

# New York Annuities

Last update June 12, 2017

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A FULL-SERVICE BROKERAGE FIRM

MULTI YEAR ANNUITY									
Company	American National of NY		Lincoln		National Integrity		Principal		
Product/Type	Palladium MYG SPDA		MYGuarantee Plus SPDA		MultiVantage SPDA		Preferred Series Annuity SPDA (FPDA in 1st year)		Select Series SPDA
Ratings	A Best A Standard & Poors 78 Comdex		A+ Best AA- Standard & Poors A1 Moody's 90 Comdex		A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex		A+ Best A+ Standard & Poors A1 Moody's 90 Comdex		A+ Best A+ Standard & Poors A1 Moody's 90 Comdex
Issue Ages	0-85 NQ & Q		0-85 NQ & Q		0-89 NQ & Q		0-90 NQ & Q		0-85 NQ & Q
Interest Rate	<u>1st year</u> 3 yr Suspended 4 yr Suspended 5 yr 3.15% / 2.15% (yrs 2-5) 6 yr 2.70% 7 yr 3.65% / 2.65% (yrs 2-7) 10 yr 3.60% / 2.60% (yrs 2-10) Additional 10 bps for premium of \$100K and up. 1.00% minimum guarantee		<u>&lt;\$100K</u> <u>\$100+</u> 3 year N/A   N/A 4 year N/A   N/A 5 year 1.75%   1.90% 6 year 2.00%   2.10% 7 year 2.05%   2.20% 8 year 2.15%   2.30% 9 year 2.25%   2.40% 10 year 2.40%   2.55% 1.00% minimum guarantee		<u>Year1</u> 4 year: 2.15% / 1.15% (yrs 2-4) 5 year: 2.50% / 1.50% (yrs 2-5) 7 year: 2.95% / 1.95% (yrs 2-7) 10 year: 3.30% / 2.30% (yrs 2-10) 1.00% minimum guarantee		<u>&lt;50K</u> <u>&lt;\$100K</u> <u>\$100+</u> 3 Yr Base* 1.40%   1.45%   1.45% 1st Yr Bon 0.00%   0.30%   0.90% 4 Yr Base 1.55%   1.60%   1.60% 1st Yr Bon 0.00%   0.40%   1.00% 5 Yr Base 1.75%   1.80%   1.80% 1st Yr Bon 0.00%   0.65%   0.90% 6 Yr Base 1.75%   1.85%   1.85% 1st Yr Bon 0.50%   1.00%   1.20% 7 Yr Base 2.00%   2.05%   2.05% 1st Yr Bon 0.00%   0.70%   1.05%		<u>&lt;\$100K</u> <u>&gt;\$100K</u> 3 Year: 1.45%   1.55% 4 Year: 1.65%   1.80% 6 Year: 1.95%   2.10%
Surrender Charges (%)	10 yrs: 8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0		7, 6, 5, 4, 3, 2, 1, 0 Surrender will match guaranteed period*		4yr: 8,8,7,7,0   5yr: 8,8,7,7,6,0 7yr: 8,8,7,7,6,5,4,0   10yr:8,8,7,7,6,5,4,3,2,1,0		8, 7, 6, 6, 5, 4, 3 Surrender will match guaranteed period*		3yr: 7, 6, 5   4yr: 7, 6, 5, 4 6yr: 7, 7, 7, 6, 5, 4
Minimum Premium	\$5,000 NQ & Q		\$10,000 NQ & Q		\$20,000 NQ & Q		\$5,000 NQ & Q, *\$50,000 for 3 yr Subsequent Premium (1st yr only): \$2,000		\$5,000 NQ & Q (3 Year: \$50,000)
States Approved	NY		NY		ME, NH, NY, VT		NY		NY
Free Withdrawals	Interest only after 30 days. 10% after the 1st year.		10% available immediately.		10% available immediately.		15% available immediately.		10% available immediately.
Remarks	Non-MVA product Disability and Confinement waivers. 30 day window at end of rate guarantee period.		MVA product *Surrender schedule does not renew at end of guaranteed period. 75 day rate lock on Reg 60		MVA Product. \$750,000 max. premium ages 76-89. Confinement waiver.		Non-MVA Product Terminal Illness, Disability, Confinement waiver Return of Premium available at lower rates. 1.00% minimum guarantee		MVA product. 1.00% minimum guarantee (3 Yr: 0.5%)

- Please check for variations in commission rates for older ages/higher premiums.
  - Features subject to current contract terms at time of sale.
  - Products and programs offered through GPAgency are not approved for use in all states.
  - For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public
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MULTI YEAR ANNUITY		
Company	Security Mutual	United States Life
Product/Type	SPDA 5&5 SPDA	Am. Pathway Solutions MYG SPDA
Ratings	A- Best	A Best A+ Standard & Poors A2 Moody's 81 Comdex
Issue Ages	0-84 NQ & Q	0-85 NQ & Q
Interest Rate	<p>&lt; \$25,000: 1.65%</p> <p>\$25,000 +: 1.90%</p> <p>1.00% minimum guarantee</p>	<p><u>&lt;\$100K</u>    <u>\$100+</u></p> <p>5 year 2.25% 2.45%</p> <p>6 year 2.25% 2.45%</p> <p>7 year 2.30% 2.50%</p> <p>1.00% minimum guarantee</p>
Surrender Charges (%)	5 yrs: 7, 7, 7, 6, 5	7 yrs: 7, 6, 5, 4, 3, 2, 1, 0
Minimum Premium	\$5,000 NQ & Q \$1,000,000 max w/out approval	\$10,000 NQ & Q
States Approved	NY	NY
Free Withdrawals	5% of initial deposit during year 1, 10% of accum value after year 1.	15% after 1st year.
Remarks	<p>60-day rate lock on Reg 60 30-day rate lock on Non-Reg 60 qualified transfers ONLY.</p> <p>NEW APPLICATION REQUIRED</p>	<p>MVA Product. ADL waiver.</p>

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TRADITIONAL ANNUITY										
Company	American National of NY	National Integrity		Security Mutual Life						
Product/Type	WealthQuest Citadel 7 yr - FPDA / 5 yr - SPDA*	New Momentum FPDA	SPDA Series II SPDA	SPDA SPDA						
Ratings	A+ Best A Standard & Poors  78 Comdex	A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex	A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex	A- Best						
Issue Ages	0-85 NQ & Q	0-85 NQ & Q	0-85 NQ & Q	0-84 NQ & Q						
Interest Rate	<table><tr><td></td><td>1st year</td><td>2nd year</td></tr><tr><td>5 yr</td><td>2.55%</td><td>1.55%</td></tr><tr><td>7 yr</td><td>3.65%</td><td>1.65%</td></tr></table> 10 bps enhancement for premium \$100K+   		1st year	2nd year	5 yr	2.55%	1.55%	7 yr	3.65%	1.65%
	1st year	2nd year								
5 yr	2.55%	1.55%								
7 yr	3.65%	1.65%								

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INDEXED ANNUITY					
Company	Lincoln Financial Group			Protective Life	
Product/Type	OptiChoice NY 5 FPDA	OptiChoice NY 7 FPDA	OptiChoice NY 9 FPDA	Indexed Annuity NY 5 FPDA(1st year only)	Indexed Annuity NY 7 FPDA(1st year only)
Ratings	A+ Best AA- Standard & Poors A1 Moody's 90 Comdex	A+ Best AA- Standard & Poors A1 Moody's 90 Comdex	A+ Best AA- Standard & Poors A1 Moody's 90 Comdex	A+ Best AA- Standard & Poors A2 Moody's 87 Comdex	A+ Best AA- Standard & Poors A2 Moody's 87 Comdex
Issue Ages	0-85 NQ & Q	0-85 NQ & Q	0-80 NQ & Q	0-85 NQ & Q	0-85 NQ & Q
Interest Rate	Under \$100K	Under \$100K	Under \$100K	Under \$100K	Under \$100K
	1.80% Performance Triggered 1.50% Fixed Account	2.00% Performance Triggered 1.60% Fixed Account	1.70% Performance Triggered 2.15% Fixed Account	3.20% Annual Pt to Pt Cap 2.70% Performance Triggered 1.95% Fixed Account	3.45% Annual Pt to Pt Cap 2.95% Performance Triggered 2.05% Fixed Account
	\$100K and over	\$100K and over	\$100K and over	\$100K and over	\$100K and over
	2.00% Performance Triggered 1.60% Fixed Account  Base indexed interest rate 1.00%	2.15% Performance Triggered 1.70% Fixed Account  Base indexed interest rate 1.00%	2.30% Performance Triggered 1.80% Fixed Account  Base indexed interest rate 1.00%	3.50% Annual Pt to Pt Cap 3.00% Performance Triggered 2.10% Fixed Account  ROP available at lower rates Base indexed interest rate 1.00%	3.75% Annual Pt to Pt Cap 3.25% Performance Triggered 2.20% Fixed Account  ROP available at lower rates Base indexed interest rate 1.00%
Surrender Charges (%)	5-Yrs: 9, 8, 7, 6, 5, 0	7-Yrs: 9, 8, 7, 6, 5, 4, 3, 0	9-Yrs: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	5-Yrs: 9, 9, 8, 7, 6, 0	7-Yrs: 9, 9, 8, 7, 6, 5, 4, 0
Minimum Purchase	\$5,000 NQ \$2,000 Q / \$50 add'l deposit*	\$5,000 NQ \$2,000 Q / \$50 add'l deposit	\$5,000 NQ \$2,000 Q / \$50 add'l deposit	\$10,000 NQ & Q \$1,000 add'l deposit	\$10,000 NQ & Q \$1,000 add'l deposit
States Approved	NY	NY	NY	NY	NY
Free Withdrawals	10% available immediately.	10% available immediately.	10% available immediately.	10% available immediately.	10% available immediately.
Remarks	Non MVA product Nursing Home & Terminal Illness *\$25K as the max annual add'l deposit	Non MVA product Nursing Home & Terminal Illness *\$25K as the max annual add'l deposit	Non MVA product Nursing Home & Terminal Illness *\$25K as the max annual add'l deposit	Non MVA product Nursing Home, Terminal Illness, Unemployment Waivers Return of Premium Available	Non MVA product Nursing Home, Terminal Illness, Unemployment Waivers Return of Premium Available

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INDEXED ANNUITY		
Company	Protective Life	United States Life
Product/Type	Indexed Annuity NY 10 FPDA(1st year only)	Power Index 7 SPDA
Ratings	A+ Best AA- Standard & Poors A2 Moody's 87 Comdex	A Best A+ Standard & Poors A2 Moody's 81 Comdex
Issue Ages	0-85 NQ & Q	0-75 NQ & Q
Interest Rate	<u>Under \$100K</u> 3.70% Annual Pt to Pt Cap 3.20% Performance Triggered 2.20% Fixed Account <u>\$100K and over</u> 4.00% Annual Pt to Pt Cap 3.50% Performance Triggered 2.35% Fixed Account  ROP available at lower rates Base indexed interest rate 1.00%	<u>&lt;\$100K &gt;\$100K</u> 3.50% 4.75% Annual Pt to Pt Cap  <u>&lt;\$100K &gt;\$100K With ROP</u> 3.00% 3.75% Annual Pt to Pt Cap  Guaranteed Minimum Account rate 1.00%
Surrender Charges (%)	10-Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0
Minimum Purchase	\$10,000 NQ & Q \$1,000 add'l deposit	\$10,000 NQ & Q
States Approved	NY	NY
Free Withdrawals	10% available immediately.	10% after 1st year.
Remarks	Non MVA product Nursing Home, Terminal Illness, Unemployment Waivers Return of Premium Available	Non MVA product Extended Care, Terminal illness, and ADL waivers.

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