

# SALES AND ADMINISTRATION ISSUES

## PRODUCT QUALITY AND CONTROL

FSD represents many carriers who offer the competitive annuity products. For simplicity and ease, we will streamline these offerings for the association by presenting only the highest rated carriers to the members. Financial rating information will be provided on all insurance carriers.

## EXCLUSIVE PRODUCT OFFERINGS

From time to time, FSD has worked with insurance carriers to design exclusive, member-only products not available in the retail market. As the association is its own "group," carriers may offer products to the group with more favorable rates or policy provisions. Carriers will work with FSD to develop group contracts recognizing the buying power of the members. We will work toward delivering exclusive products at the earliest time possible. FSD is constantly providing consulting advice to the carriers to improve their product offerings.

## POINT OF SALE

FSD has a saying, "New Technology with Old Fashioned Service." FSD will provide live assistance for members with an annuity expert by toll-free 800 calling. FSD will provide quotes and illustrations to members. We will also distribute application kits, product brochures, instruction, and administrative support to members. FSD will develop an exclusive website for members with articles, rates, financial ratings on the companies, product details, FAQ, and much more.

## SALES PROCESS

Members will be able to get quotes for deferred and immediate annuities using a simple form on the website. Quotes can then be e-mailed to the member. Deferred Annuity rates will be available on-line. Members ready to purchase are strongly suggested to call us directly, as this is the best way to get the member exactly what they are looking for.

## SUBMISSION AND PROCESSING

Here at FSD we review all application kits prior to submission to insurance carrier. We then process and submit the application kit to the insurance carrier and provide policy/certificate numbers to the members. We follow-up on applications that have been submitted, including status on fund transfers and rate hold timelines. Finally we will review and deliver the final fixed annuity contract.

## ONGOING SERVICES

FSD will provide service for members with in-force contracts and assist with any withdrawals, rollovers, claims, and basic questions. We will also provide monthly sales reports.