

# Diversified Underwriters Services' Fixed Index Annuity Comparisons

6/29/2009

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	ING-USA	Lincoln National	Lincoln National	Lincoln National	American General
<b>Product</b>	Secure 5	Secure 7	Secure Opp. Plus	Selectra	New Directions 6 & 8	OptiChoice	OptiPoint	Vision Advantage
<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>	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	High Comp! FPDA with Unique Total Return Index option and Monthly Ave. Spread and Fixed options	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.
<b>Index Source</b>	S & P 500	S & P 500	S & P 500	S & P 500	S & P 500	S & P 500	S & P 500	S & P 500
<b>Current Participation, Cap or Spread</b>	P-T-P Cap 7.50%, 8.0% for \$75,000+, Monthly Cap 2.50%, 2.80% for \$75,000+ Fixed 3.75%, 3.75% for \$75k+	P-T-P Cap 8.0%, 8.50% for \$75,000+, Monthly Cap 2.70%, 3.00% for \$75,000+ Fixed 3.95%, 3.95% for \$75k+	P-T-P Cap 7.50%, 8.25% for \$75,000+, Monthly Cap 2.50%, 2.80% for \$75,000+ Fixed 3.75%, 3.75% for \$75k+	Monthly Cap 3.00% Fixed 4.0%	Trigger Rate 7.25%, 7.50% (\$100k+) 2 YR Cap 18.45%, 19.20% (\$100k+) Fixed 3.90%, 4.10% (\$100k+) 8 Trigger Rate 7.55%, 7.80% (\$100k+) 2 YR Cap 19.50%, 20.25% (\$100k+) Fixed 4.1%, 4.25% (\$100k+) MYG	5 Yr PTP-Cap 7.05%, Mo. Cap 3.05%, Sprd 9.0%, Fixed 3.45% 7 Yr PTP-Cap 7.60%, Mo. Cap 3.20%, Sprd 9.0%, Fixed 3.70% 9 Yr PTP-Cap 7.75%, Mo. Cap 3.25%, Sprd 9.0%, Fixed 3.75%	8 Yr/10 Yr/12 Yr Performance Trigger 6.45%, 2 Yr PTP Cap 16.10%, 2 Yr Monthly Cap 4.40%, Fixed 3.50%	5yr 100% Cap 8.00%, 80% Cap 8.50%, Adj Part. 30%, Mon Avg 8.0%, Fixed 2.90%, 7yr 100% Cap 9.50%, 80% Cap 10.0%, Adj Part. 35%, Mon Avg 8.0%, Fixed 3.80% 9yr 100% Cap 10.50%, 80% Cap 11.0%, Adj Part. 40%, Mon Avg 8.0%, Fixed 4.45%
<b>Issue Ages</b>	0-80 Annuitant / Owner	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
<b>Premium Limits</b>	Minimum: \$15,000 Maximum: \$1,000,000	Minimum: \$15,000 Maximum: \$1,000,000	Minimum: \$15,000 Maximum: \$1,000,000	Minimum: \$5,000 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
<b>Indexing Periods</b>	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual or Biennial (Every 2 Years)	Annual Reset	Annual or Biennial (Every 2 Years)	Annual Reset
<b>Guarantee Interest</b>	1.5% on 100% of Premium	1% on 100% of Premium less withdrawals/surrender charges	2% on 87.5% on Premium	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	3% on 90% of Premium
<b>Free Withdrawals</b>	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 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
<b>Nursing Home Waiver</b>	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	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
<b>Surrender Charge</b>	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%	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
<b>States Not Approved</b>	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, UT, VT, WA	CA, ME, MA, NY, OR, VT, WA	MN, NY, OR, WA	MA, NY, OR	MN,NY,OR,UT 12 Yr Only CT,IL,WA	CT, DE, IL, MD, MN, NJ, OR, PA, UT, VT, VA, WA
<b>Commissions</b>	4.00% , Trail Option Available	5.00% , Trail Option Available	7.00% , Trail Option Available	8.00% (yrs 1-3), 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 7% (reduced for ages 76+)	5 Yr. 5% (4% age 76-85) 7 Yr. 6% (5% age 76-80) 9yr. 6% (5% 76-80)

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Company	American General	American National	Sun Life	Sun Life	Lincoln Benefit	Lincoln Benefit	Lincoln Benefit	Genworth Financial
Product	Horizon Index	Equity Index	Sundex Advantage	MultiPoint	Saver's Index III	Svr IndexPlus	Svr IndexPremier	SecureLiving Clsc
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	SPDA with 4% bonus in 9 Year, 5% bonus in 12 year; 2 indexed P-T-P options and a fixed	SPDA Design with Gain Induced Strategy: Index up = Stated Rate Credited Index down = No Change No Cap! No Spread!	SPDA with a Lifetime Income Benefit. No annuitization required.	No Cap SPDA with Choice of 1, 5, 7,10 contracts.	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+	High Cap SPDA with 100% Participation Rate, Higher Cap for Premiums \$75,000+
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	Annual P-T-P with 3.25% Mo. Cap 2 Yr. P-T-P with 20.0% Cap over 2 years Fixed: 9 Yr 3.75%, 12 Yr 3.75%	Specified: Rate: 4.20% (3.80% if Return of Premium Rider elected)	Monthly Averaged 55% participation if Lifetime Benefit not activated. 50% if Lifetime Benefit activated.	Choose from 1 year-30%,5 year-80%, 7 year-100%,10 year-100%.	Choose from 60% PR and 6.00% Cap 6.50% Cap on Premiums \$100,000+ or 100% PR and 5.00% Cap (5.50% Cap on Premiums \$100,000+)	PTP with 7.00% Cap (7.50% on \$100k+), Low Water Mark PTP with 6.65% Cap (7.15% on \$100k+), Mo. Avg. with 6.25% cap (7.25% on \$100k+), Mo. Cap. 2.0% (2.10% on \$100k+), Fixed 2.80%	PTP with 6.00% Cap (6.50% on \$100k+), Low Water Mark PTP with 5.80% Cap (6.30% on \$100k+), Mo. Ave. with 5.75% cap (6.75% on \$100k+), Mo. Cap. 2.00% (2.10% on \$100k+), Fixed 2.65%	Annual PTP with 8.00% Cap, 8.75% for Premiums \$75,000 and above. Cap Guaranteed to be at least 5.00% yrs 2-7 and then 3.00% for life of contract
Issue Ages	0-85 (70 IRA's) Annuitant / Owner	0-85 Annuitant / Owner	0-80 Annuitant / Owner	0-85 NQ 0-75 Q Annuitant / Owner	0-85 Annuitant / 0-90 Owner	0-85 Annuitant / 0-85 Owner	0-85 Annuitant / 0-85 Owner	0-85 Annuitant / 0-85 Owner
Premium Limits	Minimum: \$5,000 Maximum: \$500,000	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	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$5,000 Maximum: \$500,000
Indexing Periods	Annual or Biennial (Every 2 Years)	Gain-Triggered, No Indexing	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual Reset
Guarantee Interest	3% on 90% of Premium	1.5 to 3% on 100% of Premium (depending on state)	1-3% on 100% of Premium (depending on state)	1.75% on 90% of Premium less Withdrawals	3% on 90% of Premium less Withdrawals	100% of Purchase Payment at 2% less Withdrawal Charges	100% of Purchase Payment at 2.5% less Withdrawals Charges	1.5% on 100% of Premium (depending on state)
Free Withdrawals	10% of accumulation value per year	10% of accumulation value after first year	10% of accumulation value after first year	100% of vested earnings.	10% of accumulation value per year	10% of accumulation value per year	10% of accumulation value per year	10% of accumulation value per year
Nursing Home Waiver	not available	Nursing Home Waiver Available in Most States (60 day confinement)	Nursing Home Waiver Available in Most States	not available	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)	Nursing Home Waiver Available in Most States
Surrender Charge	9-Year 10, 10, 9, 8, 7, 6, 5, 4, 2 12-Year 12, 12, 12, 12, 11, 10, 9, 8, 7, 5, 3	6 Year Surrender Period 8, 8, 7, 6, 4, 2, 0	8 Year Surrender Period 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%.	Greater of minimum guarantee 1.75% on 90% of original premiums or 90% of premiums plus vested account balace.	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%	7 Yr. Surrender Period: 9,9,8,7,6,5,4%
States Not Approved	MN, NJ, NY, OK, OR, UT, VT, WA	MN, ND, NY, OK, OR, WA	Call for States	ND, NY, OK, OR, WA, UT	CT, MA, NJ, NY, 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
Commissions	9 Yr. 6% (3.5% age 76-80, 2% age 81-85) 12-Yr. 8% (4% age 76-80, 2.5% age 81-85)	5% (3% age 76-80)	7% up to age 80	10% up to age 80(6% ages 81-85)	8.00% (5.5% ages 76+)	3% (call for ages 76 and over)	7.25% (call for ages 76 and over) Trail Option Available	5% (call for ages 76 and over)

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