

Company	Product	Guar. Period	Initial Guar. Interest Rate	MYGA Yield	Surrender Charges	Issue Ages	Minimum Premium	Guar. Interest Rate	Commission Rate 1st Year	Notes	
<b>National Integrity</b>	<b>MultiVantage for New York (SPDA)</b>	4 Yr	2.65% (Base: 1.65%)	1.90%	7,6,5,4,0	0 - 89 NQ or Q	\$ 20,000.00	1.00%	0 - 75 1.5%	RMD- friendly 10% withdrawal annually MVA - YES Full Commission paid on renewal and annuitization Illness waiver riders	
		5 Yr	2.85% (Base: 1.85%)	2.05%	7,6,5,4,3,0	0 - 89 NQ or Q	\$ 20,000.00	1.00%	0 - 75 1.9%		
		7 Yr	3.20% (Base: 2.20%)	2.34%	7,6,5,4,3,2,1,0	0 - 89 NQ or Q	\$ 20,000.00	1.00%	0 - 75 2.3%		
		10 Yr	3.35% (Base: 2.35%)	2.35%	7,6,5,4,3,2,1,0	0 - 89 NQ or Q	\$ 20,000.00	1.00%	0 - 75 2.7%		
	<b>SPDA Series II for New York</b>	1 Yr	3.00%		7,7,7,6,5,4,3,0	0 - 85 NQ or Q	\$ 3,000.00	1.00%	0 - 79 3.0%	Return of Premium Gaurantee	
		3 Yr	2.90% (Base: 1.90%)	2.23%	7,7,7,6,5,4,3,0	0 - 85 NQ or Q	\$ 3,000.00	1.00%	0 - 79 3.0%	10% withdrawal annually	
		5 Yr	2.85% (Base: 1.85%)	2.05%	7,7,7,6,5,4,3,0	0 - 85 NQ or Q	\$ 3,000.00	1.00%	0 - 79 3.0%	NO MVA	
	<b>AM Best A +</b>	<b>New Momentum for New York FPDA</b>	5 Yr	2.35% (Base: 1.60%)	1.75%	7,6,5,4,3,2,1,0	0 - 85 NQ or Q	5000 NQ 2,000 Q	1.00%	0 - 79 4.0%	10% withdrawal annually
			6 Yr	2.45% (Base: 1.70%)	1.82%	7,6,5,4,3,2,1,0	0 - 85 NQ or Q	5000 NQ 2,000 Q	1.00%	0 - 79 4.0%	MVA - YES
			7 Yr	2.55% (Base: 1.80%)	1.90%	7,6,5,4,3,2,1,0	0 - 85 NQ or Q	5000 NQ 2,000 Q	1.00%	0 - 79 4.0%	additional \$100 by EFT - NQ \$1,000 Flexible - Q
			10 Yr	2.75% (Base: 2.00%)	2.07%	7,6,5,4,3,2,1,0	0 - 85 NQ or Q	5000 NQ 2,000 Q	1.00%	0 - 79 4.0%	
	<b>SPIA Available</b>										
Company	Product	Guar. Period	Initial Guar. Interest Rate	YIELD	Surrender Charges	Issue Ages	Minimum Premium	Guar. Interest Rate	Commission Rate 1st Year	Notes	
<b>Mass Mutual</b>	<b>Stable Voyage (SPDA)</b>	5 Yr	3.00% > \$100,000		7,7,7,6,5	0-85 NQ or Q	\$ 10,000.00 NQ or Q			10% or RMD withdrawal Nursing Home and Hospital Waiver Terminal Illness Waiver Income must begin at age 90 Rates avail for premiums < \$100k	
		7 Yr	2.50% > \$100,000		7,7,7,6,5,4,3	0-85 NQ or Q	\$ 10,000.00 NQ or Q				
		9 Yr	2.50% > \$100,000		7,7,7,6,5,4,3,2,1	0-85 NQ or Q	\$ 10,000.00 NQ or Q				
<b>AM Best Rating:</b>											
<b>SPIA available</b>											
	<b>Odyssey Select</b>	2 yrs on base rate	1.80% base rate 2.80% enhanced rate		7 yr option: 8,8,7,6,5,4,3	0-85 NQ or Q	10,000 NQ 4,000 Q			Enhanced rates may be offered on additional premium payments through the 4th	

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\*SPIA Available

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Fixed indexed Annuity Offerings (outside of New York)										
Company	Product	Guar. Period	Initial Guar. Interest Rate	YIELD	Surrender Charges	Issue Ages	Minimum Premium	Guar. Interest Rate	Commission Rate 1st Year	Notes
*Principal Financial  AM Best Rating:  A+	Principal Performance Annuity 7 Fixed Indexed Annuity (SPDA)	S & P 500	< \$50,000	Index Cap = 3.00% Participation Rate = 100% (set at		0-85	\$10,000 Q or NQ	Min Index Cap Rate = 3.00%	0-75 3.25% (reduced comp for internal exchanges)	Annual Point to Point with Annual Reset 10% Withdrawal corridor or RMD Waiver of surrender charge rider (varies by state)  Year 1 premium credit: 0.00%
			> \$50,000	Index Cap = 3.00% Participation Rate = 100%						

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