

Company	Rates				Surrender Period	Withdrawal Provisions & Waivers	Commission
Citadel 7	Deposit	Base Rate	First Year Bonus	First Year Yield	7 Years 7,7,7,6,5,4,2% Return Of Premium	10% Of Account Value Year 1	3.50% 0-80
American Nat'l Of NY	<\$100K	3.10%	2.00%	5.10%		Confinement Waiver Disability Waiver	2.50% 81-85
	>\$100K	3.20%	2.00%	5.20%			
	Min. Guarantee 2.70%						
SPDA II					7 Years 7,7,7,6,5,4,3% SPDA II Contains Return Of Premium	10% Of Account Value Year 1	4.00% 0-79
Nat'l Integrity	Guarantee	First Year		Thereafter		Confinement Waiver Disability Waiver Terminal Illness Waiver Unemployment Waiver	2.25% 80-85
	1 Year	5.65%		Declared			
	3 Year	5.60%		4.60%			
	5 Year	5.50%		4.50%			
	7 Year	5.40%		4.40%			
Min. Guarantee 1.00%							
Citadel 5	Deposit	Base Rate	First Year Bonus	First Year Yield	5 Years 7,7,7,6,5%	10% Of Account Value Year 1	2.50% 0-80
American Nat'l Of NY	<\$100K	3.00%	1.00%	4.00%		Confinement Waiver Disability Waiver	
	>\$100K	3.10%	1.00%	4.10%			
	Min. Guarantee 2.70%						

Company	Strategies	Caps	Surrender Period	Withdrawal Provisions	Waivers	Commission
Index Choice 10	Fixed Account Monthly Cap 1-Year Point-to-Point 1-Year Monthly Average	3.00% 2.25% 7.00% 7.25%	10-Year 10,10,10,9,8,7,6,5,4,2%	10% Of Account Value Year 1	Confinement Terminal Illness Disability	10-Year 4.00%, 0-75 2.00%, 76-85
F&G Of NY						
Remarks	Includes a 2% Premium Bonus					
Power Index Premier	>\$100k S&P 1-Year P2P Russell 2000 1-Year P2P MSCI 1-Year P2P	9.00% 9.00% 9.00%	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
US Life	<\$100k S&P 1-Year P2P Russell 2000 1-Year P2P MSCI 1-Year P2P	10.00% 10.00% 10.00%				
Remarks	Available with Optional Lifetime Income Rider. Cap Rates are lower when rider is added.					