

# New York Annuities



MYGA, FIA, and Traditional

Last Updated On 12/14/2022

## MYGA Summary

Please verify rate before submitting application.

All carriers shown may not be available. Please check your approved carrier list before proceeding.

Guaratee Period	Company	Product	\$100K +** Effective Yield	Under \$100K Effective Yield	Commission (Lower for older ages)
3 years	New York Life	Secure Term MVA II	4.45%	4.20%	0.75%
	Athene	MaxRate	4.10%	4.00%	1.30%
	American National of NY	Palladium MYG**(250K+)	3.30%	3.05%	1.50%
4 years	New York Life	Secure Term MVA II	4.45%	4.20%	1.00%
	National Integrity	MultiVantage	4.40%	4.40%	2.00%
5 years	National Life	Green Mountain Freedom 5	5.15%	N/A	2.00%
	Nationwide	Secure Growth 5	4.95%	4.80%	2.00%
	Athene	MaxRate	4.85%	4.55%	2.00%
	Corebridge(US Life)	Amer. Pathway SolutionsMYG	4.65%	3.00%	1.50%
	New York Life	Secure Term MVA II	4.45%	4.20%	2.00%
	First Symetra	Select 5	4.40%	4.25%	2.50%
	National Integrity	MultiVantage	4.35%	4.35%	2.50%
	Security Mutual	SPDA 5&5	4.20%	4.05%	2.00%
	American National of NY	Palladium MYG**(250K+)	3.50%	3.25%	1.50%
6 years	Corebridge(US Life)	Amer. Pathway SolutionsMYG	4.90%	3.00%	2.00%
	New York Life	Secure Term MVA II	4.45%	4.20%	2.00%
	American National of NY	Palladium MYG**(250K+)	3.90%	3.65%	2.50%
7 years	Nationwide	Secure Growth 7	5.15%	5.00%	2.50%
	Athene	MaxRate	5.00%	4.80%	2.50%
	Corebridge(US Life)	Amer. Pathway SolutionsMYG	4.90%	3.05%	2.00%
	New York Life	Secure Term MVA II	4.55%	4.30%	2.00%
	First Symetra	Select 7	4.55%	4.40%	3.25%
	American National of NY	Palladium MYG**(250K+)	4.20%	3.95%	2.50%
	National Integrity	MultiVantage	4.14%	4.14%	3.00%
10 years	American National of NY	Palladium MYG**(250K+)	4.30%	4.05%	2.50%
	National Integrity	MultiVantage	4.05%	4.05%	3.50%

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12/14/2022

## MYGA Multi-Year Guarantee Annuities

Carrier	American National of NY				Athene				First Symetra				National Integrity			
Product Name	Palladium MYG SPDA				MaxRate FPDA				Select SPDA (Flexible in 1st year)				MultiVantage SPDA			
Carrier Ratings	A A.M. Best   A Standard & Poors   78 Comdex				A A.M. Best   A+ Standard & Poors   78 Comdex				A A.M. Best   A Standard & Poors   81 Comdex				A+ A.M. Best   AA- Standard & Poors   96 Comdex			
Issue Ages	0-90				3-yr: 0-85 / 5 and 7-yr: 0-83				0-85 (0-90 if ROP is selected)				18-89			
Premium Min. / Max.	Min: \$5,000 Max: \$1,500,000 (without prior approval)				Min: \$5,000 ( Addtl. Min: \$1,000 - Max: \$10K / yr) Max: \$1,000,000 (without prior approval)				5-yr: \$25,000 7-yr: \$10,000 Max: \$1 M w/o approval				Min: \$20,000 Max: 18-75 \$1M; 76-89 \$750k, w/o approval			
Reg 60	1- Step Process				1-step process								1-step process			
Guarantee Periods and Rates																
		250k+	249k-100k	<100k		up to \$100k	\$100k +		5-year	7-year		Rate for Remainder	Avg Annual			
	3-Year	3.30%	3.15%	3.05%	3-year	4.00%	4.10%	<\$50k	1.60%	1.65%	4-Year	1st Yr	of GP	Rate		
	5-Year	3.50%	3.35%	3.25%	5-year	4.55%	4.85%	\$50k - \$99K	1.90%	2.05%	5-Year	5.15%	4.15%	4.40%		
	6-Year	3.90%	3.75%	3.65%	7-year	4.80%	5.00%	\$100k-\$249K	2.25%	2.30%	7-Year	5.15%	4.15%	4.35%		
	7-Year	4.20%	4.05%	3.95%				\$250K +	2.35%	2.45%	10-Year	5.00%	4.00%	4.14%		
	10-Year	4.30%	4.15%	4.05%								4.95%	3.95%	4.05%		
									With Guaranteed Return of Purchase Payment							

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## MYGA Multi-Year Guarantee Annuities

Carrier	National Life	Nationwide	New York Life							
Product Name	Green Mountain Freedom 5 SPDA	Secure Growth SPDA	Secure Term MVA II SPDA				Secure Term Choice II SPDA			
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   90 Comdex	A+ A.M. Best   A+ Standard & Poors   90 Comdex	A++ A.M. Best   AA+ Standard & Poors   100 Comdex				A++ A.M. Best   AA+ Standard & Poors   100 Comdex			
Issue Ages	0-85	Owner: no max age; Annuitant: 0-90	0-85				0-90			
Premium Min. / Max.	Min: \$100,000 Max: \$2M 0-70, \$1.5M 71-75, \$1M 76-80, \$500K 81-85	Min: \$10,000 Max:	Min: \$5,000 Max: \$1 M w/o approval				Min: \$5,000 (\$10,000 for Pension Plans) Max: \$1 M w/o approval			
Reg 60	1-step process	1-step process	1-step process				1-step process			
Guarantee Periods and Rates	\$100K + 5.15%	5-year surrender								
		Rate Lock Options:	<\$100K	\$100k+			\$5k - \$24,999	\$25k - \$49,999	\$50k - \$99,999	\$100k + \$100k +
		1-year	4.80%	4.95%	3-Year		3.80%	4.10%	4.20%	4.45%
		5-year	4.80%	4.95%	4-Year		3.80%	4.10%	4.20%	4.45%
		7-year surrender			5-Year		3.80%	4.10%	4.20%	4.45%
	Rate Lock Options:	<\$100K	\$100k+	6-Year		3.80%	4.10%	4.20%	4.45%	
	1-year	5.00%	5.15%	7-Year		3.90%	4.20%	4.30%	4.55%	
	5-year	5.00%	5.15%							
	7-year	5.00%	5.15%							
	w/ Return of Purchase Payment Guarantee Option									
5-year surrender										
Rate Lock Options:	<\$100K	\$100k+								
1-year	4.60%	4.90%								
5-year	4.60%	4.90%								
7-year surrender										
Rate Lock Options:	<\$100K	\$100k+								
1-year	4.70%	5.00%								
7-year	4.70%	5.00%								
Surrender Chgs (%)	5 yrs: 7, 7, 7, 6, 5	5-year: 8, 8, 7, 6, 5 7-year: 8, 8, 7, 6, 5, 4, 3, 0	3 Yr: 7, 6, 5 / 4 Yr: 7, 6, 5, 4 / 5 Yr: 7, 6, 5, 4, 3 6 Yr: 7, 6, 5, 4, 3, 2 / 7 Yr: 7, 6, 5, 4, 3, 2, 1				3 Yr: 7, 7, 7 / 4 Yr: 7, 7, 7, 6 / 5 Yr: 7, 7, 7, 6, 5 6 Yr: 7, 7, 7, 6, 5, 4 / 7 Yr: 7, 7, 7, 6, 5, 4, 3			
MVA	No		yes				no			
Options at end of guarantee period	After the Initial Interest Rate Guarantee Period, the contract will be renewed annually, with no surrender charge or MVA.	N/A. This is only applicable for for MYGAs								
Free withdrawals	10% after first year	10% starting in first year	10% starting in first year				10% starting in first year			
Waivers		n/a	Nursing home, terminal illness, unemployment, DI				Nursing home, terminal illness, unemployment, DI Approved in all states			
Death Benefit		Annuitant driven								
Annuitization	After 1st year	After 1 year	After 1 year				After 1 year			
Remarks		Minimum Renewal Rate: 1.00%	Enhanced Bene Benefit Rider: Cost 0.30%. It enhances DB with 40% of earnings. Helps pay taxes				Enhanced Bene Benefit Rider: Cost 0.30%. It enhances DB with 40% of earnings. Helps pay taxes			
Commissions	Ages 0-80: 2.00%	5-year 7-year	0-80 81-85				0-80 81-85 86-90			
	Ages 81-85: 1.55%	2.00% 2.50%	3-year	0.75%	0.50%	3-year	0.75%	0.50%	0.50%	
		1.35% 1.75%	4-year	1.00%	0.70%	4-year	1.20%	0.70%	0.50%	
		0.90% 1.00%	5, 6, 7-Yea	2.00%	1.00%	5-year	2.50%	1.00%	0.50%	
		0.55% 0.65%				6-year	2.50%	1.00%	0.50%	
						7-year	3.00%	1.00%	0.50%	

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	MYGA Multi-Year Guarantee Annuities		Traditional Subject to rate renewal	
Carrier	Security Mutual	Corebridge(US Life)	American National of NY	
Product Name	SPDA 5&5 SPDA 5&5	Am. Pathway Solutions MYG SPDA	Century Plus SPDA	WealthQuest Citadel 7 yr - FPDA / 5 yr - SPDA*
Carrier Ratings	A- A.M. Best	A A.M. Best   A+ Standard & Poors   82 Comdex	A A.M. Best   A Standard & Poors   78 Comdex	A A.M. Best   A Standard & Poors   78 Comdex
Issue Ages	0-85	0-85	0-80	0-85
Premium Min. / Max.	Min: \$5,000 Max: \$1 M w/o approval	Min: \$10,000 Max: \$1 M w/o approval	Min: \$5,000 Max: \$1,500,000 (without prior approval)	Min: NQ - \$5k / Q - \$2k. Addtl. \$1k, or \$100 on EFT Max: \$1,500,000 (without prior approval)
Reg 60	2-step process	1-step process	1- Step Process	1- Step Process
Guarantee Periods and Rates	<div> <div>&lt;\$50K</div> <div>3.80%</div> </div> <div> <div>&lt;\$100K</div> <div>4.05%</div> </div> <div> <div>\$100K +</div> <div>4.20%</div> </div>	<div> <div>&lt;\$100K</div> <div>3.00%</div> </div> <div> <div>\$100+</div> <div>4.65%</div> </div> <div> <div>5-year</div> <div>3.00%</div> </div> <div> <div>6-year</div> <div>3.00%</div> </div> <div> <div>7-year</div> <div>3.05%</div> </div> <div> <div>4.90%</div> </div>	<div> <div>1st Year</div> <div>8.10%</div> </div> <div> <div>Base Rate</div> <div>3.10%</div> </div> <div> <div>\$100K +</div> <div>8.00%</div> </div> <div> <div>&lt;\$100k</div> <div>3.00%</div> </div>	<div> <div>5-Year</div> <div>4.00%</div> </div> <div> <div>1st Yr.</div> <div>3.00%</div> </div> <div> <div>2nd Yr.</div> <div>4.10%</div> </div> <div> <div>3.10%</div> </div> <div> <div>7-Year</div> <div>5.10%</div> </div> <div> <div>1st Yr.</div> <div>3.10%</div> </div> <div> <div>2nd Yr.</div> <div>3.20%</div> </div> <div> <div>3.20%</div> </div> <div>Return of Premium feature built into the product</div>
	Minimum Renewal Rate: 1.00%	Minimum Renewal Rate: 1.00%	Minimum Renewal Rate: 2.95%	Minimum Renewal Rate: 2.95%
Surrender Chgs (%)	5 yrs: 7, 7, 7, 6, 5	7 yrs: 7, 6, 5, 4, 3, 2, 1, 0	10 yrs: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	5 yrs: 7, 7, 7, 6, 5, 0 / 7 yrs: 7, 7, 7, 6, 5, 4, 2, 0
MVA	no	yes	no	no
Options at end of guarantee period		There is a 30-day window at the end of the initial GP to do a partial or full surrender with no withdrawal charges or MVA. After the 30-day window expires, withdrawal charges will resume through 7th year	N/A. This is only applicable for for MYGAs	N/A. This is only applicable for for MYGAs
Free withdrawals	5% in year 1; 10% after first year	15% after 1st year	10% starting in first year	
Waivers		Extended care, terminal illness	Confinement, disability	Confinement, disability
Death Benefit		Owner driven	Owner driven	Owner driven
Annuitization				
Remarks				No rolling surrender *5-yr option: additional premium is allowed during 1st year.
Commissions	<div>Ages 0-75: 2.00%</div> <div>Ages 76-85: 1.00%</div>	<div>0-75</div> <div>76-85</div> <div>5 year 1.50%</div> <div>6 year 2.00%</div> <div>7 year 2.00%</div> <div>0.75%</div> <div>1.00%</div> <div>1.00%</div>	<div>Ages 0-75 4.00%</div> <div>Ages 76-80 2.00%</div>	<div>5-year</div> <div>7-year</div> <div>Ages 0-80 3.00%</div> <div>Ages 81-85 2.00%</div> <div>3.50%</div> <div>2.50%</div>

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## Traditional Subject to rate renewal

Carrier	First Symetra					National Integrity																																		
Product Name	Custom 5 SPDA (Flexible in 1st year)					Custom 7 SPDA (Flexible in 1st year)					New Momentum FPDA					SPDA Series II SPDA																								
Carrier Ratings	A A.M. Best   A Standard & Poors   81 Comdex					A A.M. Best   A Standard & Poors   81 Comdex					A+ A.M. Best   AA- Standard & Poors   96 Comdex					A+ A.M. Best   AA- Standard & Poors   96 Comdex																								
Issue Ages	Without ROP: 0-85 With ROP: 0-90										18-85					18-85																								
Premium Min. / Max.	Min: \$25,000 Addtl. \$1k Max: \$1,000,000 (without prior approval)					Min: \$10,000 Addtl. \$1k Max: \$1,000,000 (without prior approval)					Min: NQ - \$5,000 / Q - \$2,000. Addtl. \$1k, or \$100 on EFT Max: \$1,000,000 up to age 75 / \$500,000 age 76-85					Min: \$3,000 Max: \$1,000,000 up to age 75 / \$500,000 age 76-85																								
Reg 60	2-step process					2-step process					1-step process					1-step process																								
Guarantee Periods and Rates	<div>No ROP</div> <div>Rate Period&lt;\$50k&lt;\$100K&lt;\$250K\$250K+</div> <div>3-year3.90%4.30%4.65%4.65%</div> <div>5-year3.95%4.25%4.40%4.40%</div>					<div>No ROP</div> <div>Rate Period&lt;\$50k&lt;\$100K&lt;\$250K</div> <div>3-YearYr 14.95%5.40%5.70% Yrs. 2 - 34.45%4.90%5.20%</div> <div>5-YearYr 14.05%4.35%4.55% Yrs. 2 - 53.55%3.85%4.05%</div> <div>7-YearYr 14.45%4.75%4.90% Yrs. 2 - 73.95%4.25%4.40%</div>					<div>QIO1st yr.5.50%</div> <div>5-year1st yr.4.90%Yrs 2-54.15%</div> <div>6-year1st yr.4.80%Yrs 2-64.05%</div> <div>7-year1st yr.4.70%Yrs 2-73.95%</div> <div>10-year1st yr.4.65%Yrs 2-103.90%</div>					<div>1-year1st yr.5.35%</div> <div>3-year1st yr.5.30%Yrs 2-54.30%</div> <div>5-year1st yr.5.20%Yrs 2-54.20%</div>																								
	<div>With ROP</div> <div>Rate Period&lt;\$50k&lt;\$100K&lt;\$250K\$250K+</div> <div>3-year3.65%4.05%4.40%4.40%</div> <div>5-year3.30%3.60%3.75%3.75%</div>					<div>With ROP</div> <div>Rate Period&lt;\$50k&lt;\$100K&lt;\$250K</div> <div>3-YearYr 14.90%5.15%5.40% Yrs. 2 - 34.40%4.65%4.90%</div> <div>5-YearYr 13.90%4.15%4.35% Yrs. 2 - 53.40%3.65%3.85%</div> <div>7-YearYr 13.80%4.10%4.25% Yrs. 2 - 73.30%3.60%3.75%</div>															<div>Minimum Renewal Rate: 1.00%</div>					<div>Minimum Renewal Rate: 1.00%</div>														
	Minimum Renewal Rate: 0.75%					Rates Available 250+ Call For Details																																		
	5 yrs: 7, 7, 7, 6, 5, 0					7 yrs: 8, 8, 7, 7, 6, 5, 4, 0																									7 yrs: 7, 6, 5, 4, 3, 2, 1, 0					7 yrs: 7, 7, 7, 6, 5, 4, 3				
	no					no																									yes					no				
	N/A. This is only applicable for for MYGAs					N/A. This is only applicable for for MYGAs																									N/A. This is only applicable for for MYGAs					N/A. This is only applicable for for MYGAs				
	10% starting in first year					10% starting in first year																									10% starting in first year					10% starting in first year				
	Nursing home and hospitalization					Nursing home and hospitalization																									Disability					Disability				
					Minimum Renewal Rate: 0.75%					Owner driven																														
After 1st year					After 1st year																																			
Remarks										Rolling surrender on additional deposits					Guaranteed Return of Premium Feature																									
Commissions	Ages 0-75: 2.00% Ages 76-85 1.25% Ages 86-90 1.00%					Ages 0-75: 4.00% Ages 76-85 2.25% Ages 86-90 1.00%					5, 6, 7, 10 Yr - Ages 18-79 5.00% 5, 6, 7, 10 Yr - Ages 80-85 3.00%  QIO - Ages 18-79 2.00% QIO - Ages 80-85 0.00%					Ages 18-79 4.00% Ages 80-85 2.25%																								

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Traditional Subject to annual interest rate renewal				FIA Fixed Indexed Annuity
Carrier	Securian	Security Mutual		American National of NY
Product Name	SecureOption Focus SPDA	Flexible Premium Annuity FPDA	SPDA SPDA	ASIA Plus 7 SPDA
Carrier Ratings	A+ A.M. Best   AA- Standard & Poors   96 Comdex	A- A.M. Best	A- A.M. Best	A A.M. Best   A Standard & Poors   78 Comdex
Issue Ages	0-88	0-80	0-84	0-80
Premium Min. / Max.	Min: \$10,000. Additional: \$1k Max: \$2,000,000	Min: \$25.00 per year Max: \$15,000 per year	Min: \$5,000 Max: \$500,000	Min: NQ - \$10,000 / Q - \$5,000 Max: \$1,500,000
Reg 60	1-step process	2-step process	2-step process	1- Step Process
Guarantee Periods and Rates	Return of Premium feature is built in at no cost	Qualified plans only	<div> <div>&lt;\$25,000</div> <div>&gt;\$25,000</div> </div> <div> <div>1-year 3.80%</div> <div>3-year 3.80%</div> </div> <div> <div>4.05%</div> <div>4.05%</div> </div>	<div> <div>Fixed Account 2.50%</div> </div> <div> <div>S&amp;P 500</div> <div>1-Yr Performance Trigger 2.75%</div> <div>1-Yr Monthly Sum, Monthly Cap 1.40%</div> <div>1-Yr Pt-to-Pt, 100% CAP 4.80%</div> <div>1-Yr Pt-to-Pt, 50% CAP 5.10%</div> </div>
	<div> <div>&lt;35K</div> <div>&lt;100K</div> <div>100k+</div> </div> <div> <div>1 year: 4.25%</div> <div>3 year: 3.50%</div> <div>5 year 3.50%</div> <div>7 year 3.50%</div> </div> <div> <div>4.45%</div> <div>3.70%</div> <div>3.70%</div> <div>3.70%</div> </div> <div> <div>4.55%</div> <div>3.80%</div> <div>3.80%</div> <div>3.80%</div> </div>	<div> <div>Year 1 4.05%</div> </div>	<div> <div>Minimum Renewal Rate: 1.00%</div> </div>	<div> <div>Min. Guaranteed Interest Rate for Indexed Strategies 1.45%</div> </div>
Surrender Chgs (%)	Minimum Renewal Rate: 2.20% 7 years: 7, 7, 7, 6, 5, 4, 3, 0	Minimum Renewal Rate: 1.00% 10 Years: 7, 7, 6, 6, 5, 5, 4, 3, 2, 1, 0	Minimum Renewal Rate: 1.00% 1-year option: 7 years: 7, 7, 7, 6, 5, 4, 3, 0 3-year option: 7 years: 9, 9, 9, 8, 7, 6, 5, 0	7-Yrs: 7, 6, 5, 4, 3, 2, 1, 0
MVA	no	no	N/A. This is only applicable for for MYGAs	no
Options at end of guarantee period	N/A. This is only applicable for for MYGAs	N/A. This is only applicable for for MYGAs	N/A. This is only applicable for for MYGAs	N/A. This is only applicable for for MYGAs
Free withdrawals	10% starting in first year	10% after first year	5% in year 1; 10% starting year 2	10% starting in 1st year
Waivers	Confinement and terminal illness			Confinement, disability, terminal illness
Death Benefit				Owner driven
Annuitization				
Remarks		No rolling surrender on additional contributions		
Commissions	<div> <div>Ages 0-80 3.00%</div> <div>Ages 81-88 1.50%</div> </div>	<div> <div>Ages 0-80 4.00%</div> </div>	<div> <div>Ages 0-75 3.00%</div> <div>Ages 76-84 2.00%</div> </div>	<div> <div>Ages 0-75: 3.00%</div> <div>Ages 76-80 2.00%</div> </div> <div> <div>Trail Option</div> <div>Ages 0-75: 1.30% 0.50% Trail</div> <div>Ages 76-80 0.40% 0.50% Trail</div> </div>

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## FIA Fixed Indexed Annuity

Carrier	American National of NY				Protective											
Product Name	ASIA Plus 10 SPDA				Indexed Annuity NY 5 SPDA (Flexible in 1st year)				Indexed Annuity NY 7 SPDA (Flexible in 1st year)				Indexed Annuity NY 10 SPDA (Flexible in 1st year)			
Carrier Ratings	A A.M. Best   A Standard & Poors   78 Comdex				A+ A.M. Best   AA- Standard & Poors   92 Comdex				A+ A.M. Best   AA- Standard & Poors   92 Comdex				A+ A.M. Best   AA- Standard & Poors   92 Comdex			
Issue Ages	0-80				0-85				0-85				0-85			
Premium Min. / Max.	Min: NQ - \$10,000 / Q - \$5,000 Max: \$1,500,000				Min: \$10,000 Additional \$1,000 Max: \$1,000,000				Min: \$10,000 Additional \$1,000 Max: \$1,000,000				Min: \$10,000 Additional \$1,000 Max: \$1,000,000			
Reg 60	1- Step Process				1-step process				1-step process				1-step process			
Guarantee Periods and Rates	Fixed Account		2.60%		Without ROP				Without ROP				Without ROP			
					. <\$100k >\$100k				. <\$100k >\$100k				. <\$100k >\$100k			
	S&P 500				Fixed Account 2.00% 2.20%				Fixed Account 2.10% 2.30%				Fixed Account 2.20% 2.40%			
	S&P 500				S&P 500				S&P 500				S&P 500			
	1-Yr Performance Trigger		3.75%		1-Yr Pt-to-Pt - Cap 4.85% 5.25%				1-Yr Pt-to-Pt - Cap 4.95% 5.35%				1-Yr Pt-to-Pt - Cap 5.05% 5.45%			
	1-Yr Monthly Sum, Monthly Cap		1.95%		1-Yr Performance Trigger 4.15% 4.25%				1-Yr Performance Trigger 4.25% 4.35%				1-Yr Performance Trigger 4.35% 4.45%			
	1-Yr Pt-to-Pt, 100% CAP		6.25%													
					With ROP				With ROP				With ROP			
	1-Yr Pt-to-Pt, 50% CAP		7.00%		. <\$100k >\$100k				. <\$100k >\$100k				. <\$100k >\$100k			
					Fixed Account 1.80% 1.90%				Fixed Account 1.90% 2.00%				Fixed Account 2.00% 2.10%			
				S&P 500				S&P 500				S&P 500				
				1-Yr Pt-to-Pt - Cap 3.75% 3.85%				1-Yr Pt-to-Pt - Cap 3.80% 4.25%				1-Yr Pt-to-Pt - Cap 4.00% 4.35%				
				1-Yr Performance Trigger 3.15% 3.25%				1-Yr Performance Trigger 3.20% 3.50%				1-Yr Performance Trigger 3.30% 3.60%				

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• Features subject to current contract terms at time of sale.  
• Please check for variations in commission rates for older ages.  
• Information is subject to change without notice.



# New York Annuities

All carriers shown may not be available. Please check your approved carrier list before proceeding. Please verify rate before submitting application.

12/14/2022	<b>FIA</b> <b>Fixed Indexed Annuity</b>		
Carrier	<b>Corebridge(US Life)</b>		
Product Name	<b>Power Index Premier NY SPDA</b>		
Carrier Ratings	A A.M. Best   A+ Standard & Poors   82 Comdex		
Issue Ages	No GLB: 18-85 With GLB: 50-80		
Premium Min. / Max.	Min: \$25,000 Max: \$1,000,000		
Reg 60	1-step process		
Guarantee Periods and Rates	<b>No Living Benefit Rider</b>		
	<b>S&amp;P 500</b>	<b>&lt;\$100k</b>	<b>&gt;\$100k</b>
	1-Yr Pt-to-Pt - Cap	9.50%	10.50%
	<b>Russell 2000</b>		
	1-Yr Pt-to-Pt - Cap	9.50%	10.50%
	<b>MSCI EAFE</b>		
	1-Yr Pt-to-Pt - Cap	9.50%	10.50%
	<b>With Lifetime Income Rider</b>		
	<b>S&amp;P 500</b>	<b>&lt;\$100k</b>	<b>&gt;\$100k</b>
	1-Yr Pt-to-Pt - Cap	9.25%	10.25%
Surrender Chgs (%)	<b>Russell 2000</b>		
	1-Yr Pt-to-Pt - Cap	9.25%	10.25%
	<b>MSCI EAFE</b>		
	1-Yr Pt-to-Pt - Cap	9.25%	10.25%
	Min. Guaranteed Interest Rate		1.60%
	7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0		
MVA	no		
Options at end of guarantee period	N/A. This is only applicable for for MYGAs		
Free withdrawals	10% after the 1st year		
Waivers	n/a		
Death Benefit			
Annuitization			
Remarks			
Commissions	Option 1, 18-80, no trail	4.25%	
	Option 2, 18-80, Trail 0.50%	1.75%	
	Option 3, 18-80, Trail 0.75%	0.75%	
	Option 9, 81-85, Trail 0.25%	1.00%	
	Trails start i		

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