

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	4.45%	3.45% years 2 - 5	3.65%	85	2.50% (0-79)
5 Years	Am National - Palladium MYG	\$5k	4.35%	3.35% years 2 - 5	3.55%	85	2.50% (0-79)
5 Years	American General - Solutions MYG	\$100k	3.40%	3.40% years 2 - 5	3.40%	70/85	1.50% (0-75)
5 Years	First Symetra - Custom 5	\$100k	3.15%	3.15% years 2 - 5	3.15%	90	2.50% (0-75)
5 Years	American General - Solutions MYG	\$10k	3.10%	3.10% years 2 - 5	3.10%	70/85	1.50% (0-75)
5 Years	First Symetra - Custom 5	\$50k	2.80%	2.80% years 2 - 5	2.80%	90	2.50% (0-75)
5 Years	Lincoln Financial - MYGuarantee	\$100k	2.15%	2.15% years 2 - 5	2.15%	85	2.00% (0-75)
5 Years	Lincoln Financial - MYGuarantee	\$10k	2.00%	2.00% years 2 - 5	2.00%	85	2.00% (0-75)
6 Years	American General - Solutions MYG	\$100k	3.40%	3.40% years 2 - 6	3.40%	70/85	2.00% (0-75)
6 Years	Am National - Palladium MYG	\$100k	3.35%	3.35% years 2 - 6	3.35%	85	2.50% (0-79)
6 Years	Am National - Palladium MYG	\$5k	3.25%	3.25% years 2 - 6	3.25%	85	2.50% (0-79)
6 Years	American General - Solutions MYG	\$10k	3.10%	3.10% years 2 - 6	3.10%	70/85	2.00% (0-75)
7 Years	Am National - Palladium MYG	\$100k	4.30%	3.30% years 2 - 7	3.44%	85	2.50% (0-79)
7 Years	American General - Solutions MYG	\$100k	3.40%	3.40% years 2 - 7	3.40%	70/85	2.00% (0-79)
7 Years	Am National - Palladium MYG	\$5k	4.20%	3.20% years 2 - 7	3.34%	85	2.50% (0-79)
7 Years	First Symetra - Custom 7	\$100k	3.60%	3.10% years 2 - 7	3.17%	90	4.00% (0-75)
7 Years	American General - Solutions MYG	\$10k	3.10%	3.10% years 2 - 7	3.10%	70/85	2.00% (0-75)
7 Years	First Symetra - Custom 7	\$50k	3.30%	2.80% years 2 - 7	2.87%	90	4.00% (0-75)
7 Years	Lincoln Financial - MYGuarantee	\$100k	2.45%	2.45% years 2 - 7	2.45%	85	2.50% (0-75)
7 Years	Lincoln Financial - MYGuarantee	\$10k	2.30%	2.30% years 2 - 7	2.30%	85	2.50% (0-75)
10 Years	Am National - Palladium MYG	\$100k	4.50%	3.50% years 2 - 10	3.60%	85	2.50% (0-79)
10 Years	Am National - Palladium MYG	\$5k	4.40%	3.40% years 2 - 10	3.50%	85	2.50% (0-79)
10 Years	Lincoln Financial - MYGuarantee	\$100k	2.80%	2.80% years 2 - 10	2.80%	85	2.50% (0-75)
10 Years	Lincoln Financial - MYGuarantee	\$10k	2.65%	2.65% years 2 - 10	2.65%	85	2.50% (0-75)

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

Traditional Annuities

Company	Current Rate	Surrender Period	Surrender Free Withdrawals	Minimum Guarantee & Additional Features	Commission
A.M. Best	(1st year guarantee; float thereafter)				
American National (A)	Citadel Diamond 5 (single) 3.80% for \$100k+ (3.70% under) 2.80% gteed yr 2 (2.70% < \$100k)	5 Years 7%,7,7,6,5,0 No MVA	10% of beginning year value starting 1st year	1.00% min guarantee Return of Premium feature	3.00% 0-80 2.00% 81-85
	Citadel Diamond 7 (flex) 4.90% for \$100k+ (4.80% under) 2.90% gteed yr 2 (2.80% < \$100k) 1% bonus on 1st 3yrs of deposits	7 Years 7%,7,7,6,5,4,2,0 No MVA	10% of beginning year value starting 1st year	1.00% min guarantee 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
American National of NY (A)	Product - ASIA Plus - New York	7-Year 10-Yr			
	Fixed Account	1.90% 1.95%	7 Year		7 Year
	Performance Trigger Rate	2.70% 2.85%	7%,6,5,4,3,2,1,0		3.00% 0-75
	One Year Monthly Sum Method	0.70% 0.75%		10% available year one	2.00% 76-80
	One year Point -to-Point Method		10 Year		10 Year
100% Participation Cap	4.75% 4.75%	9,9,8,7,6,5,4,3,2,1,0		Disability, Confinement	5.00% 0-75
75% Participation Cap	Currently Unavailable				3.50% 76-80
50% Participaton Cap	5.40% 5.60%				