

GUARANTEED RATE ANNUITIES								
Guarantee Period	Carrier – Product	Min Prem.	Year 1	Balance Of Term	Yield	Max Age	Commission	
3 Years	NY Life – Secure Term MVA	\$50K	4.95%	4.95%	4.95%	85	1.00%, 0-80	
3 Years	NY Life – Secure Term MVA	\$100K	5.20%	5.20%	5.20%	85	1.00%, 0-80	
3 Years	Athene – Max Rate	<\$100K	5.20%	5.20%	5.20%	83	1.40%, 0-70	
3 Years	Athene – Max Rate	>\$100K	5.50%	5.50%	5.50%	83	1.40%, 0-70	
4 Years	NY Life – Secure Term MVA	\$50K	4.75%	4.75%	4.75%	85	1.50%, 0-80	
4 Years	NY Life – Secure Term MVA	\$100K	5.00%	5.00%	5.00%	85	1.50%, 0-80	
5 Years 5 Years	Athene – Max Rate Athene – Max Rate	<\$100K >\$100K	5.25% 5.15%	5.25% 5.55%	5.25% 5.55%	83 83	2.00%, 0-70 2.00%, 0-70	
7 Years 7 Years	Athene – Max Rate Athene – Max Rate	<\$100K >\$100K	5,25% 5.55%	5.25% 5.55%	5.25% 5.55%	83 83	2.50%, 0-70 2.50%, 0-70	

			TRADITION	AL FIXED ANNUITIES		
Company		Rates		Surrender Period	Withdrawal Provisions & Waivers	Commission
Citadel 7 American Nat'l Of NY	l — ' · · ·	Base First \(\) Rate Bon \(\) 3.10\(\) 3.20\(\) 2.00 8	us Yield % 5.10%	7 Years 7,7,7,6,5,4,2% Return Of Premium	10% Of Account Value Year 1 Confinement Waiver Disability Waiver	3.50% 0-80 2.50% 81-85
SPDA II Nat'I Integrity	Guarantee 1 Year 3 Year 5 Year 7 Year Min. Guarantee	First Year 5.65% 5.60% 5.50% 5.40%	Thereafter Declared 4.60% 4.50% 4.40% 1.00%	7 Years 7,7,7,6,5,4,3% SPDA II Contains Return Of Premium	10% Of Account Value Year 1 Confinement Waiver Disability Waiver Terminal Illness Waiver Unemployment Waiver	4.00% 0-79 2.25% 80-85
Citadel 5 American Nat'l Of NY	l — ' · · ·	Base First \(\) Rate Bon \(\) 3.00\(\) 3.10\(\) 8	us Yield 1% 4.00%	5 Years 7,7,7,6,5%	10% Of Account Value Year 1 Confinement Waiver Disability Waiver	2.50% 0-80

		FIXED	INDEXED ANNUITIE	S		
Company	Strategies	Caps	Surrender Period	Withdrawal Provisions	Waivers	Commission
Index Choice 10	Fixed Account Monthly Cap 1-Year Point-to-Point	3.00% 2.25% 7.00%	10-Year 10,10,10,9,8,7,6,5,4,2%	10% Of Account Value Year 1	Confinement Terminal Illness	10-Year 4.00%, 0-75 2.00%, 76-85
F&G Of NY	1-Year Monthly Average	7.25%			Disability	
Remarks	Includes a 2% Premium Bonus		1			
Power Index Premier US Life	>\$100k	9.00% 9.00% 9.00% 10.00% 10.00%	7-Year 9,8,7,6,5,4,3%	10% Of Account Value After Year 1	Confinement Terminal Illness Disability	7-Year 4.25% 18-80
Remarks	Available with Optional Lifetime	Income Rider	. Cap Rates are lower whe	n rider is added.		