

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 | 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 | \$100k | 1.80% | 1.80% years 2 - 5 | 1.80% | 90* | 2.50% (0-75) |
| 5 Years | First Symetra - Custom 5 | \$50k | 1.60% | 1.60% years 2 - 5 | 1.60% | 90* | 2.50% (0-75) |
| 5 Years | Am National - Palladium MYG | \$250k | 1.40% | 1.40% years 2 - 5 | 1.40% | 90 | 2.50% (0-79) |
| 5 Years | Am National - Palladium MYG | \$100k | 1.25% | 1.25% years 2 - 5 | 1.25% | 90 | 2.50% (0-79) |
| 5 Years | Am National - Palladium MYG | \$5k | 1.15% | 1.15% years 2 - 5 | 1.15% | 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 | 2.10% | 2.10% years 2 - 6 | 2.10% | 70/85 | 2.00% (0-75) |
| 6 Years | American General - Solutions MYG | \$10k | 1.80% | 1.80% years 2 - 6 | 1.80% | 70/85 | 2.00% (0-75) |
| 6 Years | Am National - Palladium MYG | \$250k | 1.60% | 1.60% years 2 - 6 | 1.60% | 90 | 2.50% (0-79) |
| 6 Years | Am National - Palladium MYG | \$100k | 1.45% | 1.45% years 2 - 6 | 1.45% | 90 | 2.50% (0-79) |
| 6 Years | Am National - Palladium MYG | \$5k | 1.35% | 1.35% years 2 - 6 | 1.35% | 90 | 2.50% (0-79) |
| 7 Years | American General - Solutions MYG | \$100k | 2.10% | 2.10% years 2 - 7 | 2.10% | 70/85 | 2.00% (0-79) |
| 7 Years | First Symetra - Custom 7 | \$100k | 2.30% | 1.80% years 2 - 7 | 1.87% | 90* | 4.00% (0-75) |
| 7 Years | American General - Solutions MYG | \$10k | 1.80% | 1.80% years 2 - 7 | 1.80% | 70/85 | 2.00% (0-75) |
| 7 Years | First Symetra - Custom 7 | \$50k | 2.10% | 1.60% years 2 - 7 | 1.67% | 90* | 4.00% (0-75) |
| 7 Years | Am National - Palladium MYG | \$250k | 1.60% | 1.60% years 2 - 7 | 1.60% | 90 | 2.50% (0-79) |
| 7 Years | Am National - Palladium MYG | \$100k | 1.45% | 1.45% years 2 - 7 | 1.45% | 90 | 2.50% (0-79) |
| 7 Years | Am National - Palladium MYG | \$5k | 1.35% | 1.35% years 2 - 7 | 1.35% | 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 | 1.75% | 1.75% years 2 - 10 | 1.75% | 90 | 2.50% (0-79) |
| 10 Years | Am National - Palladium MYG | \$100k | 1.60% | 1.60% years 2 - 10 | 1.60% | 90 | 2.50% (0-79) |
| 10 Years | Am National - Palladium MYG | \$5k | 1.50% | 1.50% years 2 - 10 | 1.50% | 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 | | | | | | | | | | | | | | | |
|--|--|--|---|--|---|-------|-------|-------|-------|-------|-------|-------|-----------------------|--|-------|-------|--|------------------------|---|---|
| AIG U.S. Life NY (A) | Power Index Premier NY S&P Cap no rider : 3.25% (4.25% 100k) S&P Cap with rider: 2.50% (3.25%) Russell 2000 cap no rider: 3.00% (4.00%) Russell 2000 with rider: 2.25% (3.00%) MSCI EAFE cap no rider: 3.00% (4.00%) MSCI EAFE cap with rider: 2.25% (3.00%) | 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 | Income Rider Option Income % grows by 0.15% annually. No fee for rider Max Issue Age 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 | | | | | | | | | | | | | | | |
| American National NY (A) | Product - ASIA Plus - New York 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 | <table border="1"> <tr> <th>7-Year</th> <th>10-Yr</th> </tr> <tr> <td>1.40%</td> <td>1.50%</td> </tr> <tr> <td>1.60%</td> <td>1.70%</td> </tr> <tr> <td>0.50%</td> <td>0.60%</td> </tr> <tr> <td>2.50%</td> <td>2.70%</td> </tr> <tr> <td colspan="2" style="text-align: center;">Currently Unavailable</td> </tr> <tr> <td>2.55%</td> <td>2.80%</td> </tr> </table> | 7-Year | 10-Yr | 1.40% | 1.50% | 1.60% | 1.70% | 0.50% | 0.60% | 2.50% | 2.70% | Currently Unavailable | | 2.55% | 2.80% | 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 |
| 7-Year | 10-Yr | | | | | | | | | | | | | | | | | | | |
| 1.40% | 1.50% | | | | | | | | | | | | | | | | | | | |
| 1.60% | 1.70% | | | | | | | | | | | | | | | | | | | |
| 0.50% | 0.60% | | | | | | | | | | | | | | | | | | | |
| 2.50% | 2.70% | | | | | | | | | | | | | | | | | | | |
| Currently Unavailable | | | | | | | | | | | | | | | | | | | | |
| 2.55% | 2.80% | | | | | | | | | | | | | | | | | | | |