

# NEW YORK

## 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	2.10%	2.10% years 2 - 5	2.10%	70/85	1.50% (0-75)
5 Years	First Symetra - Custom 5	\$100k	2.00%	2.00% years 2 - 5	2.00%	90*	2.50% (0-75)
5 Years	American General - Solutions MYG	\$10k	1.80%	1.80% years 2 - 5	1.80%	70/85	1.50% (0-75)
5 Years	First Symetra - Custom 5	\$50k	1.80%	1.80% years 2 - 5	1.80%	90*	2.50% (0-75)
5 Years	Am National - Palladium MYG	\$250k	1.25%	1.25% years 2 - 5	1.25%	90	2.50% (0-79)
5 Years	Am National - Palladium MYG	\$100k	1.10%	1.10% years 2 - 5	1.10%	90	2.50% (0-79)
5 Years	Am National - Palladium MYG	\$5k	1.00%	1.00% years 2 - 5	1.00%	90	2.50% (0-79)
5 Years	Lincoln Financial - MYGuarantee	\$100k	1.00%	1.00% years 2 - 5	1.00%	85	2.00% (0-75)
5 Years	Lincoln Financial - MYGuarantee	\$10k	1.00%	1.00% years 2 - 5	1.00%	85	2.00% (0-75)
6 Years	American General - Solutions MYG	\$100k	2.20%	2.20% years 2 - 6	2.20%	70/85	2.00% (0-75)
6 Years	American General - Solutions MYG	\$10k	1.90%	1.90% years 2 - 6	1.90%	70/85	2.00% (0-75)
6 Years	Am National - Palladium MYG	\$250k	1.40%	1.40% years 2 - 6	1.40%	90	2.50% (0-79)
6 Years	Am National - Palladium MYG	\$100k	1.25%	1.25% years 2 - 6	1.25%	90	2.50% (0-79)
6 Years	Am National - Palladium MYG	\$5k	1.15%	1.15% years 2 - 6	1.15%	90	2.50% (0-79)
7 Years	American General - Solutions MYG	\$100k	2.20%	2.20% years 2 - 7	2.20%	70/85	2.00% (0-79)
7 Years	First Symetra - Custom 7	\$100k	2.45%	1.95% years 2 - 7	2.02%	90*	4.00% (0-75)
7 Years	American General - Solutions MYG	\$10k	1.90%	1.90% years 2 - 7	1.90%	70/85	2.00% (0-75)
7 Years	First Symetra - Custom 7	\$50k	2.25%	1.75% years 2 - 7	1.82%	90*	4.00% (0-75)
7 Years	Am National - Palladium MYG	\$250k	1.40%	1.40% years 2 - 7	1.40%	90	2.50% (0-79)
7 Years	Am National - Palladium MYG	\$100k	1.25%	1.25% years 2 - 7	1.25%	90	2.50% (0-79)
7 Years	Am National - Palladium MYG	\$5k	1.15%	1.15% years 2 - 7	1.15%	90	2.50% (0-79)
7 Years	Lincoln Financial - MYGuarantee	\$100k	1.00%	1.00% years 2 - 7	1.00%	85	2.50% (0-75)
7 Years	Lincoln Financial - MYGuarantee	\$10k	1.00%	1.00% years 2 - 7	1.00%	85	2.50% (0-75)
10 Years	Am National - Palladium MYG	\$250k	1.55%	1.55% years 2 - 10	1.55%	90	2.50% (0-79)
10 Years	Am National - Palladium MYG	\$100k	1.40%	1.40% years 2 - 10	1.40%	90	2.50% (0-79)
10 Years	Am National - Palladium MYG	\$5k	1.30%	1.30% years 2 - 10	1.30%	90	2.50% (0-79)
10 Years	Lincoln Financial - MYGuarantee	\$100k	1.00%	1.00% years 2 - 10	1.00%	85	2.50% (0-75)
10 Years	Lincoln Financial - MYGuarantee	\$10k	1.00%	1.00% years 2 - 10	1.00%	85	2.50% (0-75)

\*For ages 86-90, must include ROP option for lower rate

## Fixed-Indexed Annuities

Company	Account Options	Surrender Period	Free Withdrawals	Additional Features	Commission
<b>AIG</b> <b>U.S. Life NY</b> (A)	<b>Power Index Premier NY</b> S&P Cap no rider : <b>3.25% (4.25% 100k)</b> S&P Cap <b>with</b> rider: <b>2.50% (3.25%)</b> Russell 2000 cap no rider: <b>3.00% (4.00%)</b> Russell 2000 <b>with</b> rider: <b>2.25% (3.00%)</b> MSCI EAFE cap no rider: <b>3.00% (4.00%)</b> MSCI EAFE cap <b>with</b> rider: <b>2.25% (3.00%)</b>	7 Years 9%,8,7,6,5,4,3,0	10% of after 1 year  1.00% min guarantee in separate account. Resets in 7yrs to higher of 2 values	<b>Income Rider Option</b> Income % grows by 0.15% annually. No fee for rider <b>Max Issue Age</b> Age 85 no rider Age 80 with rider	4.25% 18-80 1.00% 81-85*  *w/out rider
Company	Account Options	Surrender Period	Free W/Drawals	Waivers	Commission
<b>American National NY</b> (A)	<b>Product - ASIA Plus - New York</b> Fixed Account Performance Trigger Rate One Year Monthly Sum Method One year Point -to-Point Method 100% Participation Cap 75% Participation Cap 50% Participaton Cap	<b>7-Year</b> 1.00% <b>10-Yr</b> 1.10% 1.15% 1.25% 0.50% 0.60% 2.00% 2.25% <b>Currently Unavailable</b> 2.10% 2.35%	7 Year 7%,6,5,4,3,2,1,0  10 Year 9,9,8,7,6,5,4,3,2,1,0	10% available year one  Terminal illness, Disability, Confinement	7 Year 3.00% 0-75 2.00% 76-80  10 Year 5.00% 0-75 3.50% 76-80