

NEW YORK FIXED / INDEXED ANNUITIES

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

Carrier	American General / USL	Genworth Life of New York	Genworth Life of New York	National Integrity Life	National Integrity Life															
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	30.9 Billion	4.83 Billion (58.3 Billion – Genworth)	4.83 Billion (58.3 Billion – Genworth)	3.1 Billion (4.2 Billion -Integrity)	3.1 Billion (4.2 Billion -Integrity)															
Product Name	Horizon Flex	Secure Living Stable 5 NY	SecureLiving Independence NY	SPDA Series II	Momentum Advantage															
Commission	5% 0-75 4% 76-80 3% 81-85	3.6% 0-75 2.7% 76-80 1.8% 81-99	0-75 = 4% 76-80 = 1.95% 81-85 = 1.05%	0 – 79 = 5% 80 – 85 = 3%	<table><tr><td></td><td>0-79</td><td>80+</td></tr><tr><td>4yr</td><td>2.0%</td><td>0.5%</td></tr><tr><td>5yr</td><td>2.5%</td><td>0.5%</td></tr><tr><td>7yr</td><td>3.0%</td><td>1.0%</td></tr><tr><td>10yr</td><td>3.5%</td><td>1.5%</td></tr></table>		0-79	80+	4yr	2.0%	0.5%	5yr	2.5%	0.5%	7yr	3.0%	1.0%	10yr	3.5%	1.5%
	0-79	80+																		
4yr	2.0%	0.5%																		
5yr	2.5%	0.5%																		
7yr	3.0%	1.0%																		
10yr	3.5%	1.5%																		
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0 – 85 Q or NQ	0 – 85 Q or NQ	4, and 5yr - 0-86 7yr - 0-85 10yr - 0-83 Q or NQ															
Minimum Issue	\$5,000 NQ, \$2,000 Q \$50 / mo. min EFT	\$2,000 Q / \$5,000 NQ	\$2,000 Q / \$5,000 NQ	\$3,000 Q and NQ	\$20,000 Q and NQ															
Maximum Issue	\$1,000,000 (\$500K over age 75)	\$500,000	\$500,000	\$1,000,000 – 0-75 \$250,000 – 76-85	\$1,000,000 – 0-75 \$250,000 – 76-85															
Principal Guarantee	No	Yes	No	Yes	No															
Premium Listing	Flexible	Single	Single	Single	Single															
Free Annual Partial W/D	10% Immediately	10% Immediately	10% Immediately	10% Immediately	10% Immediately															
Surrender Charges	8/8/8/7/6/5/3/1 8 Years	5 years 6/6/6/6/3	6 years 7/7/7/6/6/5	7 years 7/7/7/6/5/4/3	10 years 7/6/5/4/3/2/1/0/0/0 4,5 & 7 reduced															
Minimum Rate Guarantee	2%	2.0%	3.25%	3.0%	3.0%															
Nursing Home Waiver	90 days, after year 1	After 90 days – 30 days of confinement	After 90 days – 30 days of confinement	No N/H Waiver	No N/H Waiver															
Comments	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 – 5.95% Base Rate – 3.50%	FIVE YEAR RATE GUARANTEE Can annuitize after year 1 for a minimum of the contract remainder If owner dies within first six months, there is a 100% charge back of commissions. <u>Rates</u> 5 years = 3.85%	TWO YEAR RATE GUARANTEE Can annuitize after year 1 for a minimum of the contract remainder If owner dies within first six months, there is a 100% charge back of commissions. <u>Rates</u> <u>Less than \$50K</u> 6.60% 1 st yr rate (2.50 1 st yr Bonus) (4.10% Base Rate) <u>\$50K - \$99,999K</u> 7.10% 1 st year rate (3.00 1 st yr Bonus) (4.15% base Rate) <u>\$100K or more</u> 7.60% 1 st year rate (3.50 1 st yr Bonus) (4.10% base Rate)	ONE, THREE OR FIVE YEAR RATE GUARANTEE Can annuitize after year 1 for a minimum of 5 years If owner dies within year 1, there is NO chargeback of commission <u>Rates</u> 1-year rate = 5.55% 3-year rate = 5.45% 4.45% years 2-3 5-year rate = 5.00 years 1-5 (reduced comps apply, call for details)	FOUR, FIVE, SEVEN AND TEN YEAR RATE GUARANTEE Can annuitize after year 1 for a minimum of 5 years If owner dies within year 1, there is NO chargeback of commission <u>Rates</u> <table><tr><td><u>Term</u></td><td><u>AEY</u></td></tr><tr><td>4 year</td><td>4.08%</td></tr><tr><td>5 year</td><td>4.55%</td></tr><tr><td>7 year</td><td>4.80%</td></tr><tr><td>10 year</td><td>4.97%</td></tr></table>	<u>Term</u>	<u>AEY</u>	4 year	4.08%	5 year	4.55%	7 year	4.80%	10 year	4.97%					
<u>Term</u>	<u>AEY</u>																			
4 year	4.08%																			
5 year	4.55%																			
7 year	4.80%																			
10 year	4.97%																			
Products approved in these states	AK, UT	NY	NY	NY	NY															



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Carrier	Lincoln Financial Group (Formerly Jefferson Pilot)	Principal Financial Group	Principal Life	Principal Financial Group	Sun Life of New York
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	16.6 Billion	111.8 Billion	111.7 Billion	111.8 Billion	39.2 Billion
Product Name	Classic 5 & 7	FPDA Plus	Guaranteed Annuity	Select Series	Keyport Value
Commission	5 yr 4% 0-75 2.75% 76-80 1.5% 76-85 7 yr 5% 0-75 3.5% 76-80 1.75% 81-85	0-80 – 4.5% 81-90 – 3.0% 91-95 – 1.25%	4.1% = 0-80 2.75% = 81-90 1.15% = 91-95	3 year 80 and below = 1% 81 + = 0.5%	5yr 6yr 7yr 0-79 4.00 4.50 5.00 80-90 1.25 81-85 1.50 1.75
Issue Ages	0-85 Q or NQ	0-95 Q or NQ	*0-95 Q or NQ	0-85 Q or NQ	5yr 0-90 6&7yr 0-85 Q or NQ
Minimum Issue	\$10,000 Q and NQ	\$4,000Q / 5,000 NQ	\$4000 Q / \$5000 NQ	\$5,000 Q and NQ	\$4,000Q / \$5,000 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	No	Yes
Premium Listing	Single	Flexible, \$2,000 min. add'l	Flexible – 1 st yr only \$2K min. add't'l	Single	Flexible \$100 min add'l
Free Annual Partial W/D	10% Immediately	10% Immediately	10% Immediately	Interest Only	10% Immediately
Surrender Charges	9/8/7/6/5 - 5 Year 9/8/7/6/5/4/3 - 7 Year (+ or – MVA)	6/6/6/5/4/3/2 7 Years	7/7/7/6/5 5 Years	7/7/7 – 3 years + or - MVA	7/6/5/4/3 5yr 7/6/5/4/3/2 6yr 7/6/5/4/3/2/1 7yr + or - MVA
Minimum Rate Guarantee	1.5%	3.0%	3% (Indexed)	3.0%	1.5%
Nursing Home Waiver	None	After yr 1 – 60 days of confinement	60 days if issued before age 85 (N/A in NJ,MA,PA)	After yr 1 – 60 days of confinement	45 days N/Av in NY & TX
Comments	FIVE AND SEVEN YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. <u>Rates</u> <u>5 Year 100k+</u> Year 1 = 5.85% Years 2 – 5 = 3.85% AEY = 4.25% ≤ 100K Year 1 = 4.85% Years 2 - 5 = 3.85% AEY = 4.05 <u>7 Year 100k+</u> Year 1 = 6.85% Years 2 – 7 = 3.85% AEY = 4.27% ≤ 100 K Year 1 – 5.85% Years 2 – 7 = 3.85% AEY = 4.13%	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 <u>Rates</u> 5.57 (3.50 base + 2% premium bonus) <u>100k+</u> 6.60 (3.50 base + 3% premium bonus) <u>5 yr Guar</u> 4.35% <u>7 yr Guar</u> 4.25%	ONE, THREE or FIVE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges If add't'l deposits are made w/in yr 1, renewal rate will be blended If no add't'l deposits are made, rate will renew at yr1 rate or better *Issues only to age 85 in OK for Q and NQ funds <u>Rates:</u> 5.46% (3.40% + 2% prem bonus) <u>100K+</u> 6.50% (3.40 + 3% prem bonus) <u>3 yr Guar</u> 4.35% <u>5 yr Guar</u> 4.10%	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 <u>Rates</u> < \$100K = 4.15% \$100K + = 4.35%	FIVE, SIX AND SEVEN YEAR RATE GUARANTEE Client can choose between 3% first year rate bonus or annually increasing rates of 5yr - .40% per year 6yr - .30% per year 7yr - .20% per year Qualified plans only available up to issue age 85 Add'l deposits reset surrender period 30 day exit window after the surrender period for MVA
Products approved in these states	NY	NY	NY	NY	NY



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Carrier	Allianz	Old Mutual														
Ratings	A.M. Best A S&P AA-	AM Best A+														
Assets	53.2 Billion	17.4 Billion														
Product Name	Bonus MasterDex	NY Spectrum Freedom 7 and 10														
Crediting Method	3% prem. bonus in 1st 5 years 1) Annual Reset/Ratchet with Monthly point-to-point 2) Fixed Account	4 Crediting Methods 1) Annual Reset/Ratchet Monthly Pt to Pt 2) Annual Reset/Ratchet Monthly Avg 3) Annual Reset/Ratchet Pt to Pt														
Premium Listing	Flexible (\$25/mo. if EFT)	Flexible (\$2,000 min addt'l)														
Participation Rate	100% PR Rate Guaranteed 1) 1.40% Cap (1% Minimum Cap) 2) 3.10% Rate (1% Minimum rate)	<table><tr><th>7 Year</th><th>10 Year</th></tr><tr><td>1) 1.50%</td><td>1.50%</td></tr><tr><td>2) 7.50%</td><td>7.50%</td></tr><tr><td>3) 6.50%</td><td>6.50%</td></tr><tr><td colspan="2">Fixed</td></tr><tr><td>7 Year</td><td>10 Year</td></tr><tr><td>4.05%</td><td>4.10%</td></tr></table>	7 Year	10 Year	1) 1.50%	1.50%	2) 7.50%	7.50%	3) 6.50%	6.50%	Fixed		7 Year	10 Year	4.05%	4.10%
7 Year	10 Year															
1) 1.50%	1.50%															
2) 7.50%	7.50%															
3) 6.50%	6.50%															
Fixed																
7 Year	10 Year															
4.05%	4.10%															
Commission	0 – 75 = 4.5% 76 – 85 = 2.5%	0 – 79 = 4.5% 80 – 85 = 2.25% trails avail.														
Issue Ages	0 – 85 NQ and Q	0 – 85 NQ and Q														
Minimum Issue	\$25,000 NQ and Q	\$10,000 (min \$2k per option)														
Maximum Issue	\$1,000,000 (approval req. 500k+)	\$1,000,000														
Free Annual Partial Withdrawal	10% after year 1	10% after year 1														
Surrender Charges	10 years 10/10/10/10/10/8.5/7/5. 5/4/2.5	10 year 10/10/10/10/10/8/6/4 /2 7 Year 10/10/10/10/8/6/3														
Minimum Guarantee	100% of the premium at 3% (Indexed)	100% of the premium at 3.0% (indexed)														
Comments	No N/H or T.I. waiver Can annuitize after year 1 for a minimum of 10 years Additional deposits are only available during first 5 years and do not reset the surrender charge	Nursing Home waiver after year one, 60 days confinement Can annuitize after year 5 for min of 5 years T.I. waiver available If owner dies in 1 st year there is no chargeback of commission														
Product approved in these states	NY	NY														



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