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Get a “**GRIP**” on Retirement  
Guaranteed Retirement Income Program  
Addressing the Needs of  
Current and Future Retirees

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## Disclaimer

This presentation is not an offer, or the solicitation of an offer, to buy or sell any of the products described herein. Any terms or conditions contained herein are indicative, can be changed at any time and are provided for discussion purposes only. This is intended as an outline only and does not purport to list or summarize all of the terms and conditions of a particular transaction, nor to identify or define any or all of the risks that would be associated with the purchase or sale of the products described herein. All information contained herein is qualified in its entirety by the information that would be contained in the final documentation for the transaction.

As a condition to GRIP Retirement LLC disclosing the attached information to you, you agree to maintain the confidentiality of the parties to the transaction, plus any related information, analysis, strategies, documents, etc. which are disclosed or provided to you during or pursuant to discussions related to the possibility of becoming a party to the products described herein. It is understood you will use confidential information exclusively for the purpose of evaluating the GRIP Program and not disclose information to any third party with the exception of any director, officer, employee, affiliate, attorney, accountant or technical expert retained by you for the purpose of evaluating or later administering the GRIP Program.

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## Executive Overview

- Over 78 million baby boomers are gearing up for retirement, they control over \$16 trillion in retirement assets.
- Participants and retirees are seeking **guaranteed income and protection** of their assets for both their spouse and themselves.
- The number one concern of seniors is “outliving their money”.
- Two-thirds of workers participating in a 2004 Retirement Plan Preferences Survey conducted by the Society of Actuaries and the American Academy of Actuaries, **prefer taking retirement income as a life annuity.**
- Currently, Legislation (HR 2951) is moving through Congress that would encourage the use of annuities by giving people a tax exemption of 25%, up to \$5000 annually, of the income received from annuities purchased through qualified retirement savings plans. **ONLY ANNUITIES WILL GIVE RETIREES THIS BENEFIT.**

## Executive Overview

- Retirees/Participants need help more than ever. Help in the form of understanding and recognizing that product choices and specialists are available to provide tailored solutions for their guaranteed income desires.
- Due to inefficient methods currently employed in purchasing immediate annuities, most retirees receive far less monthly income than is possible.
- **GRIP – Guaranteed Retirement Income Program** is the answer to help the employee as they retire and offer service providers a choice that contains revenue retention potential associated with lump sum distributions.

## GRIP in Detail

- Products – Single Premium Immediate Annuities (SPIAs). Products will incorporate the latest pricing, structural and underwriting methodologies to ensure compliance with our mission of guaranteed retirement income. Annuity alternatives include programs tied to the CPI Index; annuities with cost of living adjustments (COLAs) and structured or delayed payout contracts. Rated or “medically underwritten” annuities may be an alternative available to your clients.
- Website--[www.gripretirement.com](http://www.gripretirement.com) – Website offers immediate “live” quotes and information to assist with planning needs. We are linked to several top rated carriers directly to provide the best pricing available anywhere. The site will provide all required forms, execute the policy processing, prepare case submission and coordinate necessary follow up and information flows with respective carrier. Immediate access to annuity product professionals is available.
- Call Center – Overseen by experienced product professionals with over 30 years of institutional and retail annuity market experience and product development. Counselors and users are able to discuss relevant wants, needs and desires to ensure that the appropriate product is selected. The call center serves as support for the website and can be tailored to offer private label scenario.

## GRIP in Detail

- Annuity Providers – Selected from the most highly rated issuers. Some factors considered for inclusion in GRIP are credit quality, pricing and underwriting practices, products, flexibility and accessibility to product development resources. Diligent efforts and constant market review will result in GRIP supplying a consistent, competitive universe of insurance companies.
- Pricing – Each transaction will be competitively shopped among GRIP’s provider universe including such specifics as: desired income, age, health, term of payout...to ensure best execution. Web based programs will provide users “live” pricing feedback from participating annuity issuers.
- Service Provider Fees - GRIP Retirement LLC offers the choice of innovative payment structures best suited to your needs. Our goal is to be viewed as your partner and to support your vision of providing products that best meet your clients needs.
- Administration / Documentation - All aspects of administration to be handled by expert staff. Policy processing, case submission will be completed prior to mailing to the retiree. We will coordinate the necessary follow up and informational flows with the retiree and carrier.



## GRIP Platform Providers\*

Insurance Company	Qualified Money	IRA Rollover	Non-qualified Retirement Plan Money	Commission Schedule
<b><i>Core Platform</i></b>				
AIG Life Insurance Company and American International Assurance Company of New York (NY Only)	Yes	Yes	Yes thru another Contract	Lump sum: 0.00% to 3.00% in 1% increments or Trail 0.15% to 0.25% for 10 Years
Hartford Life Insurance Company	Yes	Yes	Yes	Lump Sum: 0.00% to 3.00% in 1% increments
Integrity Life Insurance Company	Yes	Yes	Yes	0.00% or 3.75%
Principal Life Insurance Company	Yes	Yes	Yes	Lump sum: 0.00% to 4.00 % in 1% increments.
Prudential Insurance Company of America	Yes	Yes	Yes thru another Contract	1% or Trails: 0.25% trail / 4years
United of Omaha Life Insurance Company	Yes	Yes	No	Lump Sum: 0%-4% in increments of 0.25% Trails 0.25% annually paid quarterly for 7 yrs.
<b><i>Additional Companies</i></b>				
American National Life	Yes	Yes	Yes	3.00%
ING USA Annuity and Life Company	Yes	Yes	Yes	3.00%
Jefferson Pilot Life Insurance Company	Yes	Yes	Yes	3.00%
Penn Mutual	Yes	Yes	Yes	3.00%
Physicians Life Insurance Company	Yes	Yes	Yes	3.00%

\* Product details are subject to change at any time by Issuer.



## GRIP Platform Providers Ratings\*

Insurance Company	AM Best	S&P	Moody's	Fitch
<i>Core Platform</i>				
AIG Life Insurance Company and American International Assurance Company of New York (NY Only)	A+	AA+	Aa1	AA+
Hartford Life Insurance Company	A+	AA-	Aa3	AA
Integrity Life Insurance Company	A+	AAA	Aa2	AA+
Principal Life Insurance Company	A+	AA	Aa2	AA
Prudential Insurance Company of America	A+	AA-	Aa3	AA-
United of Omaha Life Insurance Company	A	AA-	Aa3	AA-
<i>Additional Companies</i>				
American National Life	A+	AA	NR	NR
ING USA Annuity and Life Company	A+	AA	Aa3	AA
Jefferson Pilot Life Insurance Company	A++	AAA	Aa2	AA+
Penn Mutual	A+	AA-	Aa3	AA-
Physicians Life Insurance Company	A	AA-	NR	NR

\* Financial strength ratings are subject to change at any time by the Rating Agencies.

## GRIP Highlights

GRIP:	Guaranteed Retirement Income Program Web supported: <a href="http://www.gripretirement.com">www.gripretirement.com</a> Call Center: (800) BUY-SPIA Both can be customized or private labelled for your company
Annuity Product:	Single Premium Immediate Annuities (SPIAs)
Target Market (Client):	Retirees via service providers, the 401(k) provider, Plan Administrator, TPAs, ....
Annuity Providers:	Top Tier Insurers rated AA-/AA3 or better S&P/ Moody's and A(+) AM Best
Pricing:	Institutional/Wholesale
Fee to Service Provider:	Lump sum or trailer, based on your firms desires [Appropriate licensing required]
Documentation/Admin:	The documentation and all administrative tasks will be completed by GRIP's professional staff

## Conclusion

GRIP focuses on the fact that tomorrow's needs may change. GRIP's commitment to addressing these needs is today's business. We offer the most innovative and aggressively priced products from highly rated issuers. Our mission is to be the annuity product platform of choice for the service provider universe.

We understand that the concept of "one size fits all" does not apply to the retirement market. We have committed resources that can provide step by step information on converting accumulated wealth into lifetime income and assist with the implementation of the transition.

GRIP's website and call center are set up to be easily navigated by the end user and incorporate numerous planning tools designed to assist in the product selection process. The breadth of resources found on our site should satisfy the most ardent of consumers.

Choice of product and issuer are important facets of GRIP. Constant market surveillance of these components ensures that end users consistently have access to the most current, safe and advantageous offerings available.

## Conclusion

GRIP was constructed with the service provider in mind. We have addressed the loss of fees associated with asset lump sum payouts. Our program is able to offer innovative compensation structures that allow for revenue retention potential for your firm.

Additional benefits to our service provider partners include:

- Annuity product education and training
- Link compatibility for seamless integration between websites

We believe that GRIP is superior to existing programs because it leverages the expertise of both CDR Financial Products and FSD Financial. The skill sets from this partnership translate into a user friendly, technologically current, pro-active product menu format that results in a win - win situation for your clients and your firm.

## GRIP Retirement LLC

**GRIP Retirement LLC** is the Program Service Provider. This is a joint venture between CDR Financial Products and FSD Financial. The relationship between our firms has been forged over 20 plus years and has created synergy that will serve to benefit GRIP users and service providers alike.

CDR and FSD have worked together finding new applications for annuity products in non-traditional markets from a variety of funding sources. Leveraging the expertise of our two entities, users can expect the most innovative products available at the most efficient and aggressive pricing levels. Our focus is, and will be, on product provider credit quality, market responsiveness, and service.



## GRIP Retirement LLC Administration / Documentation Provider Information



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**CDR Financial Products** is a national capital markets group that creates and markets leading edge financial products and services to the institutional investor sector. Since our inception we have negotiated over \$158 billion in transactions and executed over 5,350 agreements. We operate across eight distinct business units. Our business execution model incorporates skill sets and resources from these respective business units to provide value added products and services to its clients.

Over twenty years of market participation has allowed CDR to build a repertoire of experience, the culmination of which is represented by our market presence. Each of our groups analyze current market opportunities, and work collectively, to create products and services that anticipate client needs. Listed below are our business units. Descriptions and further detail may be found on our website at [www.cdrfp.com](http://www.cdrfp.com).

[Asset Management Group](#)  
[Mortgage & Affordable Housing Products](#)  
[Municipal Reinvestment](#)  
[Provider Advisory Consulting](#)

[Reinsurance Product Development](#)  
[Structured Products](#)  
[Swap Advisory Services](#)  
[Yield Enhanced Cash Products](#)

## GRIP Retirement LLC Administration / Documentation Provider Information



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800-373-9697 Fax 818-881-6973

FSD Financial Services, a nationally known annuity marketing firm, was created in 1991 to overcome annuity market complexity while fulfilling agent, client and market needs.

Its founder, a 35 year veteran with over 20 years as an insurance company executive, has designed and built many cutting edge annuity products. Currently he is providing expert agent training and annuity analysis to agents from across the country.

The FSD staff is highly trained and motivated to handle all administrative duties and provide expertise, technical support with comprehensive access to the annuity marketplace.

Additional information on FSD Financial Services can be found at: [www.fsdfinancial.com](http://www.fsdfinancial.com)

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