

New York Annuities

Last update September 29, 2014



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MULTI YEAR ANNUITY																																															
Company	Principal	Security Mutual Life	United States Life																																												
Product/Type	Preferred Series Annuity SPDA (FPDA in 1st year)	SPDA 5&5 SPDA	American Pathway Empire 7 SPDA																																												
Ratings	A+ Best A+ Standard & Poors A1 Moody's 91 Comdex	A- Best	A Best A+ Standard & Poors A2 Moody's 82 Comdex																																												
Interest Rate	<table border="1"> <thead> <tr> <th></th> <th><50K</th> <th><\$100K</th> <th>\$100+</th> </tr> </thead> <tbody> <tr> <td>3 Yr Base</td> <td>1.05%</td> <td>1.05%</td> <td>1.05%</td> </tr> <tr> <td>1st Yr Bonus</td> <td>0.00%</td> <td>0.25%</td> <td>0.75%</td> </tr> <tr> <td>4 Yr Base</td> <td>1.30%</td> <td>1.30%</td> <td>1.30%</td> </tr> <tr> <td>1st Yr Bonus</td> <td>0.00%</td> <td>0.50%</td> <td>0.90%</td> </tr> <tr> <td>5 Yr Base</td> <td>1.45%</td> <td>1.55%</td> <td>1.60%</td> </tr> <tr> <td>1st Yr Bonus</td> <td>0.00%</td> <td>0.75%</td> <td>1.00%</td> </tr> <tr> <td>6 Yr Base</td> <td>1.55%</td> <td>1.55%</td> <td>1.55%</td> </tr> <tr> <td>1st Yr Bonus</td> <td>0.50%</td> <td>1.00%</td> <td>2.00%</td> </tr> <tr> <td>7 Yr Base</td> <td>1.85%</td> <td>1.85%</td> <td>1.85%</td> </tr> <tr> <td>1st Yr Bonus</td> <td>0.00%</td> <td>0.85%</td> <td>1.20%</td> </tr> </tbody> </table>		<50K	<\$100K	\$100+	3 Yr Base	1.05%	1.05%	1.05%	1st Yr Bonus	0.00%	0.25%	0.75%	4 Yr Base	1.30%	1.30%	1.30%	1st Yr Bonus	0.00%	0.50%	0.90%	5 Yr Base	1.45%	1.55%	1.60%	1st Yr Bonus	0.00%	0.75%	1.00%	6 Yr Base	1.55%	1.55%	1.55%	1st Yr Bonus	0.50%	1.00%	2.00%	7 Yr Base	1.85%	1.85%	1.85%	1st Yr Bonus	0.00%	0.85%	1.20%	< \$25,000: 1.45% \$25,000 +: 1.70% 1.00% minimum guarantee	7-year 1.80% 1.00% minimum guarantee
	<50K	<\$100K	\$100+																																												
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Surrender Charges (%)	8, 7, 6, 6, 5, 4, 3 Surrender will match guaranteed period*	5 yrs: 7, 7, 7, 6, 5	10 yrs: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0																																												
Minimum Premium	\$5,000 NQ & Q Subsequent Premium (1st yr only): \$2,000	\$5,000 NQ & Q \$1,000,000 max w/out approval	\$5,000 NQ & Q																																												
Issue Ages	0-90 NQ & Q	0-84 NQ & Q	0-85 NQ & Q																																												
States Approved	NY	NY	NY																																												
Free Withdrawals	15% available immediately.	5% of initial deposit during year 1, 10% of accum value after year 1.	10% available immediately.																																												
Commissions	<table border="1"> <thead> <tr> <th></th> <th>0-80</th> <th>81-85</th> <th>86-90</th> </tr> </thead> <tbody> <tr> <td>3 yr</td> <td>1.00%</td> <td>0.70%</td> <td>0.50%</td> </tr> <tr> <td>4 yr</td> <td>1.90%</td> <td>1.25%</td> <td>0.60%</td> </tr> <tr> <td>5 yr</td> <td>2.25%</td> <td>1.50%</td> <td>0.75%</td> </tr> <tr> <td>6 yr</td> <td>2.50%</td> <td>1.75%</td> <td>1.00%</td> </tr> <tr> <td>7 yr</td> <td>3.00%</td> <td>2.00%</td> <td>1.05%</td> </tr> </tbody> </table> Trail options available.		0-80	81-85	86-90	3 yr	1.00%	0.70%	0.50%	4 yr	1.90%	1.25%	0.60%	5 yr	2.25%	1.50%	0.75%	6 yr	2.50%	1.75%	1.00%	7 yr	3.00%	2.00%	1.05%	*Commissions paid are based upon nearest age at time of policy issue* Ages 0-75: 3.00% Ages 76-84: 2.00%	Ages 0-85 1.00%																				
	0-80	81-85	86-90																																												
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Remarks	Non-MVA Product Terminal Illness, Disability, Confinement waiver Return of Premium available at lower rates. 1.0% minimum guarantee	60-day rate lock on Reg 60 30-day rate lock on Non-Reg 60 qualified transfers ONLY. NEW APPLICATION REQUIRED	Non-MVA Return of Premium Guaranteed																																												

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		TRADITIONAL ANNUITY									
Company	American National of NY		Genworth Life of NY				National Integrity				
Product/Type	WealthQuest Citadel 7 yr - FPDA / 5 yr - SPDA*		SecureLiving Liberty SPDA		SecureLiving Independence SPDA		SecureLiving SmartRate SPDA		New Momentum FPDA		
Ratings	A Best A Standard & Poors 80 Comdex		A Best A Standard & Poors A3 Moody's 76 Comdex		A Best A Standard & Poors A3 Moody's 76 Comdex		A Best A Standard & Poors A3 Moody's 76 Comdex		A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex		
Interest Rate	1st year 2nd year 5 yr 2.30% 1.30% 7 yr 3.30% 1.30% 10 bps enhancement for premium \$100K+		1 Year < \$99,999: 1.85% \$100,000 - \$249,999: 2.85% \$250,000 +: 3.60% 3 Year < \$99,999: 1.75% \$100,000 - \$249,999: 2.35% \$250,000 +: 2.55% 5 Year < \$99,999: 1.70% \$100,000 - \$249,999: 2.10% \$250,000 +: 2.25%		\$100,000+ Year 1 4.10% Year 2 2.10% \$99,999-\$50,000: Year 1 3.60% Year 2 2.10% Less than \$50K: Year 1 3.10% Year 2 2.10%		Without ROP <50k <100k <250k 250k+ 1 year: 3.00% 4.25% 4.75% 5.00% 3 year: 2.15% 2.90% 3.15% 3.35% 5 year: 1.75% 2.25% 2.45% 2.55% With ROP 1 year: 2.00% 3.25% 3.75% 4.00% 3 year: 1.55% 2.30% 2.55% 2.75% 5 year: 1.35% 1.85% 2.05% 2.15% Min. Guar.: 1.00% yrs 1-7 / 1.00% yrs 8-13		QIO 2.50% 2yr n/a / n/a yr 2 3 yr n/a / n/a yrs 2-3 5 yr 1.90% / 1.15% yrs 2-5 6 yr 2.10% / 1.35% yrs 2-6 7 yr 2.40% / 1.65% yrs 2-7 10 yr 2.65% / 1.90% yrs 2-10		
Surrender Charges (%)	7 years: 7, 7, 7, 6, 5, 4, 2, 0 5 years: 7, 7, 7, 6, 5, 0		6 yrs: 9, 9, 8, 7, 6, 5		6 yrs: 9, 9, 8, 7, 6, 5		7 yrs: 8, 8, 8, 7, 6, 5, 4		7 yrs: 7, 6, 5, 4, 3, 2, 1		
Minimum Purchase	\$5,000 NQ & Q Subsequent: \$1,000 random / \$100 EFT		\$15,000 NQ & Q		\$15,000 NQ & Q		\$15,000 NQ & Q		\$5,000 NQ \$2,000 Q		
Issue Ages	0-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q		
States Approved	NY		NY		NY		NY		NY		
Free Withdrawals	10% available immediately		10% available immediately.		10% available immediately.		10% available immediately.		10% available immediately.		
Commissions	Ages 0-80 Ages 81-85 5 yr 3.00% 2.00% 7 yr 3.50% 2.50%		Ages 0-75: 3.00% Ages 76-80: 1.95% Ages 81-85: 1.05%		Ages 0-75: 2.25% Ages 76-80: 1.31% Ages 81-85: 0.94%		Ages 0-75: 3.00% Ages 76-80: 1.95% Ages 81-85: 1.05%		2 & 3 Yr - Ages 0-79 3.25% 2 & 3 Yr - Ages 80-85 1.25% 5, 6, 7, 10 Yr - Ages 0-79 5.00% 5, 6, 7, 10 Yr - Ages 80-85 3.00% QIO - Ages 0-79 2.00% QIO - Ages 80-85 0.00%		
Remarks	Non-MVA product. Return of Premium Guarantee Disability and Confinement waivers. No rolling surrender. *5 yr is FPDA in 1st year		Bailout Rate: 1 yr 1.20%, 3 yr 1.20% 5 yr 1.20% Confinement Waiver available. 90 day rate lock on Reg 60.		Nursing Home waiver available. 90 day rate lock on Reg 60.		Nursing Home waiver available. 90 day rate lock on Reg 60.		MVA. 60 day rate lock on Reg 60s. Rolling surrender charges. QIO = Quarterly Interest Option.		

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TRADITIONAL ANNUITY							
Company	National Integrity		Penn Mutual		Principal	Security Mutual Life	United States Life
Product/Type	SPDA Series II SPDA		FPDA FPDA		FPDA Plus FPDA*	SPDA SPDA	HorizonFlex FPDA
Ratings	A+ Best AA Standard & Poors Aa3 Moody's 96 Comdex	A+ Best AA- Standard & Poors Aa3 Moody's 96 Comdex	A+ Best AA- Standard & Poors Aa3 Moody's 96 Comdex	A+ Best AA- Standard & Poors A1 Moody's 91 Comdex	A- Best	A Best A+ Standard & Poors A2 Moody's 82 Comdex	
Interest Rate	1 Year GRO 2.55% Yr 1 3 Year GRO 2.45% Yr 1 1.45% Yrs 2-3 5 Year GRO 2.30% Yr 1 1.00% minimum guarantee	1st year: 1.50% Base: 1.00% 1.00% minimum guarantee	Year 1 <\$100K: First Yr. Annual Yield 2.56% (1.05% base + 1.50% premium credit) >\$100K: First Yr. Annual Yield 3.57% (1.05% base + 2.50% premium credit) 1.00% minimum guarantee	1 yr: <u>No Bailout</u> <u>With Bailout</u> <\$25k 1.60% 1.35% \$25k+ 1.85% 1.60% 3 yr: <\$25k 1.60% 1.35% \$25k+ 1.85% 1.60% 1.00% minimum guarantee	1st year: 3.40% Base: 1.40% 1.00% minimum guarantee		
Surrender Charges (%)	7 yrs: 7, 7, 7, 6, 5, 4, 3	7 yrs: 9, 8, 7, 6, 5, 4, 3	7 yrs: 6, 6, 6, 5, 4, 3, 2, 0	1 yr: 7, 7, 7, 6, 5, 4, 3 3 yr: 9, 9, 9, 8, 7, 6, 5	8 yrs: 8, 7, 7, 6, 5, 4, 3, 1		
Minimum Purchase	\$3,000 NQ & Q	\$5,000 NQ & Q	\$5,000 NQ & Q	\$5,000 NQ & Q	\$5,000 NQ & Q. If less than \$5k, an EFT of at least \$300 / month must be set up.		
Issue Ages	0-85 NQ & Q	0-85 NQ & Q	0-90 NQ & Q	0-84 NQ & Q	0-85 NQ & Q		
States Approved	NY	Approved in all States	NY	NY	NY		
Free Withdrawals	10% available immediately.	10% after first year.	10% available immediately.	5% during 1st contract year, 10% after 1st contract year	10% available immediately.		
Commissions	Ages 0-79: 4.00% Ages 80-85: 2.25%	Ages 0-80 4.50% Ages 81-85 1.75%	Ages 0-80: 3.50% Ages 81-85: 2.25% Ages 86-90: 1.40% Trail Commissions Available. Call For Details.	*Commissions paid are based upon nearest age at time of policy issue* Ages 0-85: 3.00% Ages 76-84: 2.00%	Ages 0-75: 4.00% Ages 76-80: 3.00% Ages 81-85: 2.00%		
Remarks	Unemployment, Terminal Illness Waiver Available Guaranteed Return of Premium Accumulated Value at Death Non-MVA product. 60-day rate lock on Reg 60.	No Roth IRSs Renewal rates participate in new money rates. No Rolloing Surrender	Guaranteed return of principal Surrender charges waived for terminal illness, total disability, or nursing home confinement. 90 day rate lock on Reg 60. *Restriction on add' deposits. Call for info.	Annuitant driven contract 60-day rate lock Bailout provision upon 1% annual rate drop. NEW APPLICATION REQUIRED	Non-MVA product No rolling surrender. Extended Care Rider Available. NEW APPLICATION REQUIRED		

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INDEXED ANNUITY					
Company	AIG Annuities		Lincoln Financial Group		
Product/Type	Power Index 7 SPDA		OptiChoice NY 5 FPDA	OptiChoice NY 7 FPDA	OptiChoice NY 9 FPDA
Ratings	A Best A+ Standard & Poors A2 Moody's 82 Comdex		A+ Best AA- Standard & Poors A2 Moody's 89 Comdex	A+ Best AA- Standard & Poors A2 Moody's 89 Comdex	A+ Best AA- Standard & Poors A2 Moody's 89 Comdex
Interest Rate	<\$100K >\$100K 3.60% 5.00% Annual Pt to Pt Cap		Under \$100K 1.10% Performance Triggered 1.00% Fixed Account	Under \$100K 1.20% Performance Triggered 1.10% Fixed Account	Under \$100K 1.80% Performance Triggered 1.50% Fixed Account
	<\$100K >\$100K <u>With ROP</u> 2.60% 4.20% Annual Pt to Pt Cap		\$100K and over 1.15% Performance Triggered 1.15% Fixed Account	\$100K and over 1.40% Performance Triggered 1.25% Fixed Account	\$100K and over 2.10% Performance Triggered 1.65% Fixed Account
			Base indexed interest rate 1.00%	Base indexed interest rate 1.00%	Base indexed interest rate 1.00%
Surrender Charges (%)	7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0		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
Minimum Purchase	\$10,000 NQ & Q		\$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
Issue Ages	0-75 NQ & Q		0-85 NQ & Q	0-85 NQ & Q	0-80 NQ & Q
States Approved	NY		NY	NY	NY
Free Withdrawals	10% after 1st year.		10% available immediately.	10% available immediately.	10% available immediately.
Commissions	Ages 0-75: 2.50% Less than \$100K 1.50% \$100 and up		Ages 0-75: 3.50% Ages 76-80: 2.60% Ages 81-85: 1.75%	Ages 0-75: 4.00% Ages 76-80: 3.00% Ages 81-85: 2.00%	Ages 0-75: 5.00% Ages 76-80: 3.75%
Remarks	Non MVA product Extended Care, Terminal illness, and ADL waivers.		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

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