

NEW YORK FIXED / INDEXED ANNUITIES

This spreadsheet is intended for use as a guide, see company literature for details

| Carrier | American General / USL | American National | American National | American National |
|-----------------------------------|---|---|--|---|
| Ratings | A.M. Best A S&P A+ | A.M. Best A S&P AA- | A.M. Best A S&P AA- | A.M. Best A S&P AA- |
| Assets | 38.6 Billion | 13.6 Billion | 13.6 Billion | 13.6 Billion |
| Product Name | Horizon Flex | Citadel 5 Diamond | Citadel 7 Diamond | Palladium MYG 5,6,7,10year |
| Commission | 0-75 = 5% 76-80 = 4% 81-85 = 3% Years 2-5 0-80 = 4% 81-85 = 3% | 0-80 = 4.0% 81-85 = 3.0% | 0-80 = 4.5% 81-85 = 3.5% | 4% 5&10 year 2.5% 6,7,&8 year 3% 9 year Comp reduced ages 80+ |
| Issue Ages | 0-85 Q or NQ | 0-85 Q or NQ | 0-85 Q or NQ | 0-85 Q or NQ |
| Minimum Issue | \$5,000 NQ, \$2,000 Q \$300 / mo. min EFT | \$5000 Q and NQ | \$2000 Q / \$5000 NQ | \$5,000 Q and NQ |
| Maximum Issue | \$1,000,000 (\$500K over age 75) | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Principal Guarantee | No | Yes | Yes | No |
| Premium Listing | Flexible | Flexible in year 1 only | Flexible. \$1000 min., \$100 min. A.C.H. | Single |
| Free Annual Partial W/D | 10% Immediately | 10% Immediately | 10% Immediately | Interest only in yr 1 10% after yr 1 |
| Surrender Charges | 8/8/8/7/6/5/3/1 8 Years | 7/7/7/6/5 5 years | 7/7/7/6/5/4/2 7 years | 8/8/8/7/6/5/4/3/2/1 10 years |
| Minimum Rate Guarantee | 1.5% | 1% | 1% | 1% (Indexed) |
| Nursing Home Waiver | 90 days, after year 1 | 60 days up to age 80 | 60 days up to age 80 | 60 days up to age 80 |
| Comments & Rates | ONE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Annuitization available after year 5 for 5yr minimum Qualified contracts must be traditional IRA Year 1 – 3.60% Base Rate renews annually – 1.60% | TWO YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Disability, Terminal Illness waivers Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum 1% interest bonus paid for all premium received in year 1 <u>Base Rate:</u> 1.10% | TWO YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges Disability, Terminal Illness waivers Annuitization available after year 5 for 5yr minimum, or after year 1 for 10 yr minimum 2% interest bonus paid for all premium received in the first 36 months <u>Base Rate:</u> 1.25% | CHOICE OF FIVE, SIX, SEVEN AND TEN YEAR RATE GUARANTEE 30 day exit window at end of guar. period to leave contract Can annuitize after year 3 for period equal to remaining guarantee or 5 years whichever is greater DB paid out on owner only AEY Rates: <100k 5yr – 1.20% 6yr – 1.70% 7yr – 1.90% 10yr – 2.55% (100k+, 10bps higher) |
| Products approved in these states | NY | NY | NY | NY |

As of 11/15/11

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| Carrier | Genworth Life | Genworth Life | National Integrity Life | National Integrity Life |
|-----------------------------------|--|---|--|--|
| Ratings | A.M. Best A S&P A | A.M. Best A S&P A | A.M. Best A+ S&P AA+ | A.M. Best A+ S&P AA+ |
| Assets | 34.7 Billion | 34.7 Billion | 4.8 Billion | 4.8 Billion |
| Product Name | SecureLiving Independence NY | Secure Living Liberty | Momentum Advantage | New Momentum |
| Commission | 0-75 = 2.25% 76-80 = 1.31% 81-85 = 0.94% | 0-75 = 3.00% 76-80 = 1.95% 81-85 = 1.05% | *0-79 = 80+ 7yr 3.0% 1.0% 10yr 3.5% 1.5% | *0-79 = 5% *80-85 = 3% *lower commission on 1 year guarantee |
| Issue Ages | 0 –85 Q or NQ | 0-85 | 4, and 5yr - 0-86 7yr - 0-85 10yr - 0-83 Q or NQ | 0-85 Q or NQ |
| Minimum Issue | \$15000 Q O or NQ | \$15000 Q O or NQ | \$20,000 Q and NQ | \$2000 Q / \$5000 NQ |
| Maximum Issue | \$500,000 | \$500,000 | \$1,000,000 – 0-75 \$250,000 – 76-85 | \$1,000,000 |
| Principal Guarantee | No | No** | No | No |
| Premium Listing | Single | Single | Single | Flexible \$1,000 Min or \$100 EFT |
| Free Annual Partial W/D | 10% Immediately | 10% Immediately | 10% Immediately | 10% Immediately |
| Surrender Charges | 6 years 7/7/7/6/6/5 | 9/9/8/7/6/5 6 Years | 10 years 7/6/5/4/3/2/1/0/0/0 4,5 & 7 reduced | 8/7/6/5/4/6/2 7 Years (+ or – MVA) |
| Minimum Rate Guarantee | 2% | 1.5% | 1.5% | 1.5% |
| Nursing Home Waiver | After 90 days – 30 days of confinement | 30 days 90 days after issue | No N/H Waiver | 60 days N/A in MA,SD |
| Comments & Rates | <p>TWO YEAR RATE GUARANTEE</p> <p>Can annuitize after year 1 for a minimum of the contract remainder</p> <p>If owner dies within first six months, there is a 100% charge back of commissions.</p> <p><u>Rates</u> <u>Less than \$50K</u> 3.20% 1st yr rate 2.20% base Rate <u>\$50K - \$99,999K</u> 3.70% 1st year rate 2.20% Base Rate <u>\$100K or more</u> 4.20% 1st year rate 2.20% Base Rate</p> | <p>CHIOCE OF ONE, THREE AND FIVE YEAR RATE GUARANTEE</p> <p>**If renewal rate is less than bailout rate declared at issue, client has the option to surrender all or part of AV with no surrender charges applied</p> <p><u>5 yr Guarantee Rates:</u> <u><\$99k</u> 1.95% for 5 yrs AEY – 1.87% <u>\$100-249k</u> 2.35% for 5 yrs AEY – 2.20% <u>\$250k+</u> 2.50% for 5 yrs AEY – 2.32% **1.80% bailout</p> | <p>SEVEN AND TEN YEAR RATE GUARANTEE</p> <p>Can annuitize after year 1 for a minimum of 5 years</p> <p>*Pays full commission at renewal</p> <p>If owner dies within year 1, there is NO chargeback of commission</p> <p><u>Rates</u> <u>Term</u> <u>AEY</u> 7 year 2.30% 10 year 2.62%</p> | <p>ONE, TWO, THREE, FIVE, SIX, SEVEN OR TEN YEAR RATE GUARANTEE</p> <p>-.75 bps bonus in 1st year for all guarantee periods except QIO -30 day window at end of rate guarantee period to choose next guarantee option based on new money rates at that time -MVA coincides with rate guarantee period -Additional deposits reset the surrender charges -Can annuitize at any time</p> <p><u>Rates</u> <u>Term</u> <u>1st Year(Base)</u> QIO 4.00% 2 year 1.75%(1.00) 3 year 1.75%(1.00) 5 year 1.85%(1.10) 6 year 2.10%(1.35) 7 year 2.60%(1.85) 10 year 2.85%(2.20)</p> |
| Products approved in these states | NY | NY | NY | NY |

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| Carrier | National Integrity Life | Liberty Life of Boston (Liberty Mutual) | Liberty Life of Boston (Liberty Mutual) | Liberty Life of Boston (Liberty Mutual) |
|-----------------------------------|--|--|---|---|
| Ratings | A.M. Best A+ S&P AA+ | A.M. Best A S&P A | A.M. Best A S&P A | A.M. Best A S&P A |
| Assets | 4.8 Billion | 11.6 Billion | 11.6 Billion | 11.6 Billion |
| Product Name | SPDA Series II | Balance Annuity | Builder Annuity | Foundation Annuity |
| Commission | *0 – 79 = 5% *80 – 85 = 3% | 18-80 = 3.0% 81-85 = 1.50% | 18-80 = 3.0% 81-85 = 1.50% | 18-80 = 3.0% 81-85 = 1.50% |
| Issue Ages | 0 – 85 Q or NQ | 0-85 Q or NQ | 0-85 Q or NQ | 18-85 Q or NQ |
| Minimum Issue | \$3,000 Q and NQ | \$10,000 Q and NQ | \$15,000 Q and NQ | \$10,000 Q and NQ |
| Maximum Issue | \$1,000,000 – 0-75 \$250,000 – 76-85 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Principal Guarantee | Yes | *Optional | *Optional | *Optional |
| Premium Listing | Single | Single | Single | Single |
| Free Annual Partial W/D | 10% Immediately | 10% after year 1 cumulative to 20% | 5% after year 1 | 10% after year 1 cumulative to 20% |
| Surrender Charges | 7 years 7/7/7/6/5/4/3 | 7/7/7/6/5 -5 year 7/7/7/6/5/4/3 - 7 Years | 8/7/6/5/4/3/2/1 - 8 Years | 8/7/6/5/4/3/2 - 7 Years |
| Minimum Rate Guarantee | 1% | 1% | 1% | 1% |
| Nursing Home Waiver | No N/H Waiver | 45/60 days After year 1 | 45/60 days After year 1 | 45/60 days After year 1 |
| Comments & Rates | <p>ONE, THREE OR FIVE YEAR RATE GUARANTEE</p> <p>Can annuitize after year 1 for a minimum of 5 years</p> <p>If owner dies within year 1, there is NO chargeback of commission</p> <p><u>Rates</u></p> <p>1-year rate guarantee = 2.70%</p> <p>3-year rate guarantee = 1.93%</p> <p>*5-year rate guarantee = 1.95</p> <p>*(reduced comps apply, call for details)</p> | <p>ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG</p> <p>Waivers: TI, NH, Chronic Illness</p> <p>2% Bonus in year 1</p> <p>*Principal guarantee rider can be added reducing first year rate bonus by 1%</p> <p><u>5 Year AEY:</u></p> <p><100k 1.60%* 100k+ 1.75%*</p> <p>(rates assume no principal guarantee elected)</p> | <p>FOUR YEAR RATE GUARANTEE</p> <p><u>Waivers Available for Purchase:</u></p> <p>Extra Access =ROP and 10% free withdrawals. 25bps</p> <p>Extra Assurance: = Bailout renewal rate (currently 1.50%). 10bps</p> <p>Care Waivers = TI, NH, Chronic Illness. 10bps</p> <p>Waivers subject to state availability</p> <p><u>Rate:</u> 2.00%</p> | <p>ONE YEAR RATE GUARANTEE OR FIVE YEAR MYG</p> <p>Waivers: TI, NH, Chronic Illness (subject to state availability)</p> <p>0.50% Bonus in year 1</p> <p>*Principal guarantee rider can be added reducing first year rate bonus by 1%</p> <p><u>5 Year AEY:</u></p> <p><100k 1.30%* 100k+ 1.45%*</p> <p>(rates assume no principal guarantee elected)</p> |
| Products approved in these states | NY | NY | NY | NY |

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| Carrier | Lincoln Financial Group | Principal Financial Group | Principal Financial Group | Principal Life | Principal Financial Group | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------------|--|--|--|---|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|---|--------------|------------|--------------------------------------|--|--------------|--|-------------------------------------|--|------------------|--------------|------------------|--------------|--|---------------|-------------|------|--|--------------|-------------|------------------|--------------|------------------|--------------|--|--------------|---------------|------------|--|--------------|--|-------------|--|---------------|--------------|--|--------------|----------------------------|------------------|--|
| Ratings | A.M. Best A+ S&P AA- | A.M. Best A+ S&P AA- | A.M. Best A+ S&P AA- | A.M. Best A+ S&P AA- | A.M. Best A+ S&P AA- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Assets | 119.8 Billion | 115.4 Billion | 115.4 Billion | 115.4 Billion | 115.4 Billion | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Product Name | MYGuarantee Plus | FPDA Plus | Guaranteed Annuity | Secure | Select Series | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Commission | <u>0-75</u> <u>76-80</u> <u>81-85</u> 5yr 2.00% 1.30% .75% 6yr 2.25% 1.50% .75% 7yr 2.50% 1.60% 1.0% 8yr 2.50% 1.60% 1.0% 9yr 2.50% 1.60% 1.0% 10yr 2.50% 1.60% 1.0% | 0-80 = 4.5% 81-85 = 3% 86-90 = 1.85% | 0-80 = 4.1% 81-85 = 2.75% 86-90 = 1.45% | <u>4 year</u> <u>6 year</u> 0-80 = 2.25% 3.00% 81-85 = 1.50% 2.00% 86-90 = 0.75% 1.05% (trails available) | <u>3 year</u> 0-79 = 1% 80-85 =0.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue Ages | 0-85 Q or NQ | 0-90 Q or NQ | *0-90 Q or NQ | *0-90 Q or NQ | 0-85 Q or NQ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Issue | \$10,000 Q and NQ | \$5,000Q and NQ | \$5,000Q and NQ | \$5,000 Q and NQ | \$5,000 Q and NQ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maximum Issue | Ages 0-65 = \$2 million Ages 65+ = \$500K | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Principal Guarantee | No | Yes | Yes | Yes | No | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium Listing | Single | Flexible, \$2,000 min. add'l | Flexible – 1 st yr only \$2K min. addt'l | **Flexible \$2,000 min. 1 st year only | Single | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Free Annual Partial W/D | 10% Immediately | 10% Immediately | 10% Immediately | 15% Immediately | Interest Only | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surrender Charges | *7/7/6/5/4/3/2 7 Year (+ or – MVA) | 6/6/6/5/4/3/2 7 Years | 7/7/7/6/5 5 Years | 7/6/6/5 – 4years 7/6/6/5/5/4 – 6years | 7/7/7 – 3 years + or - MVA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Rate Guarantee | 2% | 1% | 1% (Indexed) | 1% | 1% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Nursing Home Waiver | None | After yr 1 – 60 days of confinement | 60 days if issued before age 85 (N/A in NJ,MA,PA) | ***60 days after year 1 (up to age 90) | After yr 1 – 60 days of confinement | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Comments & Rates | CHOICE OF 3-10 YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. *Each surrender period follows the 7 year surrender schedule. For years 8,9,& 10, MVA applies only. <table><tr><th></th><th><u><100k</u></th><th><u>100k+</u></th></tr><tr><td>5yr -</td><td>1.45%</td><td>1.60%</td></tr><tr><td>6yr -</td><td>1.75%</td><td>1.90%</td></tr><tr><td>7yr -</td><td>2.15%</td><td>2.30%</td></tr><tr><td>8yr -</td><td>2.20%</td><td>2.35%</td></tr><tr><td>9yr -</td><td>2.30%</td><td>2.45%</td></tr><tr><td>10yr</td><td>2.30%</td><td>2.45%</td></tr></table> | | <u><100k</u> | <u>100k+</u> | 5yr - | 1.45% | 1.60% | 6yr - | 1.75% | 1.90% | 7yr - | 2.15% | 2.30% | 8yr - | 2.20% | 2.35% | 9yr - | 2.30% | 2.45% | 10yr | 2.30% | 2.45% | ONE FIVE or SEVEN YEAR RATE GUARANTEE Additional deposits do not reset surrender Terminal Illness and Disability waiver available Can annuitize anytime for a minimum of 5 years <table><tr><th><u>Rates</u></th><th><u>1yr</u></th></tr><tr><td>150(1.00 base + 0.50% premium bonus)</td><td></td></tr><tr><th><u>100k+</u></th><th></th></tr><tr><td>251(1.00 base + 1.5% premium bonus)</td><td></td></tr><tr><th><u>5 yr Guar</u></th><th><u>1.30%</u></th></tr><tr><th><u>7 yr Guar</u></th><th><u>1.20%</u></th></tr></table> | <u>Rates</u> | <u>1yr</u> | 150(1.00 base + 0.50% premium bonus) | | <u>100k+</u> | | 251(1.00 base + 1.5% premium bonus) | | <u>5 yr Guar</u> | <u>1.30%</u> | <u>7 yr Guar</u> | <u>1.20%</u> | ONE, THREE or FIVE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges If addt'l deposits are made w/in yr 1, renewal rate will be blended If no addt'l deposits are made, rate will renew at yr1 rate or better *Issues only to age 85 in OK for Q and NQ funds <table><tr><th><u>Rates:</u></th><th><u>1 yr</u></th></tr><tr><td>1.05</td><td></td></tr><tr><th><u>100k+</u></th><th><u>1.05</u></th></tr><tr><th><u>3 yr Guar</u></th><th><u>1.00%</u></th></tr><tr><th><u>5 yr Guar</u></th><th><u>1.00%</u></th></tr></table> | <u>Rates:</u> | <u>1 yr</u> | 1.05 | | <u>100k+</u> | <u>1.05</u> | <u>3 yr Guar</u> | <u>1.00%</u> | <u>5 yr Guar</u> | <u>1.00%</u> | FOUR OR SIX YEAR RATE GUARANTEE Terminal illness and disability waiver available *Issues only to age 85 in OK for Q and NQ funds **Not available in all states ***For single premium deposits, interest rate is guaranteed for entire surrender period. For flexible premium deposits, new money rates are applied, and a weighted average is guaranteed for the remaining years <table><tr><th><u>Rates</u></th><th><u>4 year</u></th></tr><tr><td><50k 1.12%</td><td></td></tr><tr><td>50-99k 1.22%</td><td></td></tr><tr><td>100k+ 1.51%</td><td></td></tr><tr><th><u>6 year</u></th><th><u>1.35%</u></th></tr></table> | <u>Rates</u> | <u>4 year</u> | <50k 1.12% | | 50-99k 1.22% | | 100k+ 1.51% | | <u>6 year</u> | <u>1.35%</u> | THREE YEAR RATE GUARANTEE Terminal illness and disability waiver available 30 day exit window at end of guar. period to leave contract Can annuitize after year 3 for a minimum of 5 years <table><tr><th><u>Rates</u></th><th><u>< \$100K = 1.00%</u></th></tr><tr><td>\$100K + = 1.15%</td><td></td></tr></table> | <u>Rates</u> | <u>< \$100K = 1.00%</u> | \$100K + = 1.15% | |
| | <u><100k</u> | <u>100k+</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5yr - | 1.45% | 1.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6yr - | 1.75% | 1.90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7yr - | 2.15% | 2.30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8yr - | 2.20% | 2.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9yr - | 2.30% | 2.45% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10yr | 2.30% | 2.45% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Rates</u> | <u>1yr</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 150(1.00 base + 0.50% premium bonus) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>100k+</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 251(1.00 base + 1.5% premium bonus) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>5 yr Guar</u> | <u>1.30%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>7 yr Guar</u> | <u>1.20%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Rates:</u> | <u>1 yr</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.05 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>100k+</u> | <u>1.05</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>3 yr Guar</u> | <u>1.00%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>5 yr Guar</u> | <u>1.00%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Rates</u> | <u>4 year</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <50k 1.12% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50-99k 1.22% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 100k+ 1.51% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>6 year</u> | <u>1.35%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Rates</u> | <u>< \$100K = 1.00%</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$100K + = 1.15% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Products approved in these states | NY | NY | NY | NY | NY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

As of 11/15/11

NEW YORK FIXED / INDEXED ANNUITIES

This spreadsheet is intended for use as a guide, see company literature for details

| | |
|---|--|
| Carrier | American General |
| Ratings | A.M. Best A S&P A+ |
| Assets | 38.6 Billion |
| Product Name | Global Index 8 |
| Crediting Method | 4 Crediting Methods 1) Fixed 2) Annual Reset/Ratchet point to point Global Blended Index w/ Cap* 3) Annual Reset/Ratchet Point to Point w/ PR 4) Annual reset/Ratchet Monthly Point to Point *Blended Index |
| Premium Listing | Flexible \$2,000 min addtl (\$100/mo EFT) |
| Crediting Rates | 1) 1.50% 2) 3.00% 3) 30.0% 4) 1.00% Minimums 1) 1.0% 2) 2.0% 3) 30% 4) 1.0% |
| Commission | 0-75 = 4.75% 76-85 = 3.00% |
| Issue Ages | 0-85 |
| Minimum Issue | \$2,000 Q and \$5,000 NQ |
| Maximum Issue | \$1,000,000 |
| Free Annual Partial Withdrawal | 10% Immediately |
| Surrender Charges | 8/7/6/5/4/3-6 yrs 8/7/6/5/4/3/2/1-8 yrs (+/- MVA) |
| Minimum Guarantee | 90% of Premium at 1.5% |
| Comments | Nursing Home Waiver 90 days After Year one – Full AV *Blended Index is weighted using 3 indices; DJ Eurostoxx 50, S&P 500 and Nikkei 225 w/ this calculation; 50% = highest return 30% = 2 nd highest 20% = lowest return |
| Product approved in these states | NY |