

# NEW YORK FIXED / INDEXED ANNUITIES

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

Carrier	Allianz	American General / USL	American National	American National	American National
Ratings	A.M. Best A S&P AA-	A.M. Best A S&P A+	A.M. Best A S&P AA-	A.M. Best A S&P AA-	A.M. Best A S&P AA-
Assets	66.4 Billion	38.6 Billion	13.6 Billion	13.6 Billion	13.6 Billion
Product Name	Dominator	Horizon Flex	Citadel 5 Diamond	Citadel 7 Diamond	Palladium MYG 3,4,5,6,7,10year
Commission	0-75 = 3% 76-80 = 2% 81-85 = 1%	0-75 = 5% 76-80 = 4% 81-85 = 3%  Trial years 2-5 only 0-80 = 4% 81-85 = 3%	0-80 = 4.0% 81-85 = 3.0%	0-80 = 4.5% 81-85 = 3.5%	1.5% 3 year 2% 4 year 4% 5&10 year 2.5% 6,7,&8 year 3% 9 year Comp reduced ages 80+
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$35,000 Q and NQ	\$5,000 NQ, \$2,000 Q \$300 / mo. min EFT	\$5000 Q and NQ	\$2000 Q / \$5000 NQ	\$5,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000 (\$500K over age 75)	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	No	No	Yes	Yes	No
Premium Listing	Single	Flexible	Flexible in year 1 only	Flexible. \$1000 min., \$100 min. A.C.H.	Single
Free Annual Partial W/D	*15% after year one	10% Immediately	10% Immediately	10% Immediately	Interest only in yr 1 10% after yr 1
Surrender Charges	7/6/5/4/3/2/1 7 Years +/- MVA^	8/8/8/7/6/5/3/1 8 Years	7/7/7/6/5 5 years	7/7/7/6/5/4/2 7 years	8/8/8/7/6/5/4/3/2/1 10 years
Minimum Rate Guarantee	2.5%	2%	2%	2%	2% (Indexed)
Nursing Home Waiver	**30 Days, after year 1	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	CHOICE OF FIVE AND TEN YEAR RATE GUARANTEE  30 day exit window at the end of guarantee period to leave contract  *15% of premium is max free w/d over contract duration  ^Surrender is 7 years, however the MVA remains for entire guarantee period  **NH waiver allows accelerated distribution of AV over 5 yrs  Rates: 5yr – 3.00% 10Yr – 3.45%	ONE YEAR RATE GUARANTEE  Additional deposits do not reset the surrender charges  Annuitization available after year 5 for 5yr minimum  Qualified contracts must be traditional IRA  Year 1 – 4.00% Base Rate renews annually – 2.00%	TWO YEAR RATE GUARANTEE  Additional deposits do not reset the surrender charges  Disability, Terminal Illness waivers  Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum  1% interest bonus paid for all premium received in year 1  <u>Base Rate:</u> 2.15	TWO YEAR RATE GUARANTEE  Additional deposits do not reset the surrender charges  Disability, Terminal Illness waivers  Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum  2% interest bonus paid for all premium received in the first 36 months  <u>Base Rate:</u> 2.30	CHOICE OF THREE, FOUR, FIVE, SIX, SEVEN AND TEN YEAR RATE GUARANTEE  30 day exit window at end of guar. period to leave contract  Can annuitize after year 3 for period equal to remaining guarantee or 5 years whichever is greater  DB paid out on owner only  AEY Rates: <100k 3yr – 2.00% 4yr – 2.00% 5yr – 2.40% 6yr – 2.95% 7yr – 3.19% 10yr – 3.25% (100k+, 10bps higher)
Products approved in these states	NY	NY	NY	NY	NY



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Carrier	Genworth Life	Genworth Life	National Integrity Life	National Integrity Life	National Integrity Life
Ratings	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A+ S&P AA+	A.M. Best A+ S&P AA+	A.M. Best A+ S&P AA+
Assets	34.7 Billion	34.7 Billion	4.8 Billion	4.8 Billion	4.8 Billion
Product Name	SecureLiving Independence NY	Secure Living Liberty	Momentum Advantage	New Momentum	SPDA Series II
Commission	0-75 = 2.25% 76-80 = 1.31% 81-85 = 0.94%	0-75 = 3.00% 76-80 = 1.95% 81-85 = 1.05%	*0-79 80+ 4yr 2.0% 0.5% 5yr 2.5% 0.5% 7yr 3.0% 1.0% 10yr 3.5% 1.5%	0-79 = 5% 80-85 = 3%	*0 - 79 = 5% *80 - 85 = 3%
Issue Ages	0 -85 Q or NQ	0-85	4, and 5yr - 0-86 7yr - 0-85 10yr - 0-83 Q or NQ	0-85 Q or NQ	0 - 85 Q or NQ
Minimum Issue	\$2,000 Q / \$5,000 NQ	\$2000 Q / \$5000 NQ	\$20,000 Q and NQ	\$2000 Q / \$5000 NQ	\$3,000 Q and NQ
Maximum Issue	\$500,000	\$500,000	\$1,000,000 - 0-75 \$250,000 - 76-85	\$1,000,000	\$1,000,000 - 0-75 \$250,000 - 76-85
Principal Guarantee	No	No**	No	No	Yes
Premium Listing	Single	Single	Single	Flexible \$1,000 Min or \$100 EFT	Single
Free Annual Partial W/D	10% Immediately	10% Immediately	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	6 years 7/7/7/6/6/5	9/9/8/7/6/5 6 Years	10 years 7/6/5/4/3/2/1/0/0/0 4,5 & 7 reduced	8/7/6/5/4/6/2 7 Years (+ or - MVA)	7 years 7/7/7/6/5/4/3
Minimum Rate Guarantee	2%	1.5%	1.5%	1.5%	1.5%
Nursing Home Waiver	After 90 days - 30 days of confinement	30 days 90 days after issue	No N/H Waiver	60 days N/A in MA,SD	No N/H Waiver
Comments & Rates	TWO YEAR RATE GUARANTEE  Can annuitize after year 1 for a minimum of the contract remainder  If owner dies within first six months, there is a 100% charge back of commissions.  <u>Rates</u> <u>Less than \$50K</u> 3.00% 1 <sup>st</sup> yr rate 2.50% base Rate <u>\$50K - \$99,999K</u> 3.50% 1 <sup>st</sup> year rate 2.50% Base Rate <u>\$100K or more</u> 4.00% 1 <sup>st</sup> year rate 2.50% Base Rate	CHIOCE OF ONE, THREE AND FIVE YEAR RATE GUARANTEE  **If renewal rate is less than bailout rate declared at issue, client has the option to surrender all or part of AV with no surrender charges applied  <u>5 yr Guarantee</u> <u>Rates:</u> <u>&lt;\$99k</u> 2.35% for 5 yrs AEY - 2.27% <u>\$100-249k</u> 2.50% for 5 yrs AEY - 2.39% <u>\$250k+</u> 2.60% for 5 yrs AEY - 2.47%  **2.00% bailout	FOUR, FIVE, SEVEN AND TEN YEAR RATE GUARANTEE  Can annuitize after year 1 for a minimum of 5 years  *Pays full commission at renewal  If owner dies within year 1, there is NO chargeback of commission  <u>Rates</u> <u>Term</u> <u>AEY</u> 4 year 1.68% 5 year 1.90% 7 year 2.60% 10 year 2.97%	ONE, TWO, THREE, FIVE, SIX, SEVEN OR TEN YEAR RATE GUARANTEE  -.75 bps bonus in 1 <sup>st</sup> year for all guarantee periods except QIO -30 day window at end of rate guarantee period to choose next guarantee option based on new money rates at that time -MVA coincides with rate guarantee period -Additional deposits reset the surrender charges -Can annuitize at any time  <u>Rates</u> <u>Term</u> <u>1<sup>st</sup> Year(Base)</u> QIO 4.25% 2 year 2.25%(1.50) 3 year 2.25%(1.50) 5 year 2.25%(1.50) 6 year 2.55%(1.80) 7 year 2.90%(2.15) 10 year 3.20%(2.45)	ONE, THREE OR FIVE YEAR RATE GUARANTEE  Can annuitize after year 1 for a minimum of 5 years  If owner dies within year 1, there is NO chargeback of commission  <u>Rates</u> 1-year rate guarantee = 3.00%  3-year rate guarantee = 2.18% 3yr Yield  *5-year rate guarantee = 2.30  *(reduced comps apply, call for details)
Products approved in these states	NY	NY	NY	NY	NY



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Carrier	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	Lincoln Financial Group	Lincoln Financial Group	Principal Financial Group
<b>Ratings</b>	<b>A.M. Best A S&amp;P A</b>	<b>A.M. Best A S&amp;P A</b>	<b>A.M. Best A+ S&amp;P AA-</b>	<b>A.M. Best A+ S&amp;P AA-</b>	<b>A.M. Best A+ S&amp;P AA-</b>
<b>Assets</b>	<b>11.6 Billion</b>	<b>11.6 Billion</b>	<b>119.8 Billion</b>	<b>119.8 Billion</b>	<b>115.4 Billion</b>
<b>Product Name</b>	<b>Freedom Series 1</b>	<b>Freedom Series 5 MYG</b>	<b>Classic 5 &amp; 7</b>	<b>MYGuarantee Plus</b>	<b>FPDA Plus</b>
<b>Commission</b>	0-80 = 3.5% 81-85 = 1.25%	0-80 = 3.5% 81-85 = 1.25%	<u>5 yr</u> 0-75 = 4% 76-80 = 2.75% 76-85 = 1.5% <u>7 yr</u> 0-75 = 5% 76-80 = 3.5% 81-85 = 1.75%	<u>0-75 76-80 81-85</u> 3yr 1.00% 0.65% .50% 4yr 1.00% 0.65% .50% 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%
<b>Issue Ages</b>	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-90 Q or NQ
<b>Minimum Issue</b>	\$5,000 Q and NQ	\$5,000 Q and NQ	\$10,000 Q and NQ	\$10,000 Q and NQ	\$5,000Q and NQ
<b>Maximum Issue</b>	\$500,000	\$500,000	Ages 0-65 = \$2 million Ages 65+ = \$500K	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$1,000,000
<b>Principal Guarantee</b>	Optional See Below	Optional See Below	No	No	Yes
<b>Premium Listing</b>	Single	Single	Single	Single	Flexible, \$2,000 min. add'l
<b>Free Annual Partial W/D</b>	10% after year 1 cumulative to 20% maximum	10% after year 1 (cumulative to 20% maximum**)	10% Immediately	10% Immediately	10% Immediately
<b>Surrender Charges</b>	<u>7/7/7/6/5/4/3</u> 7 Years	<u>7/7/7/6/5</u> 5 Years	<u>9/8/7/6/5</u> - 5 Year <u>9/8/7/6/5/4/3</u> - 7 Year (+ or - MVA)	<u>*7/7/6/5/4/3/2</u> 7 Year (+ or - MVA)	<u>6/6/6/5/4/3/2</u> 7 Years
<b>Minimum Rate Guarantee</b>	1%	1%	1.35%	2%	1.5%
<b>Nursing Home Waiver</b>	45 days Owner & Spouse	45 days Owner & Spouse	None	None	After yr 1 – 60 days of confinement
<b>Comments &amp; Rates</b>	ONE YEAR RATE GUARANTEE  Terminal Illness waiver for owner and spouse  Nursing home waiver – unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility  Principal guarantee rider can be added reducing first year rate bonus by 1%  Rates: <10k = 4.35 (3.00) 10-100k = 4.60 (3.00) 100k+ = 4.75 (3.00)	FIVE YEAR RATE GUARANTEE  Terminal Illness waiver for owner and spouse  **20% cumulative if 10% was not taken in previous year. Once the 20% has been taken, then 10% can be w/d the next year  Nursing home waiver – unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility  guarantee rider can be added reducing 1 <sup>st</sup> yr rate 1%  AEY Rates: <10k = 1.85% 10-100k = 2.10% 100k+ = 2.25%	FIVE AND SEVEN YEAR RATE GUARANTEE  Can annuitize after 5 years for 5yr min.  Rates <u>5 Year 100k+</u> Yield = 2.20% ≤ 100K Yield = 2.40%  <u>7 Year 100k+</u> Yield = 2.38% ≤ 100K Yield = 2.52%	CHOICE OF 3-10 YEAR RATE GUARANTEE  Can annuitize after 5 years for 5yr min.  *Each surrender period follows the 7 year surrender schedule. For years 8,9,& 10, MVA applies only.  <u>&lt;100k</u> <u>100k+</u> 3yr - 1.35%    1.50% 4yr - 1.80%    1.95% 5yr - 2.55%    2.70% 6yr - 2.70%    2.85% 7yr - 2.90%    3.05% 8yr - 2.95%    3.10% 9yr - 3.00%    3.15% 10yr 3.05%    3.20%	ONE FIVE or SEVEN YEAR RATE GUARANTEE  Additional deposits do not reset surrender  Terminal Illness and Disability waiver available  Can annuitize anytime for a minimum of 5 years  Rates <u>1yr</u> 2.05 (1.85 base + 0.50% premium bonus) <u>100k+</u> 3.37 (1.85 base + 1% premium bonus) <u>5 yr Guar</u> 2.05% <u>7 yr Guar</u> 1.95%
<b>Products approved in these states</b>	NY	NY	NY	NY	NY



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Carrier	Principal Financial Group	Principal Life	Principal Financial Group	Sun Life of New York																							
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA+																							
Assets	115.4 Billion	115.4 Billion	115.4 Billion	59.4 Billion																							
Product Name	Guaranteed Annuity	Secure	Select Series	Keypoint Value																							
Commission	0-80 = 4.1% 81-85 = 2.75% 86-90 = 1.45%	<table border="1"> <tr> <td>4 year</td> <td>6 year</td> </tr> <tr> <td>0-80 = 2.25%</td> <td>3.00%</td> </tr> <tr> <td>81-85 = 1.50%</td> <td>2.00%</td> </tr> <tr> <td>86-90 = 0.75%</td> <td>1.05%</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%	<table border="1"> <tr> <td>3 year</td> </tr> <tr> <td>0-79 = 1%</td> </tr> <tr> <td>80-85 = 0.5%</td> </tr> </table>	3 year	0-79 = 1%	80-85 = 0.5%	<table border="1"> <tr> <td>5yr</td> <td>6yr</td> <td>7yr</td> </tr> <tr> <td>0-80 3.50</td> <td>3.00</td> <td>3.00</td> </tr> <tr> <td>81-90 1.0</td> <td></td> <td></td> </tr> <tr> <td>81-85</td> <td>.75</td> <td>.75</td> </tr> </table>	5yr	6yr	7yr	0-80 3.50	3.00	3.00	81-90 1.0			81-85	.75	.75
4 year	6 year																										
0-80 = 2.25%	3.00%																										
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81-90 1.0																											
81-85	.75	.75																									
Issue Ages	*0-90 Q or NQ	*0-90 Q or NQ	0-85 Q or NQ	5yr 0-90,6&7yr 0-85 Q or NQ																							
Minimum Issue	\$5,000Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$4,000Q / \$5,000 NQ																							
Maximum Issue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000+																							
Principal Guarantee	Yes	Yes	No	Yes																							
Premium Listing	Flexible – 1 <sup>st</sup> yr only \$2K min. add'l	**Flexible \$2,000 min. 1 <sup>st</sup> year only	Single	Flexible \$100 min add'l																							
Free Annual Partial W/D	10% Immediately	15% Immediately	Interest Only	10% Immediately																							
Surrender Charges	7/7/7/6/5 5 Years	7/6/6/5 – 4years 7/6/6/5/5/4 – 6years	7/7/7 – 3 years + or - MVA	7/6/5/4/3 5yr 7/6/5/4/3/2 6yr 7/6/5/4/3/2/1 7yr + or - MVA																							
Minimum Rate Guarantee	1.5% (Indexed)	1.5%	1.5%	1.5%																							
Nursing Home Waiver	60 days if issued before age 85 (N/A in NJ,MA,PA)	***60 days after year 1 (up to age 90)	After yr 1 – 60 days of confinement	45 days N/Av in NY & TX																							
Comments & Rates	<p>ONE, THREE or FIVE YEAR RATE GUARANTEE</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> 1 yr 1.90 (1.40 base + 0.50% premium bonus) 100k+ 2.92 (1.40 base + 1% premium bonus) 3 yr Guar 1.50% 5 yr Guar 1.50%</p>	<p>FOUR OR SIX YEAR RATE GUARANTEE</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></p> <table border="1"> <tr> <td>Term</td> <td>AEY</td> </tr> <tr> <td>4 year</td> <td>1.75%</td> </tr> <tr> <td>6 year</td> <td>2.20%</td> </tr> </table>	Term	AEY	4 year	1.75%	6 year	2.20%	<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> &lt; \$100K = 1.10% \$100K + = 1.30%</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 5yr - .10% per year 6yr - .10% per year 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><u>Rates (yields):</u> <u>Step up 5yr 6yr 7yr</u> &lt;50k 1.70 1.85 2.30 50k+ 1.85 2.00 2.45 <u>Bonus 5yr 6yr 7yr</u> &lt;50k 1.70 1.77 2.14 50k+ 1.85 1.92 2.29</p>																	
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Carrier	Allianz	American General / USL																				
Ratings	A.M. Best A S&P AA-	A.M. Best A S&P A+																				
Assets	66.4 Billion	38.6 Billion																				
Product Name	Bonus MasterDex	Global Index 6 & 8																				
Crediting Method	3% prem. bonus in 1st 5 years  1) Annual Reset/Ratchet with Monthly point-to-point  2) Fixed Account	4 Crediting Methods 1) Fixed 2) Annual Reset/Ratchet point to point Global Blended Index w/ Cap* 3) Annual Reset/Ratchet Point to Point w/ PR 4) Annual reset/Ratchet Monthly Point to Point  *Blended Index																				
Premium Listing	Flexible (\$25/mo. if EFT)	Flexible \$2,000 min add'l (\$100/mo EFT)																				
Crediting Rates	100% PR Rate Guaranteed 1) 2.0% Cap (1.2% Minimum Cap) 2) 2.25% Rate (1% Minimum rate)	<table border="1"> <thead> <tr> <th>6</th> <th>8</th> </tr> </thead> <tbody> <tr> <td>1) 2.00%</td> <td>2.00%</td> </tr> <tr> <td>2) 3.50%</td> <td>3.50%</td> </tr> <tr> <td>3) 30.0%</td> <td>30.0%</td> </tr> <tr> <td>4) 1.80%</td> <td>1.80%</td> </tr> <tr> <td colspan="2">Minimums</td> </tr> <tr> <td>1) 2.0%</td> <td></td> </tr> <tr> <td>2) 2.0%</td> <td></td> </tr> <tr> <td>3) 30%</td> <td></td> </tr> <tr> <td>4) 1.0%</td> <td></td> </tr> </tbody> </table>	6	8	1) 2.00%	2.00%	2) 3.50%	3.50%	3) 30.0%	30.0%	4) 1.80%	1.80%	Minimums		1) 2.0%		2) 2.0%		3) 30%		4) 1.0%	
6	8																					
1) 2.00%	2.00%																					
2) 3.50%	3.50%																					
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Commission	0 – 75 = 4.5% 76 – 85 = 2.5%	<table border="1"> <thead> <tr> <th>6yr</th> <th>8yr</th> </tr> </thead> <tbody> <tr> <td>00-75: 5.0%</td> <td>6.0%</td> </tr> <tr> <td>76-80: 4.5%</td> <td>4.75%</td> </tr> <tr> <td>81-85: 4.25%</td> <td></td> </tr> </tbody> </table>	6yr	8yr	00-75: 5.0%	6.0%	76-80: 4.5%	4.75%	81-85: 4.25%													
6yr	8yr																					
00-75: 5.0%	6.0%																					
76-80: 4.5%	4.75%																					
81-85: 4.25%																						
Issue Ages	0 – 85 NQ and Q	0-85																				
Minimum Issue	\$25,000 NQ and Q	\$2,000 Q and \$5,000 NQ																				
Maximum Issue	\$1,000,000 (approval req. 500k+)	\$1,000,000																				
Free Annual Partial Withdrawal	10% after year 1	10% Immediately																				
Surrender Charges	10 years 10/10/10/10/10/8.5/7/5.5/4/2.5	8/7/6/5/4/3-6 yrs 8/7/6/5/4/3/2/1-8 yrs (+/- MVA)																				
Minimum Guarantee	100% of the premium at 1% (Indexed)	90% of Premium at 2%																				
Comments	No N/H or T.I. waiver  Can annuitize after year 1 for a minimum of 10 years  Additional deposits are only available during first 5 years and do not reset the surrender charge	Nursing Home Waiver 90 days After Year one – Full AV  *Blended Index is weighted using 3 indices; DJ Eurostoxx 50, S&P 500 and Nikkei 225 w/ this calculation; 50% = highest return 30% = 2 <sup>nd</sup> highest 20% = lowest return																				
Product approved in these states	NY	NY																				



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