



FSA

Financial Security Associates

Rates as of 05/05/2009

Multiple Year Rate Guarantees	Company	AM Best	Effective Rate	First Yr Rate	Base Rate	Guarantee Period(yrs)	Street Level Commission
BETTER THAN A 36 MONTH CD!!!							
Dexterity 3	OM Financial	A	3.00%	3.00%	3.00%	3	2.00%
Dexterity 3 Plus	OM Financial	A	3.33%	4.00%	3.00%	3	2.00%
RateMark 3	Legacy	A-	3.50%	3.50%	3.50%	3	2.25%

*\$50k and up

High Band-over \$100k

Focus Five Plus	Sun Life	A+	3.35%	4.15%	3.15%	5	4%
Fidelity Platinum Plus 5	OM Financial	A	3.60%	4.40%	3.40%	5	3.00%
Fidelity Platinum	OM Financial	A	3.75%	3.75%	3.75%	5	2.50%
Focused Growth 5	The Standard	A	4.00%	4.00%	4.00%	5	3%
Palladium 5	American National	A+	3.35%	4.15%	3.15%	5	4%
North American Guarantee	North American	A+		No business		5	2.50%
RateMark 5	Legacy	A-	4.50%	4.50%	4.50%	5	3.00%
Tatician Plus 5	Lincoln Benefit	A+	3.60%	6.00%	3.00%	5	4%
Elektra 5	Reliance Standard	A	3.80%	4.60%	3.60%	5	3%
Wealth Fortifier 5	Fort Dearborn	A+		No business		5	3.50%
Horizon Select	AIG	A+	4.00%	4.00%	4.00%	5	4%
Wealth Fortifier 6	Fort Dearborn	A+		No business		6	2.25%
Focused Growth 6	The Standard	A	4.10%	4.10%	4.10%	6	2%
Palladium 6	American National	A+	3.80%	3.80%	3.80%	6	2.50%
Tatician Plus 6	Lincoln Benefit	A+	3.92%	4.75%	3.75%	6	2%

^\$250k and up

* \$200k and up

ONLY BANDED PRODUCTS LISTED BELOW

Low Band-under \$100k

Focus Five Plus*	Sun Life	A+	3.20%	4.00%	3.00%	5	4%
Focused Growth 5	The Standard	A	3.90%	3.90%	3.90%	5	3%
Palladium 5	American National	A+	3.25%	4.05%	3.05%	5	4%
Tatician Plus 5	Lincoln Benefit	A+	3.40%	5.00%	3.00%	5	4%
Wealth Fortifier 5***	Fort Dearborn	A+		No business		5	3.50%
Focused Growth 6	The Standard	A	4.00%	4.00%	4.00%	6	2%
Palladium 6	American National	A+	3.70%	3.70%	3.70%	6	2.50%
North American Guarantee Choice	North American	A+		No business		6	2.50%
Tatician Plus 6	Lincoln Benefit	A+	3.75%	3.75%	3.75%	6	2%

* Under \$50k

**\$25k-\$249,999

***Under \$25k

This sheet is independent from each carrier. Rates and commissions are subject to change at the discretion of each carrier. May vary by state.