

Company	American National of New York							
Rating	AM Best = A							
	S&P = A							
	Comdex = 78							
Plan Name	Palladium MYG				Asia Plus 7		Asia Plus 10	
Minimum Premium	\$5,000 Qualified & NQ SPDA				\$10,000 NQ SPDA		\$10,000 NQ SPDA	
					\$5,000 Qual SPDA		\$5,000 Qual SPDA	
Rate Guarantee Period	5 Years	6 Years	7 Years	10 Years	Fixed = 1.90% Performance Spec Rate = 2.70% Monthly Sum = 0.70% Annual pt-pt 100% Par = 4.10% Annual pt-pt 75% Par = N/A Annual pt-pt 50% Par = 4.90%		Fixed = 1.95% Performance Spec Rate = 2.85% Monthly Sum = 0.75% Annual pt-pt 100% Par = 4.25% Annual pt-pt 75% Par = N/A Annual pt-pt 50% Par = 5.10%	
Current Interest Rate	3.40%	2.80%	3.75%	3.95%				
	2.40%	2.80%	2.75%	Years 2-10 2.95%				
Min. Interest Rate	1.00%							
Features	Additional 10bps for \$100,000 over life contract				10% free W/D beg year 1		10% free W/D beg year 1	
	Waiver of S/C for confinement & disability				Issue dates are the 1st, 8th, 16th & 24th		Issue dates are the 1st, 8th, 16th & 24th	
	10% of value avail without charge begin year 2				S&P 500		S&P 500	
	Systematic interest year 1				No surrender charges upon death		No surrender charges upon death	
	SEP, ROTH, 403 (B) 30-day window without S/C at end of gaurantee period				Confinement, disability & terminal illness riders		Confinement, disability & terminal illness riders	
Surrender Charges	10 Years				7 Years		10 Years	
	8-8-8-7-6-5-4-3-2-1				7-6-5-4-3-2-1		9-9-8-7-6-5-4-3-2-1	
Max. Age Issued	85				80 Last Birthday		80 Last Birthday	
Product Code	2%: 0-79	2%: 0-79	2%: 0-79	2%: 0-79	3.5%: 0-75		2.5%: 76-80	
	.5%: 80-85	.5%: 80-85	.5%: 80-85	.5%: 80-85				

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Company	Athene Annuity & Life Assurance Company of NY									
Rating	AM Best = A-									
	S&P = A-									
	Comdex = 61									
Plan Name	Athene MaxRate MYGA 3, 5 & 7									
Minimum Premium	\$5,000 minimum at issue			Flex	\$1,000/payment		\$10,000/ contract year			
Rate Guarantee Period	Multi-Year Fixed Strategy									
		3 Years			5 Years			7 Years		
Current InterestRate	Under \$100K	2.15%			2.95%			3.05%		
	\$100K +	2.30%			3.10%			3.20%		
Min. Interest Rate	1.00%									
Features	1 Year Fixed Strategy - Initial Rate set at issue, guaranteed for 1 yr. Renewal Rate declared on each anniversary.									
	Free W/D: Equal to Multi-Yr Fixed Strategy Rate multiplied by the Acc Value as of the most recent Anniv beginning in Year 1									
	Multi-Year Strategy: End of Term Period, funds transferred to the 1 year Fixed Strategy									
	Confinement & Terminal Illness Waiver of Surrender Charges - No Surrender Charges at Death									
Surrender Charges	3 Years			5 Years			7 Years			
	10-10--10			10-10-10-10-10			10-10-10-10-10-10--10			
Max. Age Issued	85			83			83			
Product Code	3 Years			5 Years			7 Years			
	1.30%	0.90%	0.40%	2.00%	1.80%	1.10%	2.50%	2.25%	1.30%	
	0-75	76-80	81+	0-75	76-80	81+	0-75	76-80	81+	

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Company	Fidelity & Guarantee
Rating	AM Best = B++ Comdex = 49
	FGNYIndex Choice 10
Minimum Premium	\$10,000 Qual & NQ Minimum \$2,000 per Option
Rate Guarantee Period	Monthly Point to Point Cap = 1.75%
	Monthly Average Annual Cap = 5.00%
	Annual Point to Point Cap = 4.50%
	Fixed interest Rate = 1.00%
Min. Interest Rate	1% Current Minimum Index Guaranteed interest rate
Features	2% Premium Bonus on initial deposit
	Flex Premium
	Terminal Illness & Nursing Home Rider included
	Free W/D: Each contract year after the first year, up to 10% of the premium as of the prior anniversary
	No Surrender Charges Upon Death
Surrender Charges	10-10-10-10-10-10-8-6-4-2
Max. Age Issued	85
Product Code	4% Ages 0-75
	2.00% Ages 76-85

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Company	First Symetra								
Rating	AM Best = A								
	S&P = A								
	Comdex = 77								
Plan Name	Custom 5		Custom 7						
Minimum Premium	\$25,000 SPDA Qual & NQ Adds of \$1,000 or more available Year 1		\$10,000 SPDA Qual & NQ Adds of \$1,000 or more available Year 1						
Rate Guarantee Period		Base Rate		1st Year	Base Rate				
Current Interest Rate	3 Years	\$25,000-\$49,999	2.30%	3 Years	\$10,000-\$49,000	2.90%	2.40%		
		\$50,000-\$99,999	2.90%		\$50,000-\$99,999	4.15%	3.65%		
		\$100,000-\$249,999	3.40%		\$100,000-\$249,999	4.90%	4.40%		
		\$250,000 +	3.40%		\$250,000 +	4.90%	4.40%		
		5 Years	\$25,000-\$49,999		2.00%	5 Years	\$10,000-\$49,000	2.65%	2.15%
			\$50,000-\$99,999		2.65%		\$50,000-\$99,999	3.50%	3.00%
	\$100,000-\$249,999		3.00%	\$100,000-\$249,999	3.90%		3.40%		
	\$250,000 +		3.00%	\$250,000 +	3.90%		3.40%		
	7 Years		\$25,000-\$49,999	2.00%	7 Years		\$10,000-\$49,000	2.55%	2.05%
			\$50,000-\$99,999	2.65%			\$50,000-\$99,999	3.20%	2.70%
		\$100,000-\$249,999	3.00%	\$100,000-\$249,999		3.55%	3.05%		
		\$250,000 +	3.00%	\$250,000 +		3.55%	3.05%		
Min. Interest Rate		1.00%							
Features		Interest is base rate for guarantee period		Interest is 1st year rate then base rate for the remainder of guarantee period					
	10% free withdrawals available Year 1		10% free withdrawals available Year 1						
	Surr charges waived after 30 days of confine in a nursing home or hospital, and up to 60 days after release. If confined on contract date, not eligible for waiver until after 1st contract year.		Surr charges waived after 30 days of confine in a nursing home or hospital, and up to 60 days after release. If confined on contract date, not eligible for waiver until after 1st contract year.						
Surrender Charges	5 Years		7 Years						
	7-7-7-6-5		8-8-7-7-6-5-4						
Max. Age Issued	85		85						
Product Code	2.00%: 0-75	1.00%: 76-85	3.50%: 0-75	1.25%: 76-85					

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Company	National Integrity											
Rating	AM Best = A+											
	S&P = AA											
	Comdex = 96											
Plan Name	MultiVantage MVA				New Momentum MVA						SPDA II	
Minimum Premium	Single Premium – \$20,000				Flex Premium – \$2,000 Qualify & \$5,000 NQ						Single Premium – \$3,000 Qualify & \$3,000 NQ	
Rate Guarantee Period	4 Years	5 Years	7 Years	10 Years	QIO 1 Year	2 Years	5 Years	6 Years	7 Years	10 Years	3 Years	5 Years
Current Interest Rate	3.20%	3.35%	3.65%	3.75%	4.50%	N/A	2.85%	2.95%	3.10%	3.30%	3.45%	3.40%
	Years 2-4	Years 2-5	Years 2-7	Years 2-10			Years 2-5	Years 2-5	Years 2-7	Years 2-10	Years 2-3	Years 2-5
	2.20%	2.35%	2.65%	2.75%			2.10%	2.20%	2.35%	2.55%	Rate Lock 60 Days DOR & AUTH All Products	
Min. Interest Rate	1.00%											
Features	10% free withdrawals begin year 1				QIO ONLY: 1 year rate							
	Waiver of SC's for limited life expectancy, confinement to nursing home, hospital licensed facility				Transfer to other rate options within 1 year and receive same base rates as new money.							
	End of GRO, can go to 1 year bucket without SC's or MVA				Roth IRA available							
					"Ladder" new mom interst rates dividing money between interest rate guarantees in the same contract							
Surrender Charges	4 Years	5 Years	7 Years	10 Years	7 Years						7 Years	
	7-6-5-4	7-6-5-4-3	7-6-5-4-3-2-1		7-6-5-4-3-2-1-0						7-7-7-6-5-4-3-0	
					MVA						No MVA – ROP Guarantee	
Max. Age Issued	89				85						85	
Product Code	1.25%	1.75%	2.25%	2.75%	0-79			0-79	80-85		0-79	1% reduction compensation for 5 year option
	76-85	76-85	76-85	76-85							3.50%	
	1.00%	1.25%	1.45%	1.95%	1.25%			4.50%	2.50%	80-85		
	0.50%	1%	1.05%	1.25%				1.75%				

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Company	Principal					
Rating	AM Best = A+					
	S&P = A+					
	Comdex = 90					
Plan Name	Preferred Series Annuity					
Minimum Premium	Flex Year 1 Only – \$10,000					
Rate Guarantee Period			1st Year	Base Rate	Avg Annual Yield	
Current Interest Rate	3 Years	\$5,000-\$49,999	2.30%	2.30%	2.30%	
		\$50,000-\$99,999	2.45%	2.45%	2.45%	
		\$100,000 +	2.55%	2.65%	2.65%	
	4 Years	\$5,000-\$49,999	2.60%	2.60%	2.60%	
		\$50,000-\$99,999	2.75%	2.75%	2.75%	
		\$100,000 +	2.90%	2.90%	2.90%	
	5 Years	\$5,000-\$49,999	2.85%	2.85%	2.85%	
		\$50,000-\$99,999	3.05%	3.05%	3.05%	
		\$100,000 +	3.10%	3.10%	3.10%	
	6 Years	\$5,000-\$49,999	2.85%	2.85%	2.85%	
		\$50,000-\$99,999	3.05%	3.05%	3.05%	
		\$100,000 +	3.10%	3.10%	3.10%	
	7 Years	\$5,000-\$49,999	2.90%	2.90%	2.90%	
		\$50,000-\$99,999	3.10%	3.10%	3.10%	
\$100,000 +		3.15%	3.15%	3.15%		
Features	Waiver of surr charges after 1 year if terminally ill, total & permanent disability or 60 confinement to medical facility					
	Auto renews into same guarantee period if no action with restarting surr charges					
	15% free annual free or RMD – whichever is higher					
	30 day renewal window at the end of each term with no surrender charge					
	No compensation payable \$2 million +					
Surrender Charges	3 Years	4 Years	5 Years	6 Years	7 Years	
	8-7-6	8-7-6-6	8-7-6-6-5	8-7-6-6-5-4	8-7-6-6-5-4-3	
Max. Age Issued	90					
Product Code	0-80	0-80	0-80	0-80	0-80	
	0.50%	1.00%	1.10%	1.50%	2.00%	
	81-85	81-85	81-85	81-85	81-85	
	0.40%	0.63%	0.75%	1.00%	1.00%	
	86-90	86-90	86-90	86-90	86-90	
	0.25%	0.50%	0.63%	0.75%	0.80%	

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Company	SBLI							
Rating	AM Best = A-							
Plan Name	Select Choice 1,2,3,4							
Minimum Premium	\$5,000 minimum at issue				\$1,000,000 Max			
Rate Guarantee Period	Product	Description	5 Year Guarantee			7 Year Guarantee		
			< \$50,000	\$50 - \$99,999	\$100K +	< \$50,000	\$50 - \$99,999	\$100K +
Current InterestRate	Select Choice 1	Base Policy	2.85%	3.05%	3.25%	3.10%	3.25%	3.50%
	Select Choice 2	Base Policy and Return of Premium	2.70%	2.90%	3.10%	2.90%	3.05%	3.30%
	Select Choice 3	Base Policy and Liquidity Rider	2.75%	2.95%	3.15%	2.95%	3.10%	3.35%
	Select Choice 4	Base Policy, ROP, and Liquidity Rider	2.65%	2.85%	3.05%	2.85%	3.00%	3.25%
Min. Interest Rate	1.00%							
Features	BASE POLICY - NO LIQUIDITY, NO ROP.....ALL DISTRIBUTIONS SUBJECT TO SURRENDER CHARGES & MVA							
	Full or Partial withdrawal allowed during the last 30 days of a guarantee period without any charges							
	End of term - no action taken - renews for another 5 year surrender charge period 5-4-3-2-1							
	Liquidity Rider: one withdrawal per year up to 10% of the accumulation value beg yr 2, series of SEPP payments, after the first year confinement to ltc facility, nursing facility, or hospital or if have a terminal illness - Monthly N/A							
Surrender Charges	7 Year Surrender Charge							
	7% - 6% - 5% - 4% - 3% - 2% - 1%							
Max. Age Issued	85							
Product Code	0 -80 2%			0-80 2.50%				
	81-85 1%			81-85 1%				

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Advisors Insurance Brokers

NY Fixed & Fixed Indexed Annuity Brokerage Bulletin

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Company	Security Mutual Life Insurance Co. of NY						
Rating	AM Best = A-						
	*E & O Required						
	Available in CT, FL, PA & NJ						
Plan Name	SPDA				SPDA 5 & 5		
Minimum Premium	Single Premium		No Bailout	With Bailout	5 Years	\$5,000 - < \$25,000 \$25,000 +	2.55% 2.80%
Rate Guarantee Period	1 Year	\$5,000 + \$25,000	1.85% 2.10%	1.60% 1.85%			
Current Interest Rate	3 Years	\$5,000 + \$25,000	2.15% 2.40%	1.90% 2.15%			
Min. Interest Rate	1.00%						
Features	Begin Year 2: Withdraw up to 10% surr charge free systematic withdrawals mo/qtrly/sa/ann. Max 10% ann.				5% free withdrawal year 1, then 10% of prior year value year 2+		
	"Bail out" if renewal interest rate drops 1% or more below rate credited during prior 12 mos.				60 day rate lock from app received date		
	Rate lock upon receipt of application at Co.						
Surrender Charges	1 Year		3 Years		5 Years		
	7 Years 7-7-7-6-5-4-3-0		7 Years 9-9-9-8-7-6-5-0		7-7-7-6-5		
Max. Age Issued	84						
Product Code	0-75	76-85	0-75	76-85	0-75		76-85
	3.00%	2.00%	3.00%	2.00%	1.00%		0.50%

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Company	US Life of New York								
Rating	AM Best = A								
	S&P = A+								
	Comdex = 82								
Plan Name	Solutions MYG – SPDA With MVA			American Pathway – Fixed 5 SPDA			American Pathway – Fixed 7 SPDA		
Minimum Premium	\$10,000 Qualify & NQ			\$2,000 Qualify & \$5,000 NQ			\$2,000 Qualify & \$5,000 NQ		
				0.15% Additional Interest Rate Year 1 on Qualified Contracts			0.15% Additional Interest Rate Year 1 on Qualified Contracts		
Rate Guarantee Period	5 Years	< \$100,000 \$100,000 +	2.85% 3.15%	1 Year	Base Rate < \$100,000 \$100,000 +	2.30% 2.30% 3.30%	1 Year	Base Rate < \$100,000 \$100,000 +	2.20% 2.20% 3.20%
Current Interest Rate	7 Years	< \$100,000 \$100,000 +	2.95% 3.25%	3 Years	Base Rate < \$100,000 \$100,000 +	2.30% 2.30% 2.50%	3 Years	Base Rate < \$100,000 \$100,000 +	2.15% 2.75% 3.05%
				5 Years	Base Rate < \$100,000 \$100,000 +	Current Rate 2.30% 2.50%	5 Years	Base Rate < \$100,000 \$100,000 +	Current Rate 2.30% 2.50%
				7 Years	Base Rate < \$100,000 \$100,000 +	Current Rate 2.30% 2.50%	7 Years	Base Rate < \$100,000 \$100,000 +	Current Rate 2.30% 2.50%
Min. Interest Rate	1.55%								
Features	Rate based on signed date then 7 business days submit			Return of premium guarantee is greater of premiums paid (minus withdrawals) or surr value					
	90 day rate lock on transfers/ regularly 60			After 30 days, withdrawals of interest only: Systematic \$50 minimum monthly, quarterly, semi-annually, annually OR random withdrawal \$250 minimum. Minimum account value maintained \$2,000. 15% surrender charge free withdrawal after 30 days. 20% cumulative beginning year 2.					
	15% free start year 2			Roth IRA available					
	After year 1, 2 of 6 ADL waiver of S/C			Rate is annually renewable period expires Terminal illness rider, extended care rider & activities of daily living rider					
Surrender Charges	7 Years			5 Years			7 Years		
	7-6-5-4-3-2-1			9-8-7-6-5-0			9-8-7-6-5-4-2-0		
Max. Age Issued	85			85 NQ & Qualified Rollovers – 70 Qualify Contribution					
Product Code	5 YR 0-75	1.50%	76-85 0.75%	0-85			0-85		
	7 YR 0-75	2.00%	76-85 0.75%	2.00%			2.50%		

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Company	William Penn Association	
Rating	AM Best = B++	
Plan Name	High Five	Preferred
Minimum Premium	Flex – \$20	Flex – \$20
Rate Guarantee Period	6 Months	
Current Interest Rate	3.00%	3.50%
Min. Interest Rate	1.00%	
Features	**Rates have never been lowered post issue historically**	
	10% free beginning year 1, but any principal withdrawals in first 13 months compensation chargeback	
	NQ /IRA/ROTH Available	If no premiums paid for 3 years, becomes SPDA
Surrender Charges	5-4-3-2-1	9-8-7-6-5-4-3-2-1
Max. Age Issued	90	80
Product Code	1.50%	2%

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