

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	1.85%	1.85% years 2 - 5	1.85%	70/85	1.50% (0-75)
5 Years	First Symetra - Custom 5	\$100k	1.60%	1.60% years 2 - 5	1.60%	90*	2.50% (0-75)
5 Years	American General - Solutions MYG	\$10k	1.55%	1.55% years 2 - 5	1.55%	70/85	1.50% (0-75)
5 Years	First Symetra - Custom 5	\$50k	1.30%	1.30% years 2 - 5	1.30%	90*	2.50% (0-75)
5 Years	Am National - Palladium MYG	\$100k	2.10%	1.10% years 2 - 5	1.30%	85	2.50% (0-79)
5 Years	Am National - Palladium MYG	\$5k	2.00%	1.00% years 2 - 5	1.20%	85	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	1.85%	1.85% years 2 - 6	1.85%	70/85	2.00% (0-75)
6 Years	American General - Solutions MYG	\$10k	1.55%	1.55% years 2 - 6	1.55%	70/85	2.00% (0-75)
6 Years	Am National - Palladium MYG	\$100k	1.30%	1.30% years 2 - 6	1.30%	85	2.50% (0-79)
6 Years	Am National - Palladium MYG	\$5k	1.20%	1.20% years 2 - 6	1.20%	85	2.50% (0-79)
7 Years	American General - Solutions MYG	\$100k	1.85%	1.85% years 2 - 7	1.85%	70/85	2.00% (0-79)
7 Years	First Symetra - Custom 7	\$100k	2.15%	1.65% years 2 - 7	1.72%	90*	4.00% (0-75)
7 Years	American General - Solutions MYG	\$10k	1.55%	1.55% years 2 - 7	1.55%	70/85	2.00% (0-75)
7 Years	Am National - Palladium MYG	\$100k	2.30%	1.30% years 2 - 7	1.44%	85	2.50% (0-79)
7 Years	First Symetra - Custom 7	\$50k	1.85%	1.35% years 2 - 7	1.42%	90*	4.00% (0-75)
7 Years	Am National - Palladium MYG	\$5k	2.20%	1.20% years 2 - 7	1.34%	85	2.50% (0-79)
7 Years	Lincoln Financial - MYGuarantee	\$100k	1.05%	1.05% years 2 - 7	1.05%	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	\$100k	2.45%	1.45% years 2 - 10	1.55%	85	2.50% (0-79)
10 Years	Am National - Palladium MYG	\$5k	2.35%	1.35% years 2 - 10	1.45%	85	2.50% (0-79)
10 Years	Lincoln Financial - MYGuarantee	\$100k	1.15%	1.15% years 2 - 10	1.15%	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)	Product - Power Index 7 Fixed Account: 1.00% S&P Cap with ROP: 2.20% S&P Cap with ROP \$100k+: 3.25% S&P Cap without ROP: 3.20% S&P Cap without ROP \$100k: 4.00%	7 Years 9%,8,7,6,5,4,3,0	10% of after 1 year	Return of Premium rider option Extended Care, Terminal illness and ADL Waivers	4.00% 0-75 Max issue age for IRA 70														
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>2.20%</td><td>2.45%</td></tr> <tr><td colspan="2">Currently Unavailable</td></tr> <tr><td>2.25%</td><td>2.50%</td></tr> </table>	7-Year	10-Yr	1.40%	1.50%	1.60%	1.70%	0.50%	0.60%	2.20%	2.45%	Currently Unavailable		2.25%	2.50%	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%																		
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SPIA Quote Comparisons Available