

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 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	38.6 Billion	13.6 Billion	13.6 Billion	13.6 Billion
Product Name	Horizon Flex	Citadel 5 Diamond	Citadel 7 Diamond	Palladium MYG 5,6,7,10year
Commission	0-75 = 5% 76-80 = 4% 81-85 = 3% Years 2-5 0-80 = 4% 81-85 = 3%	0-80 = 4.0% 81-85 = 3.0%	0-80 = 4.5% 81-85 = 3.5%	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
Minimum Issue	\$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 (\$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 only	Flexible. \$1000 min., \$100 min. A.C.H.	Single
Free Annual Partial W/D	10% Immediately	10% Immediately	10% Immediately	Interest only in yr 1 10% after yr 1
Surrender Charges	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	1.5%	1%	1%	1% (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 Additional deposits do not reset the surrender charges Annuitization available after year 5 for 5yr minimum Qualified contracts must be traditional IRA Year 1 – 3.60% Base Rate renews annually – 1.60%	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> 1.10%	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> 1.25%	CHOICE OF 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 5yr – 1.20% 6yr – 1.70% 7yr – 1.90% 10yr – 2.55% (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 S&P A	A.M. Best A S&P A	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
Product Name	SecureLiving Independence NY	Secure Living Liberty	Momentum Advantage	New Momentum
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+ 7yr 3.0% 1.0% 10yr 3.5% 1.5%	*0-79 = 5% *80-85 = 3% *lower commission on 1 year guarantee
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
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 \$250,000 – 76-85	\$1,000,000
Principal Guarantee	No	No**	No	No
Premium Listing	Single	Single	Single	Flexible \$1,000 Min or \$100 EFT
Free Annual Partial W/D	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)
Minimum Rate Guarantee	2%	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
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> 3.20% 1 st yr rate 2.20% base Rate <u>\$50K - \$99,999K</u> 3.70% 1 st year rate 2.20% Base Rate <u>\$100K or more</u> 4.20% 1 st year rate 2.20% 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><\$99k</u> 1.95% for 5 yrs AEY – 1.87% <u>\$100-249k</u> 2.35% for 5 yrs AEY – 2.20% <u>\$250k+</u> 2.50% for 5 yrs AEY – 2.32% **1.80% bailout	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> 7 year 2.30% 10 year 2.62%	ONE, TWO, THREE, FIVE, SIX, SEVEN OR TEN YEAR RATE GUARANTEE -.75 bps bonus in 1 st 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>1st Year(Base)</u> QIO 4.00% 2 year 1.75%(1.00) 3 year 1.75%(1.00) 5 year 1.85%(1.10) 6 year 2.10%(1.35) 7 year 2.60%(1.85) 10 year 2.85%(2.20)
Products approved in these states	NY	NY	NY	NY

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Carrier	National Integrity Life	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)
Ratings	A.M. Best A+ S&P AA+	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A S&P A
Assets	4.8 Billion	11.6 Billion	11.6 Billion	11.6 Billion
Product Name	SPDA Series II	Balance Annuity	Builder Annuity	Foundation Annuity
Commission	*0 – 79 = 5% *80 – 85 = 3%	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%	18-80 = 3.0% 81-85 = 1.50%
Issue Ages	0 – 85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	18-85 Q or NQ
Minimum Issue	\$3,000 Q and NQ	\$10,000 Q and NQ	\$15,000 Q and NQ	\$10,000 Q and NQ
Maximum Issue	\$1,000,000 – 0-75 \$250,000 – 76-85	\$1,000,000	\$1,000,000	\$1,000,000
Principal Guarantee	Yes	*Optional	*Optional	*Optional
Premium Listing	Single	Single	Single	Single
Free Annual Partial W/D	10% Immediately	10% after year 1 cumulative to 20%	5% after year 1	10% after year 1 cumulative to 20%
Surrender Charges	7 years 7/7/7/6/5/4/3	7/7/7/6/5 -5 year 7/7/7/6/5/4/3 - 7 Years	8/7/6/5/4/3/2/1 - 8 Years	8/7/6/5/4/3/2 - 7 Years
Minimum Rate Guarantee	1%	1%	1%	1%
Nursing Home Waiver	No N/H Waiver	45/60 days After year 1	45/60 days After year 1	45/60 days After year 1
Comments & Rates	<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 = 2.70%</p> <p>3-year rate guarantee = 1.93%</p> <p>*5-year rate guarantee = 1.95</p> <p>*(reduced comps apply, call for details)</p>	<p>ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG</p> <p><u>Waivers:</u> 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><u>5 Year AEY:</u></p> <p><100k 1.60%* 100k+ 1.75%*</p> <p>(rates assume no principal guarantee elected)</p>	<p>FOUR YEAR RATE GUARANTEE</p> <p><u>Waivers Available for Purchase:</u> Extra Access =ROP and 10% free withdrawals. 25bps</p> <p>Extra Assurance: = Bailout renewal rate (currently 1.50%). 10bps</p> <p>Care Waivers = TI, NH, Chronic Illness. 10bps</p> <p>Waivers subject to state availability</p> <p><u>Rate:</u> 2.00%</p>	<p>ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG</p> <p><u>Waivers:</u> 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><u>5 Year AEY:</u></p> <p><100k 1.30%* 100k+ 1.45%*</p> <p>(rates assume no principal guarantee elected)</p>
Products approved in these states	NY	NY	NY	NY

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Carrier	Lincoln Financial Group	Principal Financial Group	Principal Financial Group	Principal Life	Principal Financial Group																																															
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-	A.M. Best A+ S&P AA-																																															
Assets	119.8 Billion	115.4 Billion	115.4 Billion	115.4 Billion	115.4 Billion																																															
Product Name	MYGuarantee Plus	FPDA Plus	Guaranteed Annuity	Secure	Select Series																																															
Commission	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% (trails available)	3 year 0-79 = 1% 80-85 = 0.5%																																															
Issue Ages	0-85 Q or NQ	0-90 Q or NQ	*0-90 Q or NQ	*0-90 Q or NQ	0-85 Q or NQ																																															
Minimum Issue	\$10,000 Q and NQ	\$5,000Q and NQ	\$5,000Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ																																															
Maximum Issue	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000																																															
Principal Guarantee	No	Yes	Yes	Yes	No																																															
Premium Listing	Single	Flexible, \$2,000 min. add'l	Flexible – 1 st yr only \$2K min. add'l	**Flexible \$2,000 min. 1 st year only	Single																																															
Free Annual Partial W/D	10% Immediately	10% Immediately	10% Immediately	15% Immediately	Interest Only																																															
Surrender Charges	*7/7/6/5/4/3/2 7 Year (+ or – MVA)	6/6/6/5/4/3/2 7 Years	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																																															
Minimum Rate Guarantee	2%	1%	1% (Indexed)	1%	1%																																															
Nursing Home Waiver	None	After yr 1 – 60 days of confinement	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																																															
Comments & Rates	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>Rates</u> <table border="1"> <thead> <tr> <th></th> <th><100k</th> <th>100k+</th> </tr> </thead> <tbody> <tr> <td>5yr -</td> <td>1.45%</td> <td>1.60%</td> </tr> <tr> <td>6yr -</td> <td>1.75%</td> <td>1.90%</td> </tr> <tr> <td>7yr -</td> <td>2.15%</td> <td>2.30%</td> </tr> <tr> <td>8yr -</td> <td>2.20%</td> <td>2.35%</td> </tr> <tr> <td>9yr -</td> <td>2.30%</td> <td>2.45%</td> </tr> <tr> <td>10yr</td> <td>2.30%</td> <td>2.45%</td> </tr> </tbody> </table>		<100k	100k+	5yr -	1.45%	1.60%	6yr -	1.75%	1.90%	7yr -	2.15%	2.30%	8yr -	2.20%	2.35%	9yr -	2.30%	2.45%	10yr	2.30%	2.45%	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 <u>Rates</u> <table border="1"> <thead> <tr> <th>1yr</th> </tr> </thead> <tbody> <tr> <td>1.50(1.00 base + 0.50% premium bonus)</td> </tr> <tr> <th>100k+</th> </tr> <tr> <td>2.51(1.00 base + 1.5% premium bonus)</td> </tr> <tr> <th>5 yr Guar</th> </tr> <tr> <td>1.30%</td> </tr> <tr> <th>7 yr Guar</th> </tr> <tr> <td>1.20%</td> </tr> </tbody> </table>	1yr	1.50(1.00 base + 0.50% premium bonus)	100k+	2.51(1.00 base + 1.5% premium bonus)	5 yr Guar	1.30%	7 yr Guar	1.20%	ONE, THREE or FIVE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges If add'l deposits are made w/in yr 1, renewal rate will be blended If no add'l deposits are made, rate will renew at yr1 rate or better *Issues only to age 85 in OK for Q and NQ funds <u>Rates:</u> <table border="1"> <thead> <tr> <th>1 yr</th> </tr> </thead> <tbody> <tr> <td>1.05</td> </tr> <tr> <th>100k+</th> </tr> <tr> <td>1.05</td> </tr> <tr> <th>3 yr Guar</th> </tr> <tr> <td>1.00%</td> </tr> <tr> <th>5 yr Guar</th> </tr> <tr> <td>1.00%</td> </tr> </tbody> </table>	1 yr	1.05	100k+	1.05	3 yr Guar	1.00%	5 yr Guar	1.00%	FOUR OR SIX YEAR RATE GUARANTEE Terminal illness and disability waiver available *Issues only to age 85 in OK for Q and NQ funds **Not available in all states ***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 <u>Rates</u> <table border="1"> <thead> <tr> <th>4 year</th> <th></th> </tr> </thead> <tbody> <tr> <td><50k</td> <td>1.12%</td> </tr> <tr> <td>50-99k</td> <td>1.22%</td> </tr> <tr> <td>100k+</td> <td>1.51%</td> </tr> <tr> <th>6 year</th> <td>1.35%</td> </tr> </tbody> </table>	4 year		<50k	1.12%	50-99k	1.22%	100k+	1.51%	6 year	1.35%	THREE YEAR RATE GUARANTEE Terminal illness and disability waiver available 30 day exit window at end of guar. period to leave contract Can annuitize after year 3 for a minimum of 5 years <u>Rates</u> < \$100K = 1.00% \$100K + = 1.15%
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As of 11/15/11

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Carrier	American General
Ratings	A.M. Best A S&P A+
Assets	38.6 Billion
Product Name	Global Index 8
Crediting Method	<p>4 Crediting Methods</p> <p>1) Fixed</p> <p>2) Annual Reset/Ratchet point to point Global Blended Index w/ Cap*</p> <p>3) Annual Reset/Ratchet Point to Point w/ PR</p> <p>4) Annual reset/Ratchet Monthly Point to Point</p> <p>*Blended Index</p>
Premium Listing	<p>Flexible</p> <p>\$2,000 min add'l (\$100/mo EFT)</p>
Crediting Rates	<p>1) 1.50%</p> <p>2) 3.00%</p> <p>3) 30.0%</p> <p>4) 1.00%</p> <p>Minimums</p> <p>1) 1.0%</p> <p>2) 2.0%</p> <p>3) 30%</p> <p>4) 1.0%</p>
Commission	<p>0-75 = 4.75%</p> <p>76-85 = 3.00%</p>
Issue Ages	0-85
Minimum Issue	\$2,000 Q and \$5,000 NQ
Maximum Issue	\$1,000,000
Free Annual Partial Withdrawal	10% Immediately
Surrender Charges	<p>8/7/6/5/4/3-6 yrs</p> <p>8/7/6/5/4/3/2/1-8 yrs</p> <p>(+/- MVA)</p>
Minimum Guarantee	90% of Premium at 1.5%
Comments	<p>Nursing Home Waiver 90 days After Year one - Full AV</p> <p>*Blended Index is weighted using 3 indices; DJ Eurostoxx 50, S&P 500 and Nikkei 225 w/ this calculation; 50% = highest return 30% = 2nd highest 20% = lowest return</p>
Product approved in these states	NY