

Diversified Underwriters Services' Fixed Index Annuity Comparisons

1/30/2012

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	Aviva	Aviva	Lincoln National	Lincoln National	Lincoln National
Product	Secure Index 5	Secure Index 7	Secure Index Opp. Plus	Income Pref Bonus	Lifetime Solutions Annuity	New Directions 6 & 8	OptiChoice	OptiPoint
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	6% Bonus 10 Year FPDA with 4 Index Crediting Strategies; higher caps for Premiums \$75,000+	6% or 7% Premium Bonus Annuity with Built-In Income Rider. Income account payable as death benefit for 5 year payout.	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 - 3% (< \$100k) 4% (\$100k+) 10 year: 4% (< \$100k) 5% (\$100k+)
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	P-T-P Cap 2.00%; 3.00% for \$75k+ Monthly Cap 1.00%; 1.40% for \$75k+ Interest Rate Benchmark 2.00; 3.50 Multiplier for \$75k Fixed 1.50%; 1.50% for \$75k+ Call for Rates w/ ROP Rider Election	P-T-P Cap 3.25%, 4.25% for \$75k+ Monthly Cap 1.50%, 1.90% for \$75k+ Interest Rate Benchmark 4.0; 5.50 Multiplier for \$75k Fixed 1.50%, 1.50% for \$75k+	P-T-P Cap 2.0%, 3.50% for \$75k+ Monthly Cap 1.10%, 1.50% for \$75k+ Interest Rate Benchmark 2.25, 4.0 Multiplier for \$75k+ Fixed 1.50%, 1.50% for \$75k+	6% Premium Bonus \$75,000+ Ann Pt2Pt Cap: 3.25% Monthly Cap: 1.60% Monthly Avg w/ Cap: 3.25% Fixed Rate: 1.55%	6% Bonus for < \$100k 7% Bonus for \$100k+ Annual Cap: 3.00% Monthly Cap: 1.55% 2-Year Monthly Cap: 1.90% Fixed Rate: 1.35%	6 Trigger Rate 2.50%, 2.65% (\$100k+) 2 YR Cap 7.00% , 7.00% (\$100k+) Fixed 1.40% , 1.55% (\$100k+) 8 Trigger Rate 3.00% , 3.20% (\$100k+) 2 YR Cap 7.00% , 7.45% (\$100k+) Fixed 1.70% , 1.85% (\$100k+) MYG	\$100k Rate Band 5 Yr Trigger Rate 2.50% Mo. Cap 1.55% Mon Avg Sprd 9% Fixed 1.15% 7 Yr Trigger Rate 2.50% Mo. Cap 1.55% Mon Avg Sprd 9.0% Fixed 1.20% 9 Yr Trigger Rate 2.50% Mo. Cap 1.60% Mon Avg. Sprd 9.0% Fixed 1.30%	8 Yr Performance Trigger 2.50% 2 Yr PTP Cap 7.00% 2 Yr Monthly Cap 2.25% Fixed 1.00% 10 Yr Performance Trigger 2.50% 2 Yr PTP Cap 7.00% 2 Yr Monthly Cap 2.25% Fixed 1.00%
Issue Ages	0-80 Annuitant / Owner	0-80 Annuitant / Owner	0-80 Annuitant / Owner	0-78 Annuitant / 0-78 Owner	0-78 Annuitant / 0-78 Owner	0-85 Annuitant / Owner	0-85 (9 Yr 0-80) Annuitant / Owner	8 Yr 0-85 10 Yr 0-80 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: \$5,000 Maximum: \$1,000,000	Minimum: \$25,000 Maximum: \$1,000,000	Minimum: \$10,000 Maximum: \$1,000,000	Minimum: \$5,000 Maximum: \$1,000,000	Minimum: \$5,000 Maximum: \$1,000,000
Indexing Periods	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual or Biennial (Every 2 Years)	Annual or Biennial (Every 2 Years)	Annual Reset	Annual or Biennial (Every 2 Years)
Guarantee Interest	1.0% on 87.5% of Premium	1% on 87.5% of Premium less withdrawals/surrender charges	2% on 87.5% on Premium	87.5% of Purchase Payment at 1% less Withdrawals Charges	87.5% of Purchase Payment at 1% less Withdrawals Charges	1.00% on 100% of Premium	1.00% on 100% Prem	1.00% on 100% 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	5% of accumulation value in Yr 1, 10% Annually thereafter	5% of accumulation value in Yr 1, 10% Annually thereafter	10% of accumulation value per year	10% of accumulation value/year (in first 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	Confinement and Terminal Illness Waiver Available in Most States	Confinement and Terminal Illness Waiver Available in Most States	Not Available	Nursing Home (30 days) and Terminal Illness Riders 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%	10 Yr. Surrender Period 12,12,12,11,10,9,8,7,6,4% Alt. FL Version for Ages 65+ Has Lower Surr. Charges	10 Yr. Surrender Period: 12,12,12,11,10,9,8,7,6,4%	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 Year 9,8,7,6,5,4,3,2% 10 Year 10,9,8,7,6,5,4,3,2,1%
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	Call for States	Call for States	MN, NY, OR, WA	MA, NY, OR	MN,NY,OR,UT
Commissions	3.25% , Trail Option Available	5.00% , Trail Option Available	7.00% , Trail Option Available	7.00% (ages 0-75) 5.00% (ages 76-78)	7.00% (ages 0-75) 5.00% (ages 76-78)	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 6% (reduced for ages 76+) 10 Yr 7% (reduced for ages 76+)

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 General	North American	North American	North American	North American	Genworth	Genworth
Product	Vision Advantage	Horizon Index	Paramount Choice 10	NA Charter Series	NA Freedom Choice	Perf. Choice 8 Plus	SL Index 7	SL Index 10 Plus
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 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	Bonus 10 Year FPDA w/ 7% Premium Bonus for premiums received first 6 years. Offers variety of indices and crediting strategies.	FPDA Series w/ Bonuses depending on term. Offers variety of indices and crediting strategies. 5% Bonus on 10-Yr 6% Bonus on 14-Yr (Ask for 14-Yr Rates)	FPDA Series that generally offers the highest caps/rates in the carrier's portfolio. Have 6,8,10 and 14 year durations. Higher rates/caps for \$250k+. Call for rates/caps not shown.	8 Year FPDA with 5% Bonus. The company offers a non-bonus version with higher caps.	7 Year SPDA. Offers multiple crediting strategies. Higher premiums receive higher caps/rates. Income Rider is very competitive.	10 Year Bonus SPDA w/ 5% Premium Bonus. Offers multiple crediting strategies. Higher premiums receive higher caps/rates. Income Rider is very competitive.
Index Source	S & P 500	S & P 500	7 Indices	7 Indices	6 Indices	7 indices	S&P 500	S & P 500
Current Participation, Cap or Spread	7yr 100% Cap 3.50%, 80% Cap 3.75%, Adj Part. 30%, Mon Avg 8.00%, Fixed 1.60% 9yr 100% Cap 4.50%, 80% Cap 4.75%, Adj Part. 30%, Mon Avg 7.0%, Fixed 2.15%	Monthly Cap 1.50% 2 Year Point-To-Point Cap 6.75% Fixed Rate: 9 Yr 1.40% 12 Yr 1.55%	S&P 500 Monthly Avg Cap: 2.15% Annual Pt 2 Pt Cap: 2.00% Monthly Cap: 1.20% Fixed Rate: 1.10%	10-Year - 5% Bonus Ann Pt 2 Pt: 2.30% S&P 500 Mon Cap: 1.40% S&P 500 Daily Avg: 2.55% Fixed Rate: 1.30% 14-Year - 10% Bonus Ann Pt 2 Pt: 2.75% S&P 500 Mon Cap: 1.60% S&P 500 Daily Avg: 3.00% Fixed Rate: 1.50%	8-Year (10% Withdrawal) Amts. < \$250k: S&P 500 Ann Pt 2 Pt: 3.10% S&P 500 Mon Cap: 1.75% Fixed Rate: 1.70% \$250k+ Rates: S&P 500 Ann Pt 2 Pt: 3.90% S&P 500 Mon Cap: 2.15% Fixed Rate: 2.10%	5% Premium Bonus S&P 500 Ann Cap: 2.65% S&P 500 Mon Cap: 1.55% Inverse Performance Trigger Rate: 2.85% S&P 500 Mon Cap: 2.15% Fixed Rate: 1.45%	Rates for \$250k+ Annual Pt 2 Pt Cap: 4.20% Monthly Cap: 1.95% Performance Triggered Rate: 3.70% 7-Year Fixed Rate: 2.10% 1-Year Fixed Rate: 1.85%	5% Premium Bonus Rates for \$250k+ Annual Pt 2 Pt Cap: 3.20% Monthly Cap: 1.80% Performance Triggered Rate: 2.70% 10-Year Fixed Rate: 1.60% 1-Year Fixed Rate: 1.35%
Issue Ages	5 Yr. 0-85 7 Yr. 0-85 9 Yr. 0-80 Annuitant / Owner	0-85 (70 IRA's) Annuitant / Owner	0-79	Varies by Duration	Varies by Duration	0-85 Annuitant / 0-85 Owner	0-85 Annuitant / 0-85 Owner	0-80 Annuitant / Owner
Premium Limits	Minimum: \$15,000 Maximum: 1million (500k above age 75) without home office approval	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: \$25,000 Maximum: \$1,000,000	Minimum: \$25,000 Maximum: \$1,000,000
Indexing Periods	Annual Reset	Annual or Biennial (Every 2 Years)	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual Reset	Annual Reset
Guarantee Interest	1.5% on 90% of Premium	1.5% on 90% of Premium	1% on 100% of Premium less Withdrawals	1.1% on 87.5% of Premium less Withdrawals	1.1% on 87.5% of Premium less Withdrawals	1.1% on 87.5% of Premium less Withdrawals	107% of Premium at End of Surrender Schedule	Single Premium Plus Premium Enhancement at End of Surrender Schedule
Free Withdrawals	10% of accumulation value per year	10% of accumulation value per year	10% of accumulation value after year 1	10% of accumulation value after year 1	10% or 5% of accumulation value after year 1 - Client choice affects rates/caps	10% of accumulation valued after year 1	10% of accumulation valued after year 1	10% of accumulation value after first year
Nursing Home Waiver	Extended Care Rider Available in Most States	not available	Nursing Home Waiver (may vary by state)	Nursing Home Waiver (may vary by state)	Nursing Home Waiver (may vary by state)	Nursing Home Waiver (may vary by state)	Nursing Home Waiver (may vary by state)	Nursing Home Waiver (may vary by state)
Surrender Charge	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, 12, 11, 10, 9, 8, 7, 5, 3	10 Yr 9,9,8,7,6,5,4,3,2,1%	7 Yr 10,9,8,7,6,4,2% 10 Yr 15,14,13,12,11,10,8,6,4,2% May Vary by State Call for charges on 14-Year	8 YR 9,9,8,7,6,5,4,2%	8 YR 10,10,10,10,9,8,5,3%	7 YR 9, 9, 8, 7, 6, 5, 4%	10 YR 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% Bonus Vesting Schedule 5, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%
States Not Approved	CT, DE, IL, MD, MN, NJ, OR, PA, UT, VT, VA, WA	MN, NJ, NY, OK, OR, TX, UT, VT, WA 12-Yr FL	Call for States	Call for States	Call for States	Call for States	Call for States	Call for States
Commissions	5 Yr. 5% (4% age 76-85) 7 Yr. 6% (5% age 76-85) 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)	6.50% (ages 0-75) Call for Older Ages Comp. lower in VA & MO	7.50% (ages 0-75) Call for Older Ages Comp. lower in VA & MN	5.50% (ages 0-75) Call for Older Ages Comp Lower in MO	5.50% (ages 0-75) Call for Older Ages Comp Lower in TX	5% (ages 0-75) 3.50% (ages 76-80) 2.00% (ages 81-85)	7% (ages 0-75) 5% (ages 76-80)

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