



If you are Series # 6 licensed, and you don't have a handle on fixed-indexed annuities, don't bother looking in your Series #6 examination study books,...because there is nothing in there that relates to fixed-Indexed annuities. You know what else? There won't be, not now, not ever, until the SEC tells the NASD, and the world, that indexed annuities are a securities product. Further, from what we know, we doubt the SEC will ever declare that fixed-indexed annuities are securities. They have said twice in the past that indexed annuities are not securities, and now the question was raised again by the president of the NASD. Richard Glaubner, President of the NASD, probably had the best of intentions when he spoke on September 19, 2005, in New York, and suggested that Indexed-Annuities be treated "as if they were securities", even though they are not. Nothing has changed that would logically bring this question to the surface for a third time. Do securities products guarantee safety of principal? Do securities products have a guaranteed minimum return? Do securities products guarantee income that a consumer cannot outlive, based on the greater of minimum guarantees, or the product's account value? Do securities products offer a product with safety, with guarantees, with upside potential, but without any downside market risk? No!

Is the thrust of all this controversy over the concern for the 77 million baby boomers that are planning to retire in the next 10 to 15 years? Is it a concern that all of these savings will not go into market sensitive investments, like mutual funds or stocks? Is someone concerned that the 77 million baby boomers planning to retire in the next 10 to 15 years may choose a product with safety, with guarantees, with upside potential, but without any downside market risk? Let's be perfectly honest, don't you think the growth of fixed-indexed annuities is simply "Financial Product Evolution"? Fixed-Indexed Annuities offer real advantages to these baby boomers that do not need to be hyped, -just mentioned, and then explained.

The NASD, from their perspective, has a real problem with fixed-indexed annuities, for various reasons. If you are working with a broker dealer, and you signed an employment contract, stipulating that, first of all, you are an employee of the broker dealer, and that all of your securities business, and your life insurance business, must be placed with the broker dealer, and you have not been placing fixed-indexed annuities or traditional fixed annuities with the BD, then you have a decision to make. If you have not signed an employment agreement with your broker dealer, and you consider yourself to be independent, self employed, then you are in better shape than those who have signed such an agreement. If you would like a broker dealer who is friendly with regard to Fixed-Indexed Annuities, we can help you. If you would like to learn how to do this, ABS is prepared to help you grow your practice. If you would like to learn more about fixed-indexed annuities, and how these revolutionary savings vehicles relate to the entire spectrum of risk and return, please call ABS today.

Call Toll free (888) 227-3131 extension 500.