

# NEW YORK FIXED / INDEXED ANNUITIES

This spreadsheet is intended for use as a guide, see company literature for details

| Carrier                           | American General / USL  | American National   | American National  | American National   |
|-----------------------------------|---|---|--|---|
| Ratings                           | A.M. Best A<br>S&P A+   | A.M. Best A<br>S&P AA-  | A.M. Best A<br>S&P AA-   | A.M. Best A<br>S&P AA-  |
| Assets                            | 38.6 Billion  | 13.6 Billion  | 13.6 Billion   | 13.6 Billion  |
| Product Name                      | Horizon Flex  | Citadel 5<br>Diamond  | Citadel 7<br>Diamond   | Palladium MYG<br>5,6,7,10year   |
| Commission                        | 0-75 = 5%<br>76-80 = 4%<br>81-85 = 3%<br><br>Years 2-5<br>0-80 = 4%<br>81-85 = 3%   | 0-80 = 4.0%<br>81-85 = 3.0%   | 0-80 = 4.5%<br>81-85 = 3.5%  | 4% 5&10 year<br>2.5% 6,7,&8 year<br>3% 9 year<br>Comp reduced ages<br>80+   |
| Issue Ages                        | 0-85 Q or NQ  | 0-85 Q or NQ  | 0-85 Q or NQ   | 0-85 Q or NQ  |
| Minimum Issue                     | \$5,000 NQ, \$2,000 Q<br>\$300 / mo. min EFT  | \$5000 Q and NQ   | \$2000 Q / \$5000 NQ   | \$5,000 Q and NQ  |
| Maximum Issue                     | \$1,000,000<br>(\$500K over age 75)   | \$1,000,000   | \$1,000,000  | \$1,000,000   |
| Principal Guarantee               | No  | Yes   | Yes  | No  |
| Premium Listing                   | Flexible  | Flexible in year 1<br>only  | Flexible. \$1000 min.,<br>\$100 min. A.C.H.  | Single  |
| Free Annual Partial W/D           | 10% Immediately   | 10% Immediately   | 10% Immediately  | Interest only in yr 1<br>10% after yr 1   |
| Surrender Charges                 | 8/8/8/7/6/5/3/1<br>8 Years  | 7/7/7/6/5<br>5 years  | 7/7/7/6/5/4/2<br>7 years   | 8/8/8/7/6/5/4/3/2/1<br>10 years   |
| Minimum Rate Guarantee            | 2%  | 1%  | 1%   | 1%<br>(Indexed)   |
| Nursing Home Waiver               | 90 days, after year 1   | 60 days up to age 80  | 60 days up to age 80   | 60 days up to age 80  |
| Comments & Rates                  | ONE YEAR RATE GUARANTEE<br><br>Additional deposits do not reset the surrender charges<br><br>Annuitization available after year 5 for 5yr minimum<br><br>Qualified contracts must be traditional IRA<br><br>Year 1 – 4.05%<br>Base Rate renews annually – 2.05% | TWO YEAR RATE GUARANTEE<br><br>Additional deposits do not reset the surrender charges<br><br>Disability, Terminal Illness waivers<br><br>Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum<br><br>1% interest bonus paid for all premium received in year 1<br><br><u>Base Rate:</u><br>1.60% | TWO YEAR RATE GUARANTEE<br><br>Additional deposits do not reset the surrender charges<br><br>Disability, Terminal Illness waivers<br><br>Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum<br><br>2% interest bonus paid for all premium received in the first 36 months<br><br><u>Base Rate:</u><br>1.60% | CHOICE OF FIVE, SIX, SEVEN AND TEN YEAR RATE GUARANTEE<br><br>30 day exit window at end of guar. period to leave contract<br><br>Can annuitize after year 3 for period equal to remaining guarantee or 5 years whichever is greater<br><br>DB paid out on owner only<br><br>AEY Rates:<br><100k<br>5yr – 1.80%<br>6yr – 2.30%<br>7yr – 2.59%<br>10yr – 2.90%<br>(100k+, 10bps higher) |
| Products approved in these states | NY  | NY  | NY   | NY  |



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| Carrier                           | Genworth Life  | Genworth Life  | National Integrity Life  | National Integrity Life   |
|-----------------------------------|--|--|--|---|
| Ratings                           | A.M. Best A<br>S&P A   | A.M. Best A<br>S&P A   | A.M. Best A+<br>S&P AA+  | A.M. Best A+<br>S&P AA+   |
| Assets                            | 34.7 Billion   | 34.7 Billion   | 4.8 Billion  | 4.8 Billion   |
| Product Name                      | SecureLiving<br>Independence NY  | Secure Living<br>Liberty   | Momentum<br>Advantage  | New Momentum  |
| Commission                        | 0-75 = 2.25%<br>76-80 = 1.31%<br>81-85 = 0.94%   | 0-75 = 3.00%<br>76-80 = 1.95%<br>81-85 = 1.05%   | *0-79 80+<br>7yr 3.0% 1.0%<br>10yr 3.5% 1.5%   | 0-79 = 5%<br>80-85 = 3%   |
| Issue Ages                        | 0 –85 Q or NQ  | 0-85   | 4, and 5yr - 0-86<br>7yr - 0-85<br>10yr - 0-83<br>Q or NQ  | 0-85 Q or NQ  |
| Minimum Issue                     | \$15000 Q O or NQ  | \$15000 Q O or NQ  | \$20,000 Q and NQ  | \$2000 Q / \$5000 NQ  |
| Maximum Issue                     | \$500,000  | \$500,000  | \$1,000,000 – 0-75<br>\$250,000 – 76-85  | \$1,000,000   |
| Principal Guarantee               | No   | No**   | No   | No  |
| Premium Listing                   | Single   | Single   | Single   | Flexible \$1,000 Min<br>or \$100 EFT  |
| Free Annual Partial W/D           | 10% Immediately  | 10% Immediately  | 10% Immediately  | 10% Immediately   |
| Surrender Charges                 | 6 years<br>7/7/7/6/6/5   | 9/9/8/7/6/5<br>6 Years   | 10 years<br>7/6/5/4/3/2/1/0/0/0<br>4,5 & 7 reduced   | 8/7/6/5/4/6/2<br>7 Years<br>(+ or – MVA)  |
| Minimum Rate Guarantee            | 2%   | 1.5%   | 1.5%   | 1.5%  |
| Nursing Home Waiver               | After 90 days – 30 days<br>of confinement  | 30 days 90 days<br>after issue   | No N/H Waiver  | 60 days<br>N/A in MA,SD   |
| Comments & Rates                  | TWO YEAR RATE<br>GUARANTEE<br><br>Can annuitize after<br>year 1 for a minimum<br>of the contract<br>remainder<br><br>If owner dies within<br>first six months, there<br>is a 100% charge<br>back of<br>commissions.<br><br><u>Rates</u><br><u>Less than \$50K</u><br>3.85% 1 <sup>st</sup> yr rate<br>2.85% base Rate<br><u>\$50K - \$99,999K</u><br>4.35% 1 <sup>st</sup> year rate<br>2.85% Base Rate<br><u>\$100K or more</u><br>4.85% 1 <sup>st</sup> year rate<br>2.85% Base Rate | CHIOCE OF ONE,<br>THREE AND FIVE<br>YEAR RATE<br>GUARANTEE<br><br>**If renewal rate is<br>less than bailout rate<br>declared at issue,<br>client has the option<br>to surrender all or<br>part of AV with no<br>surrender charges<br>applied<br><br><u>5_yr Guarantee<br/>Rates:</u><br><br><u>&lt;\$99k</u><br>2.45% for 5 yrs<br>AEY – 2.37%<br><u>\$100-249k</u><br>2.85% for 5 yrs<br>AEY – 2.70%<br><u>\$250k+</u><br>3.00% for 5 yrs<br>AEY – 2.82%<br><br>**1.95% bailout | SEVEN AND TEN<br>YEAR RATE<br>GUARANTEE<br><br>Can annuitize after<br>year 1 for a minimum<br>of 5 years<br><br>*Pays full<br>commission at<br>renewal<br><br>If owner dies within<br>year 1, there is NO<br>chargeback of<br>commission<br><br><u>Rates</u><br><u>Term AEY</u><br>7 year 2.75%<br>10 year 3.07% | ONE, TWO, THREE,<br>FIVE, SIX, SEVEN<br>OR TEN YEAR<br>RATE GUARANTEE<br><br>-.75 bps bonus in 1 <sup>st</sup><br>year for all guarantee<br>periods except QIO<br>-30 day window at end<br>of rate guarantee period<br>to choose next<br>guarantee option based<br>on new money rates at<br>that time<br>-MVA coincides with<br>rate guarantee period<br>-Additional deposits<br>reset the surrender<br>charges<br>-Can annuitize at any<br>time<br><br><u>Rates</u><br><u>Term 1<sup>st</sup> Year(Base)</u><br>QIO 4.25%<br>2 year 2.25%(1.50)<br>3 year 2.25%(1.50)<br>5 year 2.25%(1.90)<br>6 year 2.45%(2.20)<br>7 year 3.05%(2.70)<br>10 year 3.40%(3.00) |
| Products approved in these states | NY   | NY   | NY   | NY  |



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| Carrier                        | National Integrity Life                 | Lincoln Financial Group  | Liberty Life of Boston (Liberty Mutual)      | Liberty Life of Boston (Liberty Mutual)      | Liberty Life of Boston (Liberty Mutual)      |
|--------------------------------|---|--|--|--|--|
| <b>Ratings</b>                 | A.M. Best A+<br>S&P AA+                 | A.M. Best A+<br>S&P AA-  | A.M. Best A<br>S&P A                         | A.M. Best A<br>S&P A                         | A.M. Best A<br>S&P A                         |
| <b>Assets</b>                  | 4.8 Billion                             | 119.8 Billion  | 11.6 Billion                                 | 11.6 Billion                                 | 11.6 Billion                                 |
| <b>Product Name</b>            | SPDA Series II                          | Classic 5 & 7  | Balance Annuity                              | Builder Annuity                              | Foundation Annuity                           |
| <b>Commission</b>              | *0 – 79 = 5%<br>*80 – 85 = 3%           | <u>5 yr</u><br>0-75 = 2%<br>76-80 = 1.375%<br>76-85 = 0.75%<br><u>7 yr</u><br>0-75 = 2.5%<br>76-80 = 1.75%<br>81-85 = 0.875% | 18-80 = 3.0%<br>81-85 = 1.50%                | 18-80 = 3.0%<br>81-85 = 1.50%                | 18-80 = 3.0%<br>81-85 = 1.50%                |
| <b>Issue Ages</b>              | 0 – 85 Q or NQ                          | 0-85 Q or NQ   | 0-85 Q or NQ                                 | 0-85 Q or NQ                                 | 18-85 Q or NQ                                |
| <b>Minimum Issue</b>           | \$3,000 Q and NQ                        | \$10,000 Q and NQ  | \$10,000 Q and NQ                            | \$15,000 Q and NQ                            | \$10,000 Q and NQ                            |
| <b>Maximum Issue</b>           | \$1,000,000 – 0-75<br>\$250,000 – 76-85 | Ages 0-65 = \$2 million<br>Ages 65+ = \$500K   | \$1,000,000                                  | \$1,000,000                                  | \$1,000,000                                  |
| <b>Principal Guarantee</b>     | Yes                                     | No   | *Optional                                    | *Optional                                    | *Optional                                    |
| <b>Premium Listing</b>         | Single                                  | Single   | Single                                       | Single                                       | Single                                       |
| <b>Free Annual Partial W/D</b> | 10% Immediately                         | 10% Immediately  | 10% after year 1<br>cumulative to 20%        | 5% after year 1                              | 10% after year 1<br>cumulative to 20%        |
| <b>Surrender Charges</b>       | 7 years<br>7/7/7/6/5/4/3                | 9/8/7/6/5 - 5 Year<br>9/8/7/6/5/4/3 - 7 Year<br>(+ or – MVA)   | 7/7/7/6/5 -5 year<br>7/7/7/6/5/4/3 - 7 Years | 7/7/7/6/5 -5 year<br>7/7/7/6/5/4/3 - 7 Years | 8/7/6/5/4 -5 year<br>8/7/6/5/4/3/2 - 7 Years |
| <b>Minimum Rate Guarantee</b>  | 1%                                      | 1.35%  | 1%   | 1%   | 1%   |
| <b>Nursing Home Waiver</b>     | No N/H Waiver                           | None   | 45/60 days<br>After year 1                   | 45/60 days<br>After year 1                   | 45/60 days<br>After year 1                   |



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As of 07/11/11

| <p><b>Comments &amp; Rates</b></p>              | <p>ONE, THREE OR FIVE YEAR RATE GUARANTEE</p> <p>Can annuitize after year 1 for a minimum of 5 years</p> <p>If owner dies within year 1, there is NO chargeback of commission</p> <p><u>Rates</u></p> <p>1-year rate guarantee = 2.90%</p> <p>3-year rate guarantee = 2.13%</p> <p>*5-year rate guarantee = 2.20</p> <p>*(reduced comps apply, call for details)</p> | <p>FIVE AND SEVEN YEAR RATE GUARANTEE</p> <p>Can annuitize after 5 years for 5yr min.</p> <p><u>Rates</u></p> <p><u>5 Year 100k+</u><br/>Yield = 2.20%<br/>≤ 100K<br/>Yield = 2.40%</p> <p><u>7 Year 100k+</u><br/>Yield = 2.28%<br/>≤ 100K<br/>Yield = 2.42%</p> | <p>ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG</p> <p><u>Waivers:</u><br/>TI, NH, Chronic Illness</p> <p>2% Bonus in year 1</p> <p>*Principal guarantee rider can be added reducing first year rate bonus by 1%</p> <p><b>Freedom Series available in CA and IL</b></p> | <p>FOUR YEAR RATE GUARANTEE</p> <p><u>Waivers Available for Purchase:</u><br/>Extra Access =ROP and 10% free withdrawals. 25bps</p> <p>Extra Assurance: = Bailout renewal rate (currently 2.00%). 10bps</p> <p>Care Waivers = TI, NH, Chronic Illness. 10bps</p> <p><b>Waivers subject to state availability</b></p> | <p>ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG</p> <p><u>Waivers:</u><br/>TI, NH, Chronic Illness (subject to state availability)</p> <p>0.50% Bonus in year 1</p> <p>*Principal guarantee rider can be added reducing first year rate bonus by 1%</p> <p><b>Freedom Series available in CA and IL</b></p> |
|---|--|---|--|--|---|
| <p><b>Products approved in these states</b></p> | <p>NY</p>  | <p>NY</p>   | <p>CA, IL</p>  | <p>IL</p>  | <p>CA, IL</p>   |



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| Carrier                        | Lincoln Financial Group  | Principal Financial Group           | Principal Financial Group                               | Principal Life                                       |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
|--------------------------------|--|-------------------------------------|---|--|-------|-----|-------|-------|------|-----|-------|-------|------|-----|-------|-------|------|-----|-------|-------|------|-----|-------|-------|------|-----|-------|-------|------|--|-------------|------------|---------------|---|-------------|---------------|---------------|---|--|--------|--------|--------------|-------|--|---------------|-------|--|---------------|-------|--|
| <b>Ratings</b>                 | A.M. Best A+<br>S&P AA-  | A.M. Best A+<br>S&P AA-             | A.M. Best A+<br>S&P AA-                                 | A.M. Best A+<br>S&P AA-                              |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Assets</b>                  | 119.8 Billion  | 115.4 Billion                       | 115.4 Billion   | 115.4 Billion  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Product Name</b>            | MYGuarantee Plus   | FPDA Plus                           | Guaranteed Annuity                                      | Secure   |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Commission</b>              | <table border="0"> <tr> <td></td> <td>0-75</td> <td>76-80</td> <td>81-85</td> </tr> <tr> <td>5yr</td> <td>2.00%</td> <td>1.30%</td> <td>.75%</td> </tr> <tr> <td>6yr</td> <td>2.25%</td> <td>1.50%</td> <td>.75%</td> </tr> <tr> <td>7yr</td> <td>2.50%</td> <td>1.60%</td> <td>1.0%</td> </tr> <tr> <td>8yr</td> <td>2.50%</td> <td>1.60%</td> <td>1.0%</td> </tr> <tr> <td>9yr</td> <td>2.50%</td> <td>1.60%</td> <td>1.0%</td> </tr> <tr> <td>10y</td> <td>2.50%</td> <td>1.60%</td> <td>1.0%</td> </tr> </table> |                                     | 0-75  | 76-80  | 81-85 | 5yr | 2.00% | 1.30% | .75% | 6yr | 2.25% | 1.50% | .75% | 7yr | 2.50% | 1.60% | 1.0% | 8yr | 2.50% | 1.60% | 1.0% | 9yr | 2.50% | 1.60% | 1.0% | 10y | 2.50% | 1.60% | 1.0% | <table border="0"> <tr> <td>0-80 = 4.5%</td> </tr> <tr> <td>81-85 = 3%</td> </tr> <tr> <td>86-90 = 1.85%</td> </tr> </table> | 0-80 = 4.5% | 81-85 = 3% | 86-90 = 1.85% | <table border="0"> <tr> <td>0-80 = 4.1%</td> </tr> <tr> <td>81-85 = 2.75%</td> </tr> <tr> <td>86-90 = 1.45%</td> </tr> </table> | 0-80 = 4.1% | 81-85 = 2.75% | 86-90 = 1.45% | <table border="0"> <tr> <td></td> <td>4 year</td> <td>6 year</td> </tr> <tr> <td>0-80 = 2.25%</td> <td>3.00%</td> <td></td> </tr> <tr> <td>81-85 = 1.50%</td> <td>2.00%</td> <td></td> </tr> <tr> <td>86-90 = 0.75%</td> <td>1.05%</td> <td></td> </tr> </table> (trails available) |  | 4 year | 6 year | 0-80 = 2.25% | 3.00% |  | 81-85 = 1.50% | 2.00% |  | 86-90 = 0.75% | 1.05% |  |
|                                | 0-75   | 76-80                               | 81-85   |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 5yr                            | 2.00%  | 1.30%                               | .75%  |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 6yr                            | 2.25%  | 1.50%                               | .75%  |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 7yr                            | 2.50%  | 1.60%                               | 1.0%  |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 8yr                            | 2.50%  | 1.60%                               | 1.0%  |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 9yr                            | 2.50%  | 1.60%                               | 1.0%  |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 10y                            | 2.50%  | 1.60%                               | 1.0%  |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 0-80 = 4.5%                    |  |                                     |   |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 81-85 = 3%                     |  |                                     |   |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 86-90 = 1.85%                  |  |                                     |   |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 0-80 = 4.1%                    |  |                                     |   |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 81-85 = 2.75%                  |  |                                     |   |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 86-90 = 1.45%                  |  |                                     |   |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
|                                | 4 year   | 6 year                              |   |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 0-80 = 2.25%                   | 3.00%  |                                     |   |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 81-85 = 1.50%                  | 2.00%  |                                     |   |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| 86-90 = 0.75%                  | 1.05%  |                                     |   |  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Issue Ages</b>              | 0-85 Q or NQ   | 0-90 Q or NQ                        | *0-90 Q or NQ   | *0-90 Q or NQ  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Minimum Issue</b>           | \$10,000 Q and NQ  | \$5,000Q and NQ                     | \$5,000Q and NQ   | \$5,000 Q and NQ                                     |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Maximum Issue</b>           | Ages 0-65 = \$2 million<br>Ages 65+ = \$500K   | \$1,000,000                         | \$1,000,000   | \$1,000,000  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Principal Guarantee</b>     | No   | Yes                                 | Yes   | Yes  |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Premium Listing</b>         | Single   | Flexible, \$2,000 min. add'l        | Flexible – 1 <sup>st</sup> yr only<br>\$2K min. add't'l | **Flexible<br>\$2,000 min. 1 <sup>st</sup> year only |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Free Annual Partial W/D</b> | 10% Immediately  | 10% Immediately                     | 10% Immediately   | 15% Immediately                                      |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Surrender Charges</b>       | *7/7/6/5/4/3/2<br>7 Year<br>(+ or – MVA)   | 6/6/6/5/4/3/2<br>7 Years            | 7/7/7/6/5<br>5 Years                                    | 7/6/6/5 – 4years<br>7/6/6/5/5/4 – 6years             |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Minimum Rate Guarantee</b>  | 2%   | 1%                                  | 1%<br>(Indexed)   | 1%   |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |
| <b>Nursing Home Waiver</b>     | None   | After yr 1 – 60 days of confinement | 60 days if issued before age 85<br>(N/A in NJ,MA,PA)    | ***60 days after year 1 (up to age 90)               |       |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |     |       |       |      |  |             |            |               |   |             |               |               |   |  |        |        |              |       |  |               |       |  |               |       |  |



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As of 07/11/11

| Comments & Rates  | CHOICE OF 3-10 YEAR RATE GUARANTEE | ONE FIVE or SEVEN YEAR RATE GUARANTEE | ONE, THREE or FIVE YEAR RATE GUARANTEE | FOUR OR SIX YEAR RATE GUARANTEE |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |       |       |   |  |   |
|---|------------------------------------|---------------------------------------|--|---------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|---|--|---|
| <p>Can annuitize after 5 years for 5yr min.</p> <p>*Each surrender period follows the 7 year surrender schedule. For years 8,9,&amp; 10, MVA applies only.</p> <table border="1" data-bbox="381 483 581 640"> <thead> <tr> <th></th> <th>&lt;100k</th> <th>100k+</th> </tr> </thead> <tbody> <tr> <td>5yr -</td> <td>2.10%</td> <td>2.25%</td> </tr> <tr> <td>6yr -</td> <td>2.50%</td> <td>2.65%</td> </tr> <tr> <td>7yr -</td> <td>2.85%</td> <td>3.00%</td> </tr> <tr> <td>8yr -</td> <td>3.00%</td> <td>3.15%</td> </tr> <tr> <td>9yr -</td> <td>3.00%</td> <td>3.15%</td> </tr> <tr> <td>10yr</td> <td>3.05%</td> <td>3.20%</td> </tr> </tbody> </table> |                                    | <100k                                 | 100k+                                  | 5yr -                           | 2.10% | 2.25% | 6yr - | 2.50% | 2.65% | 7yr - | 2.85% | 3.00% | 8yr - | 3.00% | 3.15% | 9yr - | 3.00% | 3.15% | 10yr | 3.05% | 3.20% | <p>Additional deposits do not reset surrender</p> <p>Terminal Illness and Disability waiver available</p> <p>Can annuitize anytime for a minimum of 5 years</p> <p><u>Rates</u><br/><u>1yr</u><br/>2.21(1.20 base + 1% premium bonus)<br/><u>100k+</u><br/>3.22(1.20 base + 2% premium bonus)<br/><u>5 yr Guar</u><br/>1.60%<br/><u>7 yr Guar</u><br/>1.50%</p> | <p>Additional deposits do not reset the surrender charges</p> <p>If add'l deposits are made w/in yr 1, renewal rate will be blended</p> <p>If no add'l deposits are made, rate will renew at yr1 rate or better</p> <p>*Issues only to age 85 in OK for Q and NQ funds</p> <p><u>Rates:</u><br/><u>1 yr</u><br/>1.05<br/><u>100k+</u><br/>1.05<br/><u>3 yr Guar</u><br/>1.00%<br/><u>5 yr Guar</u><br/>1.00%</p> | <p>Terminal illness and disability waiver available</p> <p>*Issues only to age 85 in OK for Q and NQ funds</p> <p>**Not available in all states</p> <p>***For single premium deposits, interest rate is guaranteed for entire surrender period. For flexible premium deposits, new money rates are applied, and a weighted average is guaranteed for the remaining years</p> <p><u>Rates</u><br/><b>4 year</b><br/>&lt;50k 1.38%<br/>50-99k 1.58%<br/>100k+ 1.68%<br/><b>6 year</b> 1.65%</p> |
|   | <100k                              | 100k+                                 |  |                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |       |       |   |  |   |
| 5yr -   | 2.10%                              | 2.25%                                 |  |                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |       |       |   |  |   |
| 6yr -   | 2.50%                              | 2.65%                                 |  |                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |       |       |   |  |   |
| 7yr -   | 2.85%                              | 3.00%                                 |  |                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |       |       |   |  |   |
| 8yr -   | 3.00%                              | 3.15%                                 |  |                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |       |       |   |  |   |
| 9yr -   | 3.00%                              | 3.15%                                 |  |                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |       |       |   |  |   |
| 10yr  | 3.05%                              | 3.20%                                 |  |                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |       |       |   |  |   |
| <p><b>Products approved in these states</b></p>   | <p>NY</p>                          | <p>NY</p>                             | <p>NY</p>                              | <p>NY</p>                       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |      |       |       |   |  |   |



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As of 07/11/11

# NEW YORK FIXED / INDEXED ANNUITIES

This spreadsheet is intended for use as a guide, see company literature for details

|  |   |  |
|--|---|--|
| <b>Carrier</b>                           | <b>Principal Financial Group</b>  | <b>Sun Life of New York</b>  |
| <b>Ratings</b>                           | <b>A.M. Best A+<br/>S&amp;P AA-</b>   | <b>A.M. Best A+<br/>S&amp;P AA+</b>  |
| <b>Assets</b>                            | <b>115.4 Billion</b>  | <b>59.4 Billion</b>  |
| <b>Product Name</b>                      | <b>Select Series</b>  | <b>Keypoint Value</b>  |
| <b>Commission</b>                        | <u>3 year</u><br>0-79 = 1%<br>80-85 =0.5%   | <u>5yr 6yr 7yr</u><br>0-80 0.00 3.00 3.00<br>81-90 0.0<br>81-85 .75 .75  |
| <b>Issue Ages</b>                        | 0-85 Q or NQ  | 5yr 0-90,6&7yr 0-85 Q or NQ  |
| <b>Minimum Issue</b>                     | \$5,000 Q and NQ  | \$4,000Q / \$5,000 NQ  |
| <b>Maximum Issue</b>                     | \$1,000,000   | \$1,000,000+   |
| <b>Principal Guarantee</b>               | No  | Yes  |
| <b>Premium Listing</b>                   | Single  | Flexible<br>\$100 min add'l  |
| <b>Free Annual Partial W/D</b>           | Interest Only   | 10% Immediately  |
| <b>Surrender Charges</b>                 | 7/7/7 – 3 years<br>+ or - MVA   | 7/6/5/4/3 5yr<br>7/6/5/4/3/2 6yr<br>7/6/5/4/3/2/1 7yr<br>+ or - MVA  |
| <b>Minimum Rate Guarantee</b>            | 1%  | 1.5%   |
| <b>Nursing Home Waiver</b>               | After yr 1 – 60 days of confinement   | 45 days<br>N/Av in NY & TX   |
| <b>Comments &amp; Rates</b>              | <p>THREE YEAR RATE GUARANTEE</p> <p>Terminal illness and disability waiver available</p> <p>30 day exit window at end of guar. period to leave contract</p> <p>Can annuitize after year 3 for a minimum of 5 years</p> <p><u>Rates</u><br/>&lt; \$100K = 1.00%<br/>\$100K + = 1.00%</p> | <p>FIVE, SIX AND SEVEN YEAR RATE GUARANTEE</p> <p>Client can choose between 1% first year rate bonus or annually increasing rates of<br/>5yr - .10% per year<br/>6yr - .10% per year<br/>7yr - .10% per year</p> <p>Qualified plans only available up to issue age 85</p> <p>Add'l deposits reset surrender period</p> <p>30 day exit window after the surrender period for MVA</p> <p>Rates (yields):<br/><u>Step up 5yr 6yr 7yr</u><br/>&lt;50k 1.70 1.75 1.80<br/>50k+ 1.85 1.90 1.95<br/><u>Bonus 5yr 6yr 7yr</u><br/>&lt;50k 1.70 1.67 1.64<br/>50k+ 1.85 1.82 1.79</p> |
| <b>Products approved in these states</b> | <b>NY</b>   | <b>NY</b>  |



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# NEW YORK FIXED / INDEXED ANNUITIES

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| Carrier                          | Allianz  | American General  | American General  |
|----------------------------------|--|---|---|
| Ratings                          | A.M. Best A<br>S&P AA-   | A.M. Best A<br>S&P A+   | A.M. Best A<br>S&P A+   |
| Assets                           | 66.4 Billion   | 38.6 Billion  | 38.6 Billion  |
| Product Name                     | Bonus MasterDex  | Global Index 6  | Global Index 8  |
| Crediting Method                 | 3% prem. bonus in 1st 5 years<br><br>1) Annual Reset/Ratchet with Monthly point-to-point<br><br>2) Fixed Account   | 4 Crediting Methods<br>1) Fixed<br>2) Annual Reset/Ratchet point to point Global Blended Index w/ Cap*<br>3) Annual Reset/Ratchet Point to Point w/ PR<br>4) Annual reset/Ratchet Monthly Point to Point<br><br>*Blended Index                          | 4 Crediting Methods<br>1) Fixed<br>2) Annual Reset/Ratchet point to point Global Blended Index w/ Cap*<br>3) Annual Reset/Ratchet Point to Point w/ PR<br>4) Annual reset/Ratchet Monthly Point to Point<br><br>*Blended Index                          |
| Premium Listing                  | Flexible<br>(\$25/mo. if EFT)  | Flexible<br>\$2,000 min addt'l<br>(\$100/mo EFT)  | Flexible<br>\$2,000 min addt'l<br>(\$100/mo EFT)  |
| Crediting Rates                  | 100% PR Rate<br>Guaranteed<br>1) 1.70% Cap<br>(1.2% Minimum Cap)<br>2) 2.20% Rate<br>(1% Minimum rate)   | 1) 1.45%<br>2) 3.00%<br>3) 30.0%<br>4) 1.05%<br><br>Minimums<br>1) 1.0%<br>2) 2.0%<br>3) 30%<br>4) 1.0%   | 1) 1.75%<br>2) 3.00%<br>3) 30.0%<br>4) 1.25%<br><br>Minimums<br>1) 1.0%<br>2) 2.0%<br>3) 30%<br>4) 1.0%   |
| Commission                       | 0 – 75 = 4.5%<br>76 – 85 = 2.5%  | 0-75 = 4.75%<br>76-85 = 3.00%   | 0-75 = 4.75%<br>76-85 = 3.00%   |
| Issue Ages                       | 0 – 85 NQ and Q  | 0-85  | 0-85  |
| Minimum Issue                    | \$25,000 NQ and Q  | \$2,000 Q and \$5,000 NQ  | \$2,000 Q and \$5,000 NQ  |
| Maximum Issue                    | \$1,000,000<br>(approval req. 500k+)   | \$1,000,000   | \$1,000,000   |
| Free Annual Partial Withdrawal   | 10% after year 1   | 10% Immediately   | 10% Immediately   |
| Surrender Charges                | 10 years<br>10/10/10/10/10/8.5/7/5.5/4/2.5   | 8/7/6/5/4/3-6 yrs<br>8/7/6/5/4/3/2/1-8 yrs<br>(+/- MVA)   | 8/7/6/5/4/3-6 yrs<br>8/7/6/5/4/3/2/1-8 yrs<br>(+/- MVA)   |
| Minimum Guarantee                | 100% of the premium at 1% (Indexed)  | 90% of Premium at 1.5%  | 90% of Premium at 1.5%  |
| Comments                         | No N/H or T.I. waiver<br><br>Can annuitize after year 1 for a minimum of 10 years<br><br>Additional deposits are only available during first 5 years and do not reset the surrender charge | Nursing Home Waiver<br>90 days After Year one – Full AV<br><br>*Blended Index is weighted using 3 indices; DJ Eurostoxx 50, S&P 500 and Nikkei 225 w/ this calculation;<br>50% = highest return<br>30% = 2 <sup>nd</sup> highest<br>20% = lowest return | Nursing Home Waiver<br>90 days After Year one – Full AV<br><br>*Blended Index is weighted using 3 indices; DJ Eurostoxx 50, S&P 500 and Nikkei 225 w/ this calculation;<br>50% = highest return<br>30% = 2 <sup>nd</sup> highest<br>20% = lowest return |
| Product approved in these states | NY   | NY  | NY  |



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