

New York Annuities

Last update June 12, 2017



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Please verify rate before submitting application.

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 & Pools 78 Comdex	A+ Best AA- Standard & Pools A1 Moody's 90 Comdex	A+ Best AA- Standard & Pools Aa3 Moody's 96 Comdex	A+ Best AA Standard & Pools Aa3 Moody's 96 Comdex	A+ Best AA Standard & Pools A1 Moody's 90 Comdex	A+ Best AA Standard & Pools A1 Moody's 90 Comdex	A+ Best AA Standard & Pools A1 Moody's 90 Comdex	A+ Best AA Standard & Pools A1 Moody's 90 Comdex	A+ Best AA Standard & Pools A1 Moody's 90 Comdex	A+ Best AA Standard & Pools A1 Moody's 90 Comdex	A+ Best AA Standard & Pools A1 Moody's 90 Comdex	A+ Best AA Standard & Pools A1 Moody's 90 Comdex	A+ Best AA Standard & Pools 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><\$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><50K</u> <u><\$100K</u> <u>\$100+</u> 3 Yr Base 1.40% 1.45% 1.45% 1st Yr Boi 0.00% 0.30% 0.90% 4 Yr Base 1.55% 1.60% 1.60% 1st Yr Boi 0.00% 0.40% 1.00% 5 Yr Base 1.75% 1.80% 1.80% 1st Yr Boi 0.00% 0.65% 0.90% 6 Yr Base 1.75% 1.85% 1.85% 1st Yr Boi 0.50% 1.00% 1.20% 7 Yr Base 2.00% 2.05% 2.05% 1st Yr Boi 0.00% 0.70% 1.05%			<u><\$100K</u> <u>>\$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.
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Access to products and carriers available through Tellus.

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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>< \$25,000: 1.65%</p> <p>\$25,000 +: 1.90%</p> <p>1.00% minimum guarantee</p>	<table border="1"> <thead> <tr> <th></th> <th><\$100K</th> <th>\$100+</th> </tr> </thead> <tbody> <tr> <td>5 year</td> <td>2.25%</td> <td>2.45%</td> </tr> <tr> <td>6 year</td> <td>2.25%</td> <td>2.45%</td> </tr> <tr> <td>7 year</td> <td>2.30%</td> <td>2.50%</td> </tr> </tbody> </table> <p>1.00% minimum guarantee</p>		<\$100K	\$100+	5 year	2.25%	2.45%	6 year	2.25%	2.45%	7 year	2.30%	2.50%
	<\$100K	\$100+												
5 year	2.25%	2.45%												
6 year	2.25%	2.45%												
7 year	2.30%	2.50%												
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	60-day rate lock on Reg 60 30-day rate lock on Non-Reg 60 qualified transfers ONLY. NEW APPLICATION REQUIRED	MVA Product. ADL waiver.												

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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																																																																																																				
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																																																																																																				
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Interest Rate	<table border="0"> <tr> <td></td> <td style="text-align: center;">1st year</td> <td style="text-align: center;">2nd year</td> <td></td> <td></td> </tr> <tr> <td>5 yr</td> <td style="text-align: center;">2.55%</td> <td style="text-align: center;">1.55%</td> <td></td> <td></td> </tr> <tr> <td>7 yr</td> <td style="text-align: center;">3.65%</td> <td style="text-align: center;">1.65%</td> <td></td> <td></td> </tr> </table> 10 bps enhancement for premium \$100K+ 1.00% minimum guarantee		1st year	2nd year			5 yr	2.55%	1.55%			7 yr	3.65%	1.65%			<table border="0"> <tr> <td></td> <td style="text-align: center;">QIO</td> <td style="text-align: center;">3.00%</td> <td></td> <td></td> </tr> <tr> <td>2 yr</td> <td style="text-align: center;">n/a</td> <td style="text-align: center;">/</td> <td style="text-align: center;">n/a</td> <td style="text-align: center;">yr 2</td> </tr> <tr> <td>3 yr</td> <td style="text-align: center;">n/a</td> <td style="text-align: center;">/</td> <td style="text-align: center;">n/a</td> <td style="text-align: center;">yrs 2-3</td> </tr> <tr> <td>5 yr</td> <td style="text-align: center;">2.10%</td> <td style="text-align: center;">/</td> <td style="text-align: center;">1.35%</td> <td style="text-align: center;">yrs 2-5</td> </tr> <tr> <td>6 yr</td> <td style="text-align: center;">2.20%</td> <td style="text-align: center;">/</td> <td style="text-align: center;">1.45%</td> <td style="text-align: center;">yrs 2-6</td> </tr> <tr> <td>7 yr</td> <td style="text-align: center;">2.45%</td> <td style="text-align: center;">/</td> <td style="text-align: center;">1.70%</td> <td style="text-align: center;">yrs 2-7</td> </tr> <tr> <td>10 yr</td> <td style="text-align: center;">2.80%</td> <td style="text-align: center;">/</td> <td style="text-align: center;">2.05%</td> <td style="text-align: center;">yrs 2-10</td> </tr> </table> 1.00% minimum guarantee		QIO	3.00%			2 yr	n/a	/	n/a	yr 2	3 yr	n/a	/	n/a	yrs 2-3	5 yr	2.10%	/	1.35%	yrs 2-5	6 yr	2.20%	/	1.45%	yrs 2-6	7 yr	2.45%	/	1.70%	yrs 2-7	10 yr	2.80%	/	2.05%	yrs 2-10	<table border="0"> <tr> <td>1 Year GRO</td> <td style="text-align: center;">2.80%</td> <td style="text-align: center;">Yr 1</td> <td></td> <td></td> </tr> <tr> <td>3 Year GRO</td> <td style="text-align: center;">2.70%</td> <td style="text-align: center;">Yr 1</td> <td></td> <td></td> </tr> <tr> <td></td> <td style="text-align: center;">1.70%</td> <td style="text-align: center;">Yrs 2-3</td> <td></td> <td></td> </tr> <tr> <td>5 Year GRO</td> <td style="text-align: center;">2.55%</td> <td style="text-align: center;">Yr 1</td> <td></td> <td></td> </tr> </table> 1.00% minimum guarantee	1 Year GRO	2.80%	Yr 1			3 Year GRO	2.70%	Yr 1				1.70%	Yrs 2-3			5 Year GRO	2.55%	Yr 1			<table border="0"> <tr> <td>1 yr:</td> <td style="text-align: center;"><u>No Bailout</u></td> <td style="text-align: center;"><u>With Bailout</u></td> <td></td> <td></td> </tr> <tr> <td><\$25k</td> <td style="text-align: center;"><u>1.45%</u></td> <td style="text-align: center;"><u>1.20%</u></td> <td></td> <td></td> </tr> <tr> <td>\$25k+</td> <td style="text-align: center;"><u>1.70%</u></td> <td style="text-align: center;"><u>1.45%</u></td> <td></td> <td></td> </tr> <tr> <td>3 yr:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><\$25k</td> <td style="text-align: center;"><u>1.75%</u></td> <td style="text-align: center;"><u>1.50%</u></td> <td></td> <td></td> </tr> <tr> <td>\$25k+</td> <td style="text-align: center;"><u>2.00%</u></td> <td style="text-align: center;"><u>1.75%</u></td> <td></td> <td></td> </tr> </table> 1.00% minimum guarantee	1 yr:	<u>No Bailout</u>	<u>With Bailout</u>			<\$25k	<u>1.45%</u>	<u>1.20%</u>			\$25k+	<u>1.70%</u>	<u>1.45%</u>			3 yr:					<\$25k	<u>1.75%</u>	<u>1.50%</u>			\$25k+	<u>2.00%</u>	<u>1.75%</u>		
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Minimum Purchase	\$5,000 NQ & Q Subsequent: \$1,000 random / \$100 EFT	\$5,000 NQ \$2,000 Q	\$3,000 NQ & Q	\$5,000 NQ & Q																																																																																																				
States Approved	NY	NY	NY	NY																																																																																																				
Free Withdrawals	10% available immediately	10% available immediately.	10% available immediately.	5% during 1st contract year, 10% after 1st contract year																																																																																																				
Remarks	Non-MVA product. Return of Premium Guarantee Disability and Confinement waivers. No rolling surrender. *5 yr is FPDA in 1st year	MVA. 60 day rate lock on Reg 60s. Rolling surrender charges. QIO = Quarterly Interest Option.	Unemployment, Terminal Illness Waiver Available Guaranteed Return of Premium Accumulated Value at Death Non-MVA product. 60-day rate lock on Reg 60.	Annuitant driven contract 60-day rate lock Bailout provision upon 1% annual rate drop. NEW APPLICATION REQUIRED																																																																																																				

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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	<u>Under \$100K</u>	<u>Under \$100K</u>	<u>Under \$100K</u>	<u>Under \$100K</u>	<u>Under \$100K</u>	
	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	
	<u>\$100K and over</u>	<u>\$100K and over</u>	<u>\$100K and over</u>	<u>\$100K and over</u>	<u>\$100K and over</u>	
	2.00% Performance Triggered 1.60% Fixed Account	2.15% Performance Triggered 1.70% Fixed Account	2.30% Performance Triggered 1.80% Fixed Account	3.50% Annual Pt to Pt Cap 3.00% Performance Triggered 2.10% Fixed Account ROP available at lower rates	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%	Base indexed interest rate 1.00%	Base indexed interest rate 1.00%	Base indexed interest rate 1.00%	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	\$5,000 NQ	\$5,000 NQ	\$10,000 NQ & Q	\$10,000 NQ & Q	
	\$2,000 Q / \$50 add'l deposit*	\$2,000 Q / \$50 add'l deposit	\$2,000 Q / \$50 add'l deposit	\$1,000 add'l deposit	\$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	Under \$100K	<table border="0"> <tr> <td><\$100K</td> <td>>\$100K</td> <td></td> </tr> <tr> <td>3.70%</td> <td>3.50%</td> <td>4.75% Annual Pt to Pt Cap</td> </tr> <tr> <td>3.20%</td> <td></td> <td>Performance Triggered</td> </tr> <tr> <td>2.20%</td> <td></td> <td>Fixed Account</td> </tr> </table>	<\$100K	>\$100K		3.70%	3.50%	4.75% Annual Pt to Pt Cap	3.20%		Performance Triggered	2.20%		Fixed Account
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	\$100K and over	<table border="0"> <tr> <td><\$100K</td> <td>>\$100K</td> <td><u>With ROP</u></td> </tr> <tr> <td>4.00%</td> <td>3.00%</td> <td>3.75% Annual Pt to Pt Cap</td> </tr> <tr> <td>3.50%</td> <td></td> <td>Performance Triggered</td> </tr> <tr> <td>2.35%</td> <td></td> <td>Fixed Account</td> </tr> </table>	<\$100K	>\$100K	<u>With ROP</u>	4.00%	3.00%	3.75% Annual Pt to Pt Cap	3.50%		Performance Triggered	2.35%		Fixed Account
<\$100K	>\$100K	<u>With ROP</u>												
4.00%	3.00%	3.75% Annual Pt to Pt Cap												
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2.35%		Fixed Account												
	ROP available at lower rates Base indexed interest rate 1.00%	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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