



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.	Withdrawl Syst. (Y or N)	Remarks
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WNL/FIRST SUN AMERICA **A.M. Best A** **S&P A+** **Moody's A1** **Fitch AA-** **OWNER DRIVEN**

SECURITY BUILDER 5 (\$10K NQ/Q)	SUSPENDED FROM SALE											
SECURITY BUILDER 5 (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%	
FLEX 5 (\$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					
FLEX 5 (3 year guar.) (\$5K /NQ \$2K /Q)	1.40% <\$100K 1.70% >\$100K	1.10%	.30% .60% FIRST 3 YRS	1.40% 1.70%	3 YEAR	90 DAYS (D)	9, 8, 7, 6, 5, 0					
FLEX 5 (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%	No commission chargeback on death, 100% comission chargeback on surrender for 1 year. No comission chargeback on annuitization after 2nd year. Full compensation on internal exchanges. Terminal illness, Assisted Daily Living Waiver & extended care rider available on FLEX Contracts after 2nd year. Guaranteed return of principal on all products.
FLEX 7 (\$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					
FLEX 7 (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					
FLEX 7 (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					
FLEX 7 (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					ROP
SET RATE ANNUITY (\$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

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

WQ CITADEL 5 (\$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 ROP
WQ CITADEL 7 (\$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					
PALLADIUM (\$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+

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

SECURE INDEPENDENCE NEW YORK (\$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.
SECURE LIVING LIBERTY NEW YORK (\$15K NQ/Q)	1 YR YIELD 3 YR YIELD 5 YR YIELD	1.85% 1.65% 1.65%	1.00%-2.75% 0.30%-1.10% 0.10%-0.65%	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.

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
LINCOLN LIFE & ANNUITY CO. OF NY A.M. Best A+ S&P AA- Moody's Aa3 Fitch AA- OWNER DRIVEN												
MYGUARANTEE PLUS (\$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
	>\$100K 1.60%			1.60%	6 YEAR		7, 7, 6, 5, 4, 3, 0					
	<\$100K 1.75%			1.75%	7 YEAR	7, 7, 6, 5, 4, 3, 2, 0						
	>\$100K 1.90%			1.90%	8 YEAR	7, 7, 6, 5, 4, 3, 2, 0						
	<\$100K 2.15%			2.15%								
>\$100K 2.30%	2.30%											
<\$100K 2.20%	2.20%											
>\$100K 2.35%	2.35%											
NATIONAL INTEGRITY A.M. Best A+ S&P AA+ Moody's Aa3 Fitch AA ANNUITANT DRIVEN												
NEW MOMENTUM FLEX (\$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	4.00% for 1 year No commission chargeback on death, 100% chargeback on surrender 1st 6 months, 50% next 6 months.
	2.50%	1.75%	.75%	1.85%	7 YEAR							
	2.00%	1.25%	.75%	1.37%	6 YEAR							
	1.85%	1.10%	.75%	1.25%	5 YEAR							
	1.75%	1.00%	.75%	1.25%	3 YEAR							
	1.75%	1.00%	.75%	1.37%	2 YEAR							
MULTIVANTAGE SPDA (\$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	
	3.00%	2.00%	1.00%	2.14%	7 YEAR							
	2.20%	1.20%	1.00%	1.40%	5 YEAR							
	2.00%	1.00%	1.00%	1.25%	4 YEAR							
SPDA SERIES II (\$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
	2.50%	1.50%	1.00%	1.83%	3 YEAR							
	2.35%	1.35%	N/A	1.55%	5 YEAR							
FIRST UNITED AMERICAN LIFE INSURANCE OF NY A.M. Best A+ OWNER DRIVEN												
NEW PRODUCT AVAILABLE FPDA \$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
PRINCIPAL FINANCIAL GROUP A.M. Best A+ S&P AA- Moody's Aa2 Fitch AA- OWNER DRIVEN												
PRINCIPAL GUARANTEED FIXED ANNUITY (\$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
	1.00%			1.00%	5 YEAR							
PRESIDENTIAL LIFE A.M. Best B++ S&P BB+ Moody's Ba1 Fitch Aq ANNUITANT DRIVEN												
SECURE 4 (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.
SECURE 5 (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.
SECURE 6 (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	

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
SECURITY MUTUAL A.M. Best A- S&P A- ANNUITANT DRIVEN												
5&5 (\$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 ST YEAR 10% THEREAFTER	No commission chargeback on death, 100% chargeback on surr. 1st year, 50% 2nd year.
UNITED STATES LIFE INSURANCE COMPANY A.M. Best A S&P A+ MOODY'S A1 FITCH A ANNUITANT DRIVEN												
AG HORIZON FLEX (\$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
VALIC A.M. Best A S&P A+ MOODY'S A1 FITCH A- ANNUITANT DRIVEN												
PROFLEX (\$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 ST YR	Guarantee return of principal. ROP
ASSURED CHOICE (\$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 ST YR	30 day window after guarantee period

Index Annuity NY

UNITED STATES LIFE INSURANCE COMPANY OWNER DRIVEN													
GLOBAL 6 (\$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											TRUSTEE TRANSFER 45 DAYS (A) SUSPENDED FROM SALE 45 DAYS (D) APPLIES TO THE FIXED ACCOUNT ONLY *INDEX 70 DAYS REG 60 ONLY	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
GLOBAL 8 (\$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		8, 7, 6, 5, 4, 3, 2, 1, 0	0 - 80	ALL EXCEPT VT	1.00%			

FIDELITY & GUARANTY LIFE INS CO OF NY OWNER DRIVEN												
FG INDEX-SAFETY 7 (\$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.
FG INDEX SPECTRUM 10 (\$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	

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.



Your Reg 60 Expert