

Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	CUR Yield to Surrender	GTD	Commissions Age: Rate
Surrender Charges Last 9 Years												
Presidential Life FPDA, No Load Flex	B++	1	08/24/11	1.65	0.00	1.65				1.65	1.16	0-75: 3.50 76-80: 2.60 81-85: 0.75 <b>see notes</b>
Surrender Charges Last 7 Years												
National Integrity Life Insurance SPDA Series II 1	A+	1	12/31/11	2.70	0.00	2.70				2.70	1.24	0-79: 4.00 80-85: 2.25
American National Life Insurance Company of NY WealthQuest Citadel 7 Diamond High-Band	A	2	01/01/12	1.35	2.00	3.35				2.20	2.15	0-80: 3.50+ 81-85: 2.50+ <b>see notes</b>
	Next Rate:		02/01/12	1.35	2.00	3.35				2.20	2.15	No Change
Presidential Life Patriot 1 Year SPDA	B++	1	08/24/11	2.20	0.00	2.20				2.20	1.26	0-75: 3.00 76-80: 2.50 81-91: 1.67
American National Life Insurance Company of NY WealthQuest Citadel 7 Diamond Low-Band	A	2	01/01/12	1.25	2.00	3.25				2.10	2.10	0-80: 3.50+ 81-85: 2.50+ <b>see notes</b>
	Next Rate:		02/01/12	1.25	2.00	3.25				2.10	2.10	No Change
National Integrity Life Insurance SPDA Series II 5 [MVA]	A+	5	12/31/11	1.95	0.00	1.95				1.95	1.68	0-79: 3.00 80-85: 1.25
National Integrity Life Insurance SPDA Series II 3	A+	3	12/31/11	1.60	1.00	2.60				1.74	1.40	0-79: 4.00 80-85: 2.25
Genworth Life of New York SecureLiving SmartRate NY (1) High-Band	A	1	01/25/12	1.50	1.50	3.00				1.71	1.28	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (1) Mid-Band	A	1	01/25/12	1.50	0.75	2.25				1.61	1.18	0-75: 4.50 76-80: 2.70 81-85: 1.05

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Genworth Life of New York SecureLiving SmartRate NY (3) <i>High-Band</i>	A	3	01/25/12	1.50	0.80	2.30				1.61	1.33	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (5) <i>High-Band</i>	A	5	01/25/12	1.50	0.55	2.05				1.58	1.44	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (3) <i>Mid-Band</i>	A	3	01/25/12	1.50	0.40	1.90				1.56	1.27	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (5) <i>Mid-Band</i>	A	5	01/25/12	1.50	0.35	1.85				1.55	1.41	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (1) <i>Low-Band</i>	A	1	01/25/12	1.50	0.00	1.50				1.50	1.07	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (5) <i>Low-Band</i>	A	5	01/25/12	1.50	0.00	1.50				1.50	1.36	0-75: 4.50 76-80: 2.70 81-85: 1.05
Genworth Life of New York SecureLiving SmartRate NY (3) <i>Low-Band</i>	A	3	01/25/12	1.50	0.00	1.50				1.50	1.21	0-75: 4.50 76-80: 2.70 81-85: 1.05
National Integrity Life Insurance New Momentum 6 [MVA]	A+	6	12/31/11	1.35	0.75	2.10				1.46	1.41	0-79: 5.00 80-85: 3.00
National Integrity Life Insurance New Momentum 5 [MVA]	A+	5	12/31/11	1.10	0.75	1.85				1.21	1.18	0-79: 5.00 80-85: 3.00
National Integrity Life Insurance New Momentum 2 [MVA]	A+	2	12/31/11	1.00	0.75	1.75				1.11	1.11	0-79: 5.00 80-85: 3.00

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National Integrity Life Insurance New Momentum 3 [MVA]	A+	3	12/31/11	1.00	0.75	1.75				1.11	1.11	0-79: 5.00 80-85: 3.00
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Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Bail Out	Effective Rate	CUR Yield to Surrender	GTD	Commissions Age: Rate
Surrender Charges Last 6 Years												
Genworth Life of New York Liberty NY 1-Yr Guaranty High-Band	A	1	10/01/11	2.05	2.75	4.80		1.45		2.50	1.62	0-75: 3.00 76-80: 1.95 81-UP: 1.05
Genworth Life of New York SecureLiving Independence NY High-Band	A	2	12/14/11	2.05	2.00	4.05				2.38	2.01	0-75: 2.25 76-80: 1.31 81-85: 0.94
Genworth Life of New York Liberty NY 1-Yr Guaranty Mid-Band	A	1	10/01/11	2.05	2.00	4.05		1.45		2.38	1.50	0-75: 3.00 76-80: 1.95 81-UP: 1.05
Genworth Life of New York SecureLiving Independence NY Mid-Band	A	2	12/14/11	2.05	1.50	3.55				2.30	1.93	0-75: 2.25 76-80: 1.31 81-85: 0.94
Genworth Life of New York SecureLiving Independence NY Low-Band	A	2	12/14/11	2.05	1.00	3.05				2.22	1.85	0-75: 2.25 76-80: 1.31 81-85: 0.94
Genworth Life of New York Liberty NY 1-Yr Guaranty Low-Band	A	1	10/01/11	2.05	1.00	3.05		1.45		2.22	1.34	0-75: 3.00 76-80: 1.95 81-UP: 1.05
Genworth Life of New York Liberty NY 3-Yr Guaranty High-Band	A	3	10/01/11	1.85	1.10	2.95		1.45		2.03	1.61	0-75: 3.00 76-80: 1.95 81-85: 1.05
Genworth Life of New York Liberty NY 3-Yr Guaranty Mid-Band	A	3	10/01/11	1.85	0.90	2.75		1.45		2.00	1.57	0-75: 3.00 76-80: 1.95 81-85: 1.05
Genworth Life of New York Liberty NY 5-Yr Guaranty High-Band	A	5	10/01/11	1.85	0.65	2.50		1.45		1.96	1.82	0-75: 3.00 76-80: 1.95 81-85: 1.05

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Genworth Life of New York Liberty NY 5-Yr Guaranty <i>Mid-Band</i>	A	5	10/01/11	1.85	0.50	2.35		1.45		1.93	1.79	0-75: 3.00 76-80: 1.95 81-85: 1.05
Genworth Life of New York Liberty NY 3-Yr Guaranty <i>Low-Band</i>	A	3	10/01/11	1.85	0.30	2.15		1.45		1.90	1.47	0-75: 3.00 76-80: 1.95 81-85: 1.05
Genworth Life of New York Liberty NY 5-Yr Guaranty <i>Low-Band</i>	A	5	10/01/11	1.85	0.10	1.95		1.45		1.87	1.72	0-75: 3.00 76-80: 1.95 81-85: 1.05
<b>Surrender Charges Last 5 Years</b>												
American National Life Insurance Company of NY WealthQuest Citadel 5 Diamond <i>High-Band</i>	A	2	01/01/12	1.20	1.00	2.20				1.40	1.28	0-80: 3.00 81-85: 2.00
	Next Rate:		02/01/12	1.20	1.00	2.20				1.40	1.28	No Change
American National Life Insurance Company of NY WealthQuest Citadel 5 Diamond <i>Low-Band</i>	A	2	01/01/12	1.10	1.00	2.10				1.30	1.24	0-80: 3.00 81-85: 2.00
	Next Rate:		02/01/12	1.10	1.00	2.10				1.30	1.24	No Change

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