

NY Multi-Year Guarantees

Guarantee Period	Carrier - Plan	A.M. Best	Liquidity Yr 1/Yr 2+	Avg Yield \$100k+	Avg Yield <\$100k	Max Age	Comm
3 Years	PRCUA Life	NR	10%/10%	5.00%	5.00%	90	1.50% (0-80)
	Athene (NY)	A	Int/Int	4.25%	4.00%	85	1.30% (0-75)
	Manhattan Life - Pref Choice	B+	Int/Int	4.00%	4.00%	99	1.20% (0-90)
	Am National - Palladium MYG	A	10%/10%	3.30%^	3.05%	90	1.50% (0-79)
4 Years	Nat'l Integrity - MultiVantage	A+	10%/10%	4.05%	4.05%	89	2.00% (0-75)
5 Years	Nassau Life (NY)	B++	0%/0%	5.10%	5.10%	85	2.10% (0-75)
	Nassau Life (NY)	B++	10%/10%	4.90%	4.90%	85	2.10% (0-75)
	Manhattan Life - Pref Choice	B+	Int/Int	4.75%	4.75%	84	2.00% (0-84)
	U.S. Life - Solutions MYG	A	0%/15%	4.60%	3.00%	70/85	1.50% (0-75)
	Athene (NY)	A	Int/Int	4.45%	4.25%	85	2.00% (0-75)
	Nat'l Integrity - MultiVantage	A+	10%/10%	3.95%	3.95%	89	2.50% (0-75)
6 Years	Am National - Palladium MYG	A	10%/10%	3.50%	3.25%	90	2.50% (0-79)
	U.S. Life - Solutions MYG	A	0%/15%	4.60%	3.00%	70/85	2.00% (0-75)
	Am National - Palladium MYG	A	10%/10%	3.90%^	3.65%	90	2.50% (0-79)
7 Years	Manhattan Life - Preferred	B+	Int/Int	3.50%	3.50%	84	2.00% (0-84)
	U.S. Life - Solutions MYG	A	0%/15%	4.60%	3.00%	70/85	2.00% (0-79)
	Athene (NY)	A	Int/Int	4.45%	4.25%	85	2.50% (0-75)
	Am National - Palladium MYG	A	10%/10%	4.20%	3.95%	90	2.50% (0-79)
10 Years	Nat'l Integrity - MultiVantage	A+	10%/10%	3.29%	3.29%	89	3.00% (0-75)
	Am National - Palladium MYG	A	10%/10%	4.30%	4.05%	90	2.50% (0-79)

^ \$250k+

Fixed-Indexed Annuities

Company	Account Options	Surrender Period	Free Withdrawals	Additional Features	Commission	
AIG U.S. Life NY (A)	Power Index Premier NY S&P Cap no rider : 8.50% (9.50% 100k) S&P Cap with rider: 6.50% (7.50%) Russell 2000 cap no rider: 8.50% (9.50%) Russell 2000 with rider: 6.50% (7.50%) MSCI EAFE cap no rider: 8.50% (9.50%) MSCI EAFE cap with rider: 6.50% (7.50%)	7 Years 9%,8,7,6,5,4,3,0	10% of after 1 year 1.00% min guarantee in separate account. Resets in 7yrs to higher of 2 values	Income Rider Option Income % grows by 0.15% annually. No fee for rider Max Issue Age Age 85 no rider Age 80 with rider	4.25% 18-80 1.00% 81-85* *w/out rider	
Company	Account Options	Surrender Period	Free W/Drawals	Waivers	Commission	
American National NY (A)	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	7-Year 3.00% 3.25% 1.40% 4.80% Currently Unavailable 5.10%	10-Yr 3.10% 3.75% 1.95% 6.25% 7.00%	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 Confine	7 Year 3.00% 0-75 2.00% 76-80 10 Year 5.00% 0-75 3.50% 76-80

SPIA Quote Comparisons Available