

## NEW YORK RATES

### Multi-Year Guarantees



Guarantee Period	Carrier - Plan	Min Prem	Year 1	Balance of Term	Avg Yield	Max Age	Commission
5 Years	American General - Solutions MYG	\$100k	3.05%	3.05% years 2 - 5	<b>3.05%</b>	70/85	1.50% (0-75)
5 Years	First Symetra - Custom 5	\$100k	2.90%	2.90% years 2 - 5	<b>2.90%</b>	90	2.50% (0-75)
5 Years	American General - Solutions MYG	\$10k	2.75%	2.75% years 2 - 5	<b>2.75%</b>	70/85	1.50% (0-75)
5 Years	Am National - Palladium MYG	\$100k	3.50%	2.50% years 2 - 5	<b>2.70%</b>	85	2.50% (0-79)
5 Years	Am National - Palladium MYG	\$5k	3.40%	2.40% years 2 - 5	<b>2.60%</b>	85	2.50% (0-79)
5 Years	First Symetra - Custom 5	\$50k	2.55%	2.55% years 2 - 5	<b>2.55%</b>	90	2.50% (0-75)
5 Years	Lincoln Financial - MYGuarantee	\$100k	2.15%	2.15% years 2 - 5	<b>2.15%</b>	85	2.00% (0-75)
5 Years	Lincoln Financial - MYGuarantee	\$10k	2.00%	2.00% years 2 - 5	<b>2.00%</b>	85	2.00% (0-75)
6 Years	American General - Solutions MYG	\$100k	3.05%	3.05% years 2 - 6	<b>3.05%</b>	70/85	2.00% (0-75)
6 Years	Am National - Palladium MYG	\$100k	2.90%	2.90% years 2 - 6	<b>2.90%</b>	85	2.50% (0-79)
6 Years	Am National - Palladium MYG	\$5k	2.80%	2.80% years 2 - 6	<b>2.80%</b>	85	2.50% (0-79)
6 Years	American General - Solutions MYG	\$10k	2.75%	2.75% years 2 - 6	<b>2.75%</b>	70/85	2.00% (0-75)
6 Years	Lincoln Financial - MYGuarantee	\$100k	2.35%	2.35% years 2 - 6	<b>2.35%</b>	85	2.25% (0-75)
6 Years	Lincoln Financial - MYGuarantee	\$10k	2.25%	2.25% years 2 - 6	<b>2.25%</b>	85	2.25% (0-75)
7 Years	American General - Solutions MYG	\$100k	3.15%	3.15% years 2 - 7	<b>3.15%</b>	70/85	2.00% (0-79)
7 Years	First Symetra - Custom 7	\$100k	3.45%	2.95% years 2 - 7	<b>3.02%</b>	90	4.00% (0-75)
7 Years	Am National - Palladium MYG	\$100k	3.85%	2.85% years 2 - 7	<b>2.99%</b>	85	2.50% (0-79)
7 Years	Am National - Palladium MYG	\$5k	3.75%	2.75% years 2 - 7	<b>2.89%</b>	85	2.50% (0-79)
7 Years	American General - Solutions MYG	\$10k	2.85%	2.85% years 2 - 7	<b>2.85%</b>	70/85	2.00% (0-75)
7 Years	First Symetra - Custom 7	\$50k	3.10%	2.60% years 2 - 7	<b>2.67%</b>	90	4.00% (0-75)
7 Years	Lincoln Financial - MYGuarantee	\$100k	2.45%	2.45% years 2 - 7	<b>2.45%</b>	85	2.50% (0-75)
7 Years	Lincoln Financial - MYGuarantee	\$10k	2.30%	2.30% years 2 - 7	<b>2.30%</b>	85	2.50% (0-75)
10 Years	Am National - Palladium MYG	\$100k	4.05%	3.05% years 2 - 10	<b>3.15%</b>	85	2.50% (0-79)
10 Years	Am National - Palladium MYG	\$5k	3.95%	2.95% years 2 - 10	<b>3.05%</b>	85	2.50% (0-79)

\*No liquidity option. Free w/drawal option for lower rate

## Traditional Annuities

Company	Current Rate (1st year guarantee: float thereafter)	Surrender Period	Surrender Free Withdrawals	Minimum Guarantee & Additional Features	Commission
<b>American National (A)</b>	<b>Citadel Diamond 5 (single)</b> 3.50% for \$100k+ (3.40% under) 2.50% gteed yr 2 (2.40% < \$100k)	5 Years 7%,7,7,6,5,0 <b>No MVA</b>	10% of beginning year value starting 1st year	<b>1.00% min guarantee</b>  Return of Premium feature	3.00% 0-80 2.00% 81-85
	<b>Citadel Diamond 7 (flex)</b> 4.60% for \$100k+ (4.50% under) 2.60% gteed yr 2 (2.50% < \$100k) 1% bonus on 1st 3yrs of deposits	7 Years 7%,7,7,6,5,4,2,0 <b>No MVA</b>	10% of beginning year value starting 1st year	<b>1.00% min guarantee</b>  Return of Premium feature Non-Rolling Surrender Charge	3.50% 0-80 2.50% 81-85

## Fixed-Indexed Annuities

Company	Account Options		Surrender Period	Free W/Drawals	Waivers	Commission
<b>American National of NY (A)</b>	Product - ASIA Plus - New York	<b>7-Year</b>	<b>10-Yr</b>	7 Year 7%,6,5,4,3,2,1,0	10% available year one	Terminal illness, Disability, Confinement
	Fixed Account	<b>1.90%</b>	<b>1.95%</b>			
	Performance Trigger Rate	<b>2.70%</b>	<b>2.85%</b>			
	One Year Monthly Sum Method	<b>0.90%</b>	<b>0.95%</b>	10 Year 9,9,8,7,6,5,4,3,2,1,0		
	One year Point -to-Point Method	<b>4.10%</b>	<b>4.25%</b>			
100% Participation Cap	<b>Currently Unavailable</b>					
75% Participation Cap	<b>8.00%</b>	<b>8.45%</b>			7 Year 3.00% 0-75 2.00% 76-80	
50% Participaton Cap					10 Year 5.00% 0-75 3.50% 76-80	