



2424 Route 52 Ste 2, Hopewell Junction, NY 12533  
 OFFICE: 845.592.4064 FAX: 845.592.4067 TOLL: 800.509.0661



Product/ (min. premium)	Interest Rate	Base % Rate	1st yr Rate Bonus	Average Yield	Guar. Period	Rate Lock Feature	Surrender Charges	Issue Ages	State Avail.	Min. Guar.	Withdrawal Syst. (Y or N)	Remarks	Compensation
----------------------------	---------------	----------------	----------------------	------------------	-----------------	----------------------	----------------------	---------------	-----------------	---------------	------------------------------	---------	--------------

**WNL/FIRST SUN AMERICA** **A.M. Best A** **S&P A+** **Moody's A1** **Fitch AA-** **OWNER DRIVEN**

<b>SECURITY BUILDER 5</b> (\$10K NQ/Q)	<b>SUSPENDED FROM SALE</b>												
<b>SECURITY BUILDER 5</b> (3 year guar.) (\$10K NQ/Q)	1.25% <\$100K 1.55% >\$100K	1.05%	.20% .50%	N/A	3 YEAR	90 DAYS (D)	7, 7, 6, 5, 3, 0	0 - 85		1.00%			0-80 2.00% 81-85 1.00%
<b>FLEX 5</b> (\$5K /NQ \$2K /Q) 1 YR WITH PREM. BONUS	2.16% <\$100K NQ 3.17% >\$100K 2.31% <\$100K Q 3.32% >\$100K	1.15%	1.00% 2.00% 1.15% 2.15%	N/A	1 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 0						0-85 2.00%
<b>FLEX 5</b> (3 year guar.) (\$5K /NQ \$2K /Q)	1.40% <\$100K 1.70% >\$100K	1.10%	.30% .60%	1.40% 1.70%	3 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 0				15% AFTER 30 DAYS		0-85 2.00%
<b>FLEX 5</b> (5 year guar.) (\$5K /NQ \$2K /Q)	1.00% <\$100K 1.20% >\$100K	N/A	N/A	1.00% 1.20%	5 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 0	0 - 85	ALL	1.00%	15% AFTER 30 DAYS  cumulative amount 20%		0-85 2.50%
<b>FLEX 7</b> (\$5K /NQ \$2K /Q) 1 YR WITH PREM. BONUS	2.41% <\$100K NQ 3.42% >\$100K 2.56% <\$100K Q 3.57% >\$100K	1.40%	1.00% 2.00% 1.15% 2.15%	N/A	1 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 4, 2, 0						0-85 2.50%
<b>FLEX 7</b> (3 year guar.) (\$5K /NQ \$2K /Q)	1.85% <\$100K 2.15% >\$100K	1.35%	.50% First 3 years .80% First 3 years	1.85% 2.15%	3 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 4, 2, 0						
<b>FLEX 7</b> (5 year guar.) (\$5K /NQ \$2K /Q)	1.55% <\$100K 1.75% >\$100K	N/A	N/A	1.55% 1.75%	5 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 4, 2, 0						
<b>FLEX 7</b> (7 year guar.) (\$5K /NQ \$2K /Q)	1.50% <\$100K 1.70% >\$100K	N/A	N/A	1.50% 1.70%	7 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 4, 2, 0						
<b>SET RATE ANNUITY</b> (\$5K /NQ \$2K /Q)	1.85% <\$100K 2.05% >\$100K	N/A	N/A	1.85% 2.05%	7 YEAR	90 DAYS (D)	7, 6, 5, 4, 3, 2, 1, 0		AVAIL IN ALL STATES EXCEPT MN, PA	1.00%	10% (Y) AFTER 1ST YEAR	30 day window after guarantee period Guaranteed return of principal	0-75 2.25% 76-85 1.00%

**AMERICAN NATIONAL** **A.M. Best A** **S&P A+** **ANNUITANT DRIVEN**

<b>WQ CITADEL 5</b> (\$5K NQ/Q)	2.10% <\$100K 2.20% >\$100K	1.10% 1.20%	1.00% 1.00%	N/A	2 YEAR	90 DAYS (D)	7, 7, 7, 6, 5, 0	0 - 85	NY	1.00%	10% IMMEDIATELY	Guaranteed return of principal 100% chargeback on commission or death 1st year	0-80 3.00% 81-85 2.00%
<b>WQ CITADEL 7</b> (\$5K NQ/Q)	3.25% <\$100K 3.35% >\$100K	1.25% 1.35%	2.00% 2.00%	N/A	2 YEAR	90 DAYS (D)	7, 7, 7, 6, 5, 4, 2, 0					ROP	0-80 3.50% 81-85 2.50%
<b>PALLADIUM</b> (\$5K NQ/Q)	2.00% 1.70% 3.05% 3.45%	1.00% 1.70% 2.05% 2.45%	1.00% N/A 1.00% 1.00%	1.20% 1.70% 2.19% 2.55%	5 YEAR 6 YEAR 7 YEAR 10 YEAR	90 DAYS (D)	8, 8, 8, 7, 6, 5, 4, 3, 2, 1, 0	0 - 85	NY	1.00%	INTEREST ONLY FIRST YR 10% AFTER 1ST YR	30 day window after guarantee period to move money penalty free Add 10bps for amounts \$100k+	0-79 3.00% 80-85 1.00% 0-79 2.25% 80-85 .50% 0-79 2.50% 80-85 .50% 0-79 4.00% 80-85 2.00%

**GENWORTH FINANCIAL** **A.M. Best A** **S&P A** **Moody's A2** **Fitch A-** **OWNER DRIVEN**

<b>SECURE INDEPENDENCE NEW YORK</b> (\$15K NQ/Q)	\$100K+ 4.05% \$50K-\$99,999 3.55% <\$50K 3.05%	YEAR 2 2.05%	2.00% 1.50% 1.00%	N/A	2 YEAR	90 DAYS (D)	9, 9, 8, 7, 6, 5, 0	0 - 85	NY	1.50%	10% IMMEDIATELY	No commission chargeback on death, 100% chargeback on surrender for 1 year on ages 76 or older.	0-75 2.25% 76-80 1.25% 81-85 .75%				
<b>SECURE LIVING LIBERTY NEW YORK</b> (\$15K NQ/Q)	\$100- <\$99K \$249,999K \$250K+	1 YR YIELD 3 YR YIELD 5 YR YIELD	2.85% 1.51% 1.95% 1.60%	3.85% 1.68% 2.55% 1.90%	4.60% 1.80% 2.75% 2.00%	1.85% 1.65%	1.00%-2.75% 0.30%-1.10%	Average yield varies depends on bailout rate	1 YEAR 3 YEAR 5 YEAR	90 DAYS (D)	9, 9, 8, 7, 6, 5, 0	0 - 85	NY	1.00%	10% (Y) IMMEDIATELY	If renewal rate after guarantee period is less than bailout rate of 1.25% for the 1st, 3rd and 5th year, surrender charges will not apply to amounts withdrawn during the first 45 days of the contract year.	0-75 3.00% 76-80 1.50% 81-85 .75%

Product/ (min. premium)	Interest Rate	Base % Rate	1st yr Rate Bonus	Average Yield	Guar. Period	Rate Lock Feature	Surrender Charges	Issue Ages	State Avail.	Min. Guar.	Withdrawal Syst. (Y or N)	Remarks	Compensation	
<b>LINCOLN LIFE &amp; ANNUITY CO. OF NY</b> A.M. Best <b>A+</b> S&P <b>AA-</b> Moody's <b>Aa3</b> Fitch <b>AA-</b>													<b>OWNER DRIVEN</b>	
<b>MYGUARANTEE PLUS</b> (\$10K NQ/Q)	<\$100K 1.45%	N/A	N/A	1.45%	5 YEAR	75 DAYS (D)	7, 7, 6, 5, 4, 0	0 - 85	NY	1.00%	10% (Y) IMMEDIATELY	Annuitization allowed after 5th pol yr MVA applies to entire interest rate guarantee period	0-75 2.00%	
	>\$100K 1.60%			1.60%	6 YEAR		7, 7, 6, 5, 4, 3, 0						76-80 1.30%	
	<\$100K 1.75%			1.75%	7 YEAR	7, 7, 6, 5, 4, 3, 2, 0	81-85 .75%							
	>\$100K 1.90%			1.90%	8 YEAR	7, 7, 6, 5, 4, 3, 2, 0	0-75 2.25%							
>\$100K 2.15%			2.15%									76-80 1.50%		
>\$100K 2.30%			2.30%										81-85 .75%	
<\$100K 2.20%			2.20%										0-75 2.50%	
>\$100K 2.35%			2.35%										76-80 1.60%	
													81-85 1.00%	
<b>NATIONAL INTEGRITY</b> A.M. Best <b>A+</b> S&P <b>AA+</b> Moody's <b>Aa3</b> Fitch <b>AA</b>													<b>ANNUITANT DRIVEN</b>	
<b>NEW MOMENTUM FLEX</b> (\$5K /NQ \$2K /Q)	2.90%	2.15%	.75%	2.22%	10 YEAR	60 DAYS (D)	7, 6, 5, 4, 3, 2, 1, 0	0 - 85	ALL EXCEPT OR, WA	1.00%	10% (Y) IMMEDIATELY	No commission chargeback on death, 100% chargeback on surrender 1st 6 months, 50% next 6 months.	0-79 5.00%	
	2.50%	1.75%	.75%	1.85%	7 YEAR								80-85 3.00%	
	2.00%	1.25%	.75%	1.37%	6 YEAR								<b>QIO</b>	
	1.85%	1.10%	.75%	1.25%	5 YEAR								0-79 2.00%	
	1.75%	1.00%	.75%	1.25%	3 YEAR									
	1.75%	1.00%	.75%	1.37%	2 YEAR									
<b>MULTIVANTAGE SPDA</b> (\$20K NQ/Q)	3.30%	2.30%	1.00%	2.40%	10 YEAR	60 DAYS (D)	7, 6, 5, 4, 3, 2, 1, 0	0 - 89	ALL EXCEPT CA, DE, ME, MN, NH, OR, VT	1.00%	10% (Y) IMMEDIATELY		0-75 3.50%	
	3.00%	2.00%	1.00%	2.14%	7 YEAR								76-85 2.70%	
	2.20%	1.20%	1.00%	1.40%	5 YEAR								86-89 2.00%	
	2.00%	1.00%	1.00%	1.25%	4 YEAR								0-75 2.50%	
<b>SPDA SERIES II</b> (\$3K /NQ \$2K /Q)	2.60%	1.60%	1.00%	N/A	1 YEAR	60 DAYS (D)	7, 7, 7, 6, 5, 4, 3, 0	0 - 85	ALL EXCEPT ME, NH, VT	1.00%	10% (Y) IMMEDIATELY	SPDA Series II - guaranteed return of principal	76-85 2.20%	
	2.50%	1.50%	1.00%	1.83%	3 YEAR								86-89 1.80%	
	2.35%	1.35%	N/A	1.55%	5 YEAR								0-75 2.50%	
													76-85 2.00%	
													86-89 1.70%	
													0-75 2.50%	
													76-85 2.00%	
													86-89 1.20%	
													0-79 4.00%	
													80-85 2.25%	
													0-79 3.00%	
													80-85 1.25%	
<b>FIRST UNITED AMERICAN LIFE INSURANCE OF NY</b> A.M. Best <b>A+</b>													<b>OWNER DRIVEN</b>	
<b>NEW PRODUCT AVAILABLE</b> <b>FPDA</b> (\$2K / \$20K MAX) NQ ONLY	3.00%	N/A	N/A	N/A	1 YEAR	60 DAYS (D)	7,7,7,6,5,4	0 - 85	NY	3.00%	10% AFTER THE 1ST YEAR	Guaranteed return of prem. \$20,000 maximum premium, NQ funds only	0-80 4.00%	
													81-85 3.00%	
<b>PRINCIPAL FINANCIAL GROUP</b> A.M. Best <b>A+</b> S&P <b>AA-</b> Moody's <b>Aa2</b> Fitch <b>AA-</b>													<b>OWNER DRIVEN</b>	
<b>PRINCIPAL GUARANTEED FIXED ANNUITY</b> (\$5K NQ/\$4KQ)	1.00%	N/A	N/A	1.00%	3 YEAR	90 DAYS (D)	7, 7, 7, 6, 5, 0	0 - 90	ALL EXCEPT NV	1.00%	10% (Y) IMMEDIATELY	Additional contributions accepted 1st year only. Guaranteed return of principal. \$2K Min. for add'l Premium ROP	0-80 4.30%	
	1.00%			1.00%	5 YEAR								81-85 2.75%	
													86-90 1.45%	
<b>PRESIDENTIAL LIFE</b> A.M. Best <b>B++</b> S&P <b>BB+</b> Moody's <b>Ba1</b> Fitch <b>Aq</b>													<b>ANNUITANT DRIVEN</b>	
<b>SECURE 4</b> (NQ/Q \$5K)	1.55% > 5K	N/A	N/A	1.55%	4 YEAR	90 DAYS (D)	7, 6, 6, 5, 0	0 - 90	ALL EXCEPT NH, MA	1.10%	10% (Y) IMMEDIATELY	100% chargeback of commission on death/surrender first 6 months, 50% next 6 months.	0-80 2.25%	
<b>SECURE 5</b> (NQ/Q \$5K)	2.00% > 5K	N/A	N/A	2.00%	5 YEAR	90 DAYS (D)	7, 7, 6, 6, 4, 0	0 - 90		1.10%	10% (Y) IMMEDIATELY		Full compensation on internal exchanges.	81-85 1.00%
<b>SECURE 6</b> (NQ/Q \$5K)	1.90% > 5K	N/A	N/A	1.90%	6 YEAR	90 DAYS (D)	7, 7, 7, 6, 5, 4, 0	0 - 90		1.10%	10% (Y) IMMEDIATELY			86-90 .50%
													0-80 2.75%	
													81-85 1.25%	
													86-90 .50%	
													0-80 3.00%	
													81-85 1.50%	
													86-90 .50%	

**4.00%**  
for 1 year

Product/ (min. premium)	Interest Rate	Base % Rate	1st yr Rate Bonus	Average Yield	Guar. Period	Rate Lock Feature	Surrender Charges	Issue Ages	State Avail.	Min. Guar.	Withdrawal Syst. (Y or N)	Remarks	Compensation
<b>SECURITY MUTUAL</b> A.M. Best <b>A-</b> S&P <b>A-</b>												<b>ANNUITANT DRIVEN</b>	
<b>5&amp;5</b> (\$5K NQ/Q)	<\$25K 1.35% \$25K+ 1.60%	N/A	N/A	N/A	5 YEAR	60 DAYS (D)	7, 7, 7, 6, 5, 0	0 - 84	CT, FL, NY, NJ, PA	1.00%	5% 1 <sup>ST</sup> YEAR 10% THEREAFTER	No commission chargeback on death, 100% chargeback on surr. 1st year, 50% 2nd year.	0-74 3.00% 75+ 2.00%
<b>UNITED STATES LIFE INSURANCE COMPANY</b> A.M. Best <b>A</b> S&P <b>A+</b> MOODY'S <b>A1</b> FITCH <b>A</b>												<b>ANNUITANT DRIVEN</b>	
<b>AG HORIZON FLEX</b> (\$5K NQ/Q)	3.60%	1.60%	2.00%	N/A	1 YEAR	60 DAYS (D)	8, 7, 7, 6, 5, 4, 3, 1, 0	0 - 85	ALL STATES EXCEPT AK, UT	1.50%	10% (Y)	No commission chargeback on death, 100% chargeback on surr. 1st year, 50% 2nd year. 1.00% Minimum outside NY	0-75 5.00% 76-80 4.00% 81-85 3.00%
<b>VALIC</b> A.M. Best <b>A</b> S&P <b>A+</b> MOODY'S <b>A1</b> FITCH <b>A-</b>												<b>ANNUITANT DRIVEN</b>	
<b>PROFLEX</b> (\$2K NQ/Q)	3.50% NQ 3.65% Q	1.00% 1.00%	2.50% 2.65%	N/A	CALENDAR YEAR	NONE	5, 5, 5, 5, 5, 0	0 - 85	ALL EXCEPT MN, OR, WA	1.00%	10% AFTER THE 1 <sup>ST</sup> YR	Guarantee return of principal. <b>ROP</b>	0-55 4.50% 56-75 3.50% 76-85 2.25%
<b>ASSURED CHOICE</b> (\$10K NQ/Q)	1.85% \$10K-49999 1.95% \$50K-99999 2.05% \$100K+	N/A	N/A	N/A	7 YEARS	60 DAYS (D)	7, 6, 5, 4, 3, 2, 1, 0	0 - 85	ALL EXCEPT DE & MN	1.00%	10% AFTER THE 1 <sup>ST</sup> YR	30 day window after guarantee period	0-74 3.20% 75-85 1.50%

## Index Annuity NY

<b>UNITED STATES LIFE INSURANCE COMPANY</b>												<b>OWNER DRIVEN</b>	
<b>GLOBAL 6</b> (\$5K/NQ \$2K/Q)	3.00% Multiple Index Acct w/ Cap 30% Annual pt to pt w/ part Rate Mo. 1.00% Mo. Addit. Acct with Cap 1.00% Fixed Interest Rate												
<b>SUSPENDED FROM SALE</b>													
<b>GLOBAL 8</b> (\$5K/NQ \$2K/Q)	3.00% Multiple Index Acct w/ Cap 30% Annual pt to pt w/ part Rate Mo. 1.00% Mo. Addit. Acct with Cap 1.85% Fixed Interest Rate	N/A	N/A	N/A	1 YEAR				ALL EXCEPT VT	1.00%	10% (Y)	Extended care rider included Changes in 3 global indices, S&P 500k, Dow Jones EURO STOXX 50 & Nikkei 225 (50/30/20)  *Rate lock for index annuities 30 days for 1st step, 40 days to get funds once apps received	CALL

<b>FIDELITY &amp; GUARANTY LIFE INS CO OF NY</b>												<b>OWNER DRIVEN</b>	
<b>FG INDEX-SAFETY 7</b> (\$10K NQ/Q)	1.00% Mthly Pt to Pt 3.00% S&P Mthly AVG 3.00% S&P Yrly Pt to Pt 1.75% FIXED	N/A	N/A	N/A	7 YEAR FIXED RATE ONLY	60 DAYS (D)	10, 10, 10, 9, 8, 6, 3, 0	0 - 85	NY	1.00%	10% (Y) AFTER 1ST YEAR	No commission chargeback on death, 100% chargeback on surrender 1st 12 months, 50% 2nd 12 months.	0-79 4.50% 80-85 2.00%
<b>FG INDEX SPECTRUM 10</b> (\$10K NQ/Q)	1.00% Mthly Pt to Pt 3.50% S&P Mthly AVG 3.00% S&P Yrly Pt to Pt 2.25% FIXED	N/A	2.00%	N/A	7 YEAR FIXED RATE ONLY	60 DAYS (D)	10, 10, 10, 9, 8, 7, 6, 5, 4, 2, 0	0 - 85	NY	1.00%	10% (Y) AFTER 1ST YEAR		0-79 5.00% 80-85 2.25%

### RATES LOCK FEATURE CODES:

**A:** Date App. Received **B:** Date Reg 60 PW Sent  
**C:** From Deadline Date **D:** Date of Authorization Letter  
**P:** Premium Bonus **ROP:** Return on Principal  
 Ⓢ Market Value Adjustment for Guaranteed Period

All rates quoted subject to change at anytime (please call for details). Not responsible for typographical errors or data omissions. Call for details on all products.

**FAST pay**

EXPRESS COMPENSATION BY FEDEX—  
 All check/App business, \$25k & over  
 Express compensation offered to licensed agents meeting all state licensing requirements.

**NestEgg Builders**  
 Your Reg 60 Expert