

## Horizon SPIA is at the Top of the Pack!

# HIGH COMMISSION

Recent LIMRA studies have shown that the number one issue facing potential clients is retirement income<sup>1</sup>. A Horizon Single Premium Immediate Annuity can help you and your clients design a retirement plan that helps protect them and potentially guarantee an income stream that lasts a lifetime.

As with any annuity product, the company's financials are just as important as the payout. Proud to say we stand at the top of both charts!  
How confident are we about our SPIA rates? Let's compare them to our direct competitors.

Assumptions:

Male and Female, Age 60, \$100,000 Single Premium. Payout Option is a monthly Life with 10 year certain.

Company	Male	Female	Joint & 100% Survivor	Comdex Ranking
Carrier 1	<b>\$512.69</b>	<b>\$475.23</b>	<b>\$430.37</b>	<b>96</b>
Carrier 2	\$456.74	\$440.73	\$403.66	92
Carrier 3	\$482.90	\$457.73	\$422.39	100
Carrier 4	\$481.77	\$460.76	\$454.86	88
Carrier 5	\$474.54	\$454.66	\$414.66	98
Carrier 6	\$429.00	\$409.00	\$368.00	94
Carrier 7	\$434.18	\$399.16	\$352.19	80
Carrier 8	\$455.78	\$432.79	\$392.76	49
Carrier 9	\$478.49	\$445.91	\$403.70	42
Carrier 10	\$459.42	\$440.40	\$403.14	72
<b>Industry Average</b>	<b>\$461.76</b>	<b>\$438.44</b>	<b>\$398.70</b>	

**CALL DIVERSIFIED INSURANCE FOR QUOTES – TODAY!!!**  
**1-800-533-5969**

\*Rates are as of 03/16/2018 and are subject to change.