

## NEW YORK RATES Multi-Year Guarantees



Guarantee Period	Carrier - Plan	Min Prem	Year 1	Balance of Term	Avg Yield	Max Age	Commission
5 Years	Am National - Palladium MYG	\$100k	3.15%	2.15% years 2 - 5	<b>2.35%</b>	85	2.50% (0-79)
5 Years	Am National - Palladium MYG	\$5k	3.05%	2.05% years 2 - 5	<b>2.25%</b>	85	2.50% (0-79)
5 Years	First Symetra - Custom 5	\$100k	2.20%	2.20% years 2 - 5	<b>2.20%</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)
5 Years	First Symetra - Custom 5	\$50k	1.90%	1.90% years 2 - 5	<b>1.90%</b>	90	2.50% (0-75)
6 Years	Am National - Palladium MYG	\$100k	2.70%	2.70% years 2 - 6	<b>2.70%</b>	85	2.50% (0-79)
6 Years	Am National - Palladium MYG	\$5k	2.60%	2.60% years 2 - 6	<b>2.60%</b>	85	2.50% (0-79)
6 Years	Lincoln Financial - MYGuarantee	\$100k	2.30%	2.30% years 2 - 6	<b>2.30%</b>	85	2.25% (0-75)
6 Years	Lincoln Financial - MYGuarantee	\$10k	2.10%	2.10% years 2 - 6	<b>2.10%</b>	85	2.25% (0-75)
7 Years	Am National - Palladium MYG	\$100k	3.65%	2.65% years 2 - 7	<b>2.79%</b>	85	2.50% (0-79)
7 Years	Am National - Palladium MYG	\$5k	3.55%	2.55% years 2 - 7	<b>2.69%</b>	85	2.50% (0-79)
7 Years	Lincoln Financial - MYGuarantee	\$100k	2.40%	2.40% years 2 - 7	<b>2.40%</b>	85	2.50% (0-75)
7 Years	First Symetra - Custom 7	\$100k	2.75%	2.25% years 2 - 7	<b>2.32%</b>	90	4.00% (0-75)
7 Years	Lincoln Financial - MYGuarantee	\$10k	2.20%	2.20% years 2 - 7	<b>2.20%</b>	85	2.50% (0-75)
7 Years	First Symetra - Custom 7	\$50k	2.40%	1.90% years 2 - 7	<b>1.97%</b>	90	4.00% (0-75)
10 Years	Am National - Palladium MYG	\$100k	3.60%	2.60% years 2 - 10	<b>2.70%</b>	85	4.00% (0-79)
10 Years	Am National - Palladium MYG	\$5k	3.50%	2.50% years 2 - 10	<b>2.60%</b>	85	4.00% (0-79)

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

## Traditional Annuities

Company A.M. Best	Current Rate (1st year guarantee: float thereafter)	Surrender Period	Surrender Free Withdrawals	Minimum Guarantee & Additional Features	Commission
<b>American National</b> (A)	<b>Citadel Diamond 5 (single)</b> 2.65% for \$100k+ (2.55% under) 1.65% gteed yr 2 (1.55% < \$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>  <b>Return of Premium feature</b>	3.00% 0-80 2.00% 81-85
	<b>Citadel Diamond 7 (flex)</b> 3.75% for \$100k+ (3.65% under) 1.75% gteed yr 2 (1.65% < \$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>  <b>Return of Premium feature</b> 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</b> (A)	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	1.80%	1.95%			
	Performance Trigger Rate	2.70%	2.95%			
	One Year Monthly Sum Method	1.00%	1.10%	10 Year 9,9,8,7,6,5,4,3,2,1,0	10 Year 5.00% 0-75 3.50% 76-80	
	One year Point -to-Point Method	<b>Currently Unavailable</b>				
	100% Participation Cap	4.15%	4.50%			
75% Participation Cap						
50% Participaton Cap	8.30%	9.30%				