. Best  
BB- by Standard & Poor's  
Ba2 by Moody's  
A by Fitch  
**PRODUCT TYPE:** Immediate Annuities

**FEATURES:** Issue ages up to 100 ♦ Single and joint immediate available ♦ Guaranteed income ♦ High commission product.

## WEST COAST LIFE INSURANCE COMPANY

**Ratings:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA- by Fitch  
**PRODUCT TYPE:** Immediate Annuities

**FEATURES:** Issue ages up to 85 ♦ Single and joint immediate available ♦ Guaranteed income.

# SIMPLE ISSUE TERM INSURANCE

- Up to **98% commission**
- **A- (Excellent)** Rated company by A.M. Best
- Guaranteed level premium periods of 10, 15, 20 and 30 years
- Face amounts up to **\$300,000\***
- Issues ages from **16 to 75**
- **Commissionable** policy fee
- Conversion option available
- **No medical examinations**  
**No testing and no waiting for results\*\***

**FAST, HASSLE-FREE PURCHASE EXPERIENCE!**

*\*Face amount depends on issue age. \*\*\*Occasionally a medical exam, test or report will be ordered to assist a customer in clarifying or correcting an item of medical history. For agent use only.*

**Have you got a client  
looking for simple issue term?**

**THIS COULD BE THE RIGHT  
PRODUCT FOR YOU!**

Run personalized quotes or view the  
product details on-line at

**[www.fm-inc.com](http://www.fm-inc.com)**

# INDEXED ANNUITIES

## AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

**RATINGS:** A- by A.M. Best  
BBB+ by Standard & Poor's  
**PRODUCT TYPE:** Indexed Annuities

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

## AMERICAN GENERAL LIFE

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch  
**PRODUCT TYPE:** Indexed Annuities

**FEATURES:** Issue ages up to 85 ♦ Minimum face amount \$5,000 ♦ Minimum guaranteed earning available ♦ Premium bonuses available ♦ High commission products.

## FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

**RATINGS:** A by A.M. Best  
A3 by Moody's  
A- by Fitch  
**PRODUCT TYPE:** Indexed Annuities

**FEATURES:** Issue ages up to 90 ♦ Minimum face amount \$5,000 ♦ Various indexes available ♦ Minimum guaranteed earning available ♦ Fixed interest option available ♦ High commission products with many surrender options.

## ING FIXED DESIGN

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch  
**PRODUCT TYPE:** Indexed Annuities

**FEATURES:** Issue ages up to 80 ♦ Single and flexible annuities available ♦ Various indexed annuities ♦ High participation and no caps available ♦ Minimum guaranteed earning available.

## WEST COAST LIFE INSURANCE COMPANY

**Ratings:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA- by Fitch  
**PRODUCT TYPE:** Indexed Annuities

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

**Financial Markets, Inc. is offering the following incentive awards:**



- ~ **iPod** for 15,000 Points
- ~ **Mini DV Camcorder** for 15,000 Points
- ~ **Desktop Computer** for 20,000 Points
- ~ **Laptop Computer** for 25,000 Points
- ~ **5-Day Caribbean Cruise** for 40,000 Points
- ~ **7-Day Alaskan Cruise** for 70,000 Points

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

- ~ 12 Paid Cases (Average 1 case a month!)
- ~ 80% Placement Ratio
- ~ Sufficient Points for the Incentives

**View complete details on the Agent Point Awards at [www.fm-inc.com](http://www.fm-inc.com) and click on *What's New*.**