

# Diversified Underwriters Services' Fixed Index Annuity Comparisons

7/26/2010

Diversified Financial Center 1981 Northwest 88th Court Miami, FL 33172 800-683-3077

## Diversified's Top Picks!



These are some of the most popular Index Annuities in our portfolio. Additional Companies and Products are available.

Company	ING-USA	ING-USA	ING-USA	Lincoln National	Lincoln National	Lincoln National	American General	American General
Product	Secure Index 5	Secure Index 7	Secure Index Opp. Plus	New Directions 6 & 8	OptiChoice	OptiPoint	Vision Advantage	Horizon Index
Ratings	AM Best - A	AM Best - A	AM Best - A	AM Best - A+	AM Best - A+	AM Best - A+	AM Best - A	AM Best - A
Product Descriptions	Easy to Understand Design FPDA with a single part per Index option: P-T-P Participation Rate, P-T-P Cap, Monthly Ave. Spread plus Fixed	Easy to Understand Design FPDA with a single part per Index option: P-T-P Participation Rate, P-T-P Cap, Monthly Ave. Spread plus Fixed	5% Premium Bonus FPDA with a single part per Index option: P-T-P Participation Rate, P-T-P Cap, Monthly Ave. Spread plus Fixed	SPDA with 2 Index options: 1 & 2 YR Performance Trigger plus Fixed Rate option	Short Surrender Period! Great Comp! FPDA with 3 Index options: P-T-P Cap, Monthly Cap, Monthly Ave., plus Fixed	Unique Design! FPDA with Multi-Year Premium Bonus according to version: 8 year - 2%, 10 year -3%, 12 year - 4%	SPDA with MVA. 5, 7 and 9yr terms. 4 S&P Index Accounts to choose from and one Fixed Account.	SPDA with 4% bonus in 9 Year, 5% bonus in 12 year; 2 indexed P-T-P options and a fixed
Index Source	S & P 500	S & P 500	S & P 500	S & P 500	S & P 500	S & P 500	S & P 500	S & P 500
Current Participation, Cap or Spread	<b>P-T-P Cap</b> 4.25%, 5.25% for \$75,000+ <b>Monthly Cap</b> 1.60%, 2.10% for \$75,000+ <b>Fixed</b> 2.20%, 2.20% for \$75k+	<b>P-T-P Cap</b> 5.75%, 6.75% for \$75,000+ <b>Monthly Cap</b> 2.10%, 2.55% for \$75,000+ <b>Fixed</b> 2.60%, 2.60% for \$75k+	<b>P-T-P Cap</b> 4.50%, 5.50% for \$75,000+ <b>Monthly Cap</b> 2.00%, 2.40% for \$75,000+ <b>Fixed</b> 2.10%, 2.10% for \$75k+	<b>6</b> <b>Trigger Rate</b> 4.80%, 5.15% (\$100k+) <b>2 YR Cap</b> 11.35%, 12.35% (\$100k+) <b>8</b> <b>Trigger Rate</b> 5.35%, 5.60% (\$100k+) <b>2 YR Cap</b> 12.75%, 13.50% (\$100k+) <b>Fixed</b> 3.10%, 3.25% (\$100k+) MYG	<b>\$100k Rate Band</b> <b>5 Yr</b> PTP-Cap 4.35%, Mo. Cap 2.20%, Sprd 9.00%, Fixed 2.40% <b>7 Yr</b> PTP-Cap 4.75%, Mo. Cap 2.40%, Sprd 8.15%, Fixed 2.60% <b>9 Yr</b> PTP-Cap 5.15%, Mo. Cap 2.55%, Sprd 7.60%, Fixed 2.80%	<b>8 Yr/10 Yr/12 Yr</b> Performance Trigger 4.05%, 2 Yr PTP Cap 9.35%, 2 Yr Monthly Cap 3.40%, Fixed 2.35%	<b>7yr</b> 100% Cap 4.50%, 80% Cap 5.00%, Adj Part. 30%, Mon Avg 8.00%, Fixed 2.15% <b>9yr</b> 100% Cap 5.50%, 80% Cap 6.00%, Adj Part. 30%, Mon Avg 8.0%, Fixed 2.55%	Annual P-T-P with 2.20% Mo. Cap 2 Yr. P-T-P with 9.00% Cap over 2 years Fixed: 9 Yr 2.00%, 12 Yr 2.00%
Issue Ages	0-80 Annuitant / Owner	0-80 Annuitant / Owner	0-80 Annuitant / Owner	0-85 Annuitant / Owner	0-85 (9 Yr 0-80) Annuitant / Owner	8 Yr 0-83 10 Yr 0-80 12 Yr 0-75 Annuitant / Owner	5 Yr. 0-85 7 Yr. 0-85 9 Yr. 0-80 Annuitant / Owner	0-85 (70 IRA's) Annuitant / Owner
Premium Limits	Minimum: \$15,000 Maximum: \$1,000,000	Minimum: \$15,000 Maximum: \$1,000,000	Minimum: \$15,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$500,000	Minimum: \$5,000 Maximum: \$500,000	Minimum: \$5,000 Maximum: \$500,000	Minimum: \$15,000 Maximum: 1million (500k above age 75) without home office approval	Minimum: \$5,000 Maximum: \$500,000
Indexing Periods	Annual Reset	Annual Reset	Annual Reset	Annual or Biennial (Every 2 Years)	Annual Reset	Annual or Biennial (Every 2 Years)	Annual Reset	Annual or Biennial (Every 2 Years)
Guarantee Interest	1.5% on 100% of Premium	1% on 100% of Premium less withdrawals/surrender charges	2% on 87.5% on Premium	1.75% on 100% of Premium	1.25%-1.75% on 100% Prem	1.5% on 100% of Premium	2% on 90% of Premium	3% on 90% of Premium
Free Withdrawals	10% of accumulation value after year 1	10% of accumulation value after year 1	10% of accumulation value after year 1	10% of accumulation value per year	10% of accumulation value/year (in first year)	10% of accumulation value per year	10% of accumulation value per year	10% of accumulation value per year
Nursing Home Waiver	Nursing Home Waiver (30 days) Available in Most States	Nursing Home Waiver (30 days) Available in Most States	Nursing Home Waiver (30 days) Available in Most States	Not Available	Nursing Home (30 days) and Terminal Illness Riders in Most States	Not Available	Extended Care Rider Available in Most States	not available
Surrender Charge	5 Yr. Surrender 8, 7.5, 6.5, 5.5, 4.5	7 Yr. Surrender 10,10,10,10,9,8,7%	10 Yr. Surrender 10, 10, 10, 10, 9, 8, 7, 6, 5, 4%	6-Year 9, 8, 7, 6, 4.75, 3.5% 8-Year 9, 8, 7, 6, 4.75, 3.5, 2.75%	5-Year 9, 8, 7, 6, 5% 7-Year 9, 8, 7, 6, 5, 4, 3% 9-Year 9,8,7,6,5,4,3,2,1% MVA	8, 10, and 12 Year MVA	5 yr 9, 7.5, 6, 4.5, 3 7yr 9, 8, 7, 6, 5, 4, 3; 9yr 10, 9, 8, 7, 6, 5, 4, 3, 2	9-Year 10, 10, 9, 8, 7, 6, 5, 4, 2 12-Year 12, 12, 12, 12, 11, 10, 9, 8, 7, 5, 3
States Not Approved	DE, MA, MN, NJ, NY, OR, UT, VT	DE, MA, MN, NJ, NY, OR, UT, VT	CT, DE, IL, IN, MA, MN, NJ, NY, OR, TX, UT, VT, WA	MN, NY, OR, WA	MA, NY, OR	MN, NY, OR, UT 12 Yr Only CT, IL, TX, WA	CT, DE, IL, MD, MN, NJ, OR, PA, UT, VT, VA, WA	MN, NJ, NY, OK, OR, TX, UT, VT, WA
Commissions	4.00% , Trail Option Available	5.00% , Trail Option Available	7.00% , Trail Option Available	6 Yr 3.5% (2.25% age 76-80, 1% ages 81-85) 8 Yr 4.5% (3% age 76-80, 1.5% ages 81-85)	5 Yr 5.00% (3.5% 76-80, 2.25% 81-85) 7 Yr 6.00% (4.25% 76-80, 2.75% 81-85) 9 Yr 7.00% (4.75% 76-80)	8 Yr 5% (reduced for ages 76+) 10 Yr 6% (reduced for ages 76+) 12Yr 8% (reduced for ages 76+)	5 Yr. 5% (4% age 76-85) 7 Yr. 6% (5% age 76-80) 9yr. 6% (5% 76-80)	9 Yr. 6% (3.5% age 76-80, 2% age 81-85) 12-Yr. 8% (4% age 76-80, 2.5% age 81-85)

For Agent use only. All product features are subject to change without notice. Not for use as a part of any sales solicitation. \*Withdrawals do not participate in index gains. Not all features available in all states. Commission reduced at older ages, call for details

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Company	American General	American National	American National	North American	Lincoln Benefit	Lincoln Benefit	Lincoln Benefit	Old Mutual Financial
<b>Product</b>	Global Bonus Index	Value Lock	Equity Index	Paramount Choice 10	Saver's Index III	Svr IndexPlus	Svr IndexPremier	Safety Index 7
<b>Ratings</b>	AM Best - A	AM Best - A	AM Best - A	AM Best - A+	AM Best - A+	AM Best - A+	AM Best - A+	AM Best - A-
<b>Product Descriptions</b>	SPDA with MVA. 5% Premium Bonus. Multi-Index Strategy and 3 Other Crediting Strategies.	SPDA uses a monthly average of the growth of the S&P and allows a one time lock-in of interest gain at any time during the 10 yr term	SPDA Design with Gain Induced Strategy: Index up = Stated Rate Credited Index down = No Change No Cap! No Spread!	Bonus 10 Year FPDA w/ 10% Premium Bonus for premiums received first 6 years. Offers variety of indices and crediting strategies.	High Cap FPDA with Choice of Participation Rate and Cap. Higher Cap for Premiums \$100,000+	5 Year SPDA with a Unique Low-Watermark PTP w Cap among 4 Index Options; higher caps for Premiums \$100,000+	Bonus 10 Year SPDA with a Unique Low-Watermark PTP w Cap among 4 Index Options; higher caps for Premiums \$100,000+	FPDA with 5 crediting options. Clients can link their index returns to a formula tied to the S&P. A fixed interest option is also available.
<b>Index Source</b>	3 Indices (Rainbow)	S & P 500	S & P 500	7 Indices	S & P 500	S & P 500	S & P 500	S & P 500
<b>Current Participation, Cap or Spread</b>	Global Index Cap: 3.50% Monthly Cap: 1.80% Participation Rate (uncapped): 30% Fixed Rate: 2.00%	7yr 100% participation, 10yr 100% participation 10 yr 0.00% premium enhancement	Specified: Rate: 5.00%	S&P 500 Monthly Avg Cap: 3.00% Annual Pt 2 Pt Cap: 3.20% Monthly Cap: 1.75% Fixed Rate: 1.50%	Choose from 60% PR and 4.75% Cap 5.25% Cap on Premiums \$100,000+ or 100% PR and 4.5% Cap 5.00% Cap on Premiums \$100,000+	PTP with 4.00% Cap (4.50% on \$100k+), Low Water Mark PTP with 3.65% Cap (4.15% on \$100k+), Mo. Avg. with 3.25% cap (4.25% on \$100k+), Mo. Cap. 1.6% (1.70% on \$100k+), Fixed 1.00%	PTP with 5.00% Cap (5.50% on \$100k+), Low Water Mark PTP with 4.80% Cap (5.30% on \$100k+), Mo. Avg. with 4.25% cap (5.25% on \$100k+), Mo. Cap. 1.80% (1.90% on \$100k+), Fixed 1.25%	1 yr mon PTP Cap 1.50%(100k 1.60%), Ann PTF Cap 4.00%(100k 4.25%) Monthly Average Cap 4.00%(100k 4.25%) Fixed Account 3.00%(100k 3.15%)
<b>Issue Ages</b>	0-80 Annuitant / Owner	0-85 Annuitant / Owner	0-85 Annuitant / Owner	0-79	0-85 Annuitant / 0-90 Owner	0-85 Annuitant / 0-85 Owner	0-85 Annuitant / 0-85 Owner	0-85 Annuitant / 0-85 Owner
<b>Premium Limits</b>	Minimum: \$15,000 Maximum: 1million (500k above age 75) without home office approval	Minimum: \$5,000 - NQ \$4,000 - Q Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$25,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000
<b>Indexing Periods</b>	Annual Reset	7 and 10 yrs	Gain-Triggered, No Indexing	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual Reset
<b>Guarantee Interest</b>	2% on 90% of Premium	90% of premium accumulated at the min. guaranteed interest	1.5 to 3% on 100% of Premium (depending on state)	2% on 100% of Premium less Withdrawals	3% on 90% of Premium less Withdrawals	100% of Purchase Payment at 1% less Withdrawal Charges	100% of Purchase Payment at 1% less Withdrawals Charges	100% of Purchase Payment at 2.5% less Withdrawals Charges
<b>Free Withdrawals</b>	10% of accumulation value per year	10% of accumulation value after first year	10% of accumulation value after first year	10% of accumulation value after year 1	10% of accumulation value per year	10% of accumulation value per year	10% of accumulation value per year	10% of accumulation value per year
<b>Nursing Home Waiver</b>	Extended Care Rider Available in Most States	Confinement and Disability Waivers (Restrictions apply, see policy for details)	Nursing Home Waiver Available in Most States (60 day confinement)	Nursing Home Waiver (may vary by state)	Confinement Waiver Available in Most States (60 days)	Confinement and Disability Waiver Available in Most States (60 days)	Confinement and Disability Waiver Available in Most States (60 days)	Confinement and Disability Waiver Available in Most States (60 days) After first year.
<b>Surrender Charge</b>	10 yr 10, 10, 10, 10, 10, 9, 8, 7, 6, 4%	10 Year Surrender Period 12, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0 7yr Surrender Period 8, 8, 7, 6, 5, 4, 2, 0	6 Year Surrender Period 8, 8, 7, 6, 4, 2, 0	10 Yr 9,9,8,7,6,5,4,3,2,1%	10 Yr. Surrender Period: 10,10,9,9,8,8,7,6,4,2%	5 Yr. Surrender Period: 8,8,7,6,5%	10 Yr. Surrender Period: 10,9,,8,7,6,5,4,3,2,1%	7Yr. Surrender Period: 10,10,10,9,8,7,6%
<b>States Not Approved</b>	AK, CT, DE, MN, NJ, NY, OR, PA, TX, UT, VT, WA	IL, MN, NJ, ND, OR, TX, UT, VT	MN, ND, NY, OK, OR, WA	Call for States	CT, MA, NJ, NY, TX, UT, VT, WA	CT, DE, IL, IN, MA, MD, MN, NJ, NY, NC, OR, TX, WA	CT, DE, IL, IN, MA, MD, MN, NJ, NY, NC, OR, PA, TX, UT, WA	Call for States
<b>Commissions</b>	7.00% (0-75) 4.50% (76-80)	10% (0-75) 8% (76-80) 7 Yr 6% (0-75) 4% (76-80)	5% (3% age 80-85)	6.50% (ages 0-75) Call for Older Ages Comp. lower in VA	3.45% (ages 0-75) 2.40% (ages 76-85)	3.45% (ages 0-75) 2.40% (ages 76-85)	3.45% (ages 0-75) 2.40% (ages 76-85)	6% (call for ages 76 and over)

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