

NEW YORK FIXED / INDEXED ANNUITIES

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

Carrier	Allianz	American General / USL	Genworth Life	Genworth Life	National Integrity Life
Ratings	A.M. Best A S&P AA-	A.M. Best A S&P A+	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A+ S&P AA+
Assets	66.4 Billion	38.6 Billion	34.7 Billion	34.7 Billion	4.8 Billion
Product Name	Dominator	Horizon Flex	Secure Living Liberty	SecureLiving Independence NY	SPDA Series II
Commission	0-75 = 3% 76-80 = 2% 81-85 = 1%	0-75 = 5% 76-80 = 4% 81-85 = 3% Trial years 2-5 only 0-80 = 4% 81-85 = 3%	0-75 = 3.00% 76-80 = 1.95% 81-85 = 1.05%	0-75 = 4% 76-80 = 1.95% 81-85 = 1.05%	*0 – 79 = 5% *80 – 85 = 3%
Issue Ages	0-85 Q or NQ	0-85 Q or NQ	0-85	0 – 85 Q or NQ	0 – 85 Q or NQ
Minimum Issue	\$35,000 Q and NQ	\$5,000 NQ, \$2,000 Q \$300 / mo. min EFT	\$2000 Q / \$5000 NQ	\$2,000 Q / \$5,000 NQ	\$3,000 Q and NQ
Maximum Issue	\$1,000,000	\$1,000,000 (\$500K over age 75)	\$500,000	\$500,000	\$1,000,000 – 0-75 \$250,000 – 76-85
Principal Guarantee	No	No	No**	No	Yes
Premium Listing	Single	Flexible	Single	Single	Single
Free Annual Partial W/D	*15% after year one	10% Immediately	10% Immediately	10% Immediately	10% Immediately
Surrender Charges	7/6/5/4/3/2/1 7 Years +/- MVA^	8/8/8/7/6/5/3/1 8 Years	9/9/8/7/6/5 6 Years	6 years 7/7/7/6/6/5	7 years 7/7/7/6/5/4/3
Minimum Rate Guarantee	2.5%	2%	2%	2.5%	2%
Nursing Home Waiver	**30 Days, after year 1	90 days, after year 1	30 days 90 days after issue	After 90 days – 30 days of confinement	No N/H Waiver
Comments & Rates	CHOICE OF FIVE AND TEN YEAR RATE GUARANTEE 30 day exit window at the end of guarantee period to leave contract *15% of premium is max free w/d over contract duration ^Surrender is 7 years, however the MVA remains for entire guarantee period **NH waiver allows accelerated distribution of AV over 5 yrs Rates: 5yr – 3.00% 10Yr – 3.40%	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 – 5.05% Base Rate renews annually – 3.05%	CHOICE OF ONE, THREE AND FIVE YEAR RATE GUARANTEE **If renewal rate is less than bailout rate declared at issue, client has the option to surrender all or part of AV with no surrender charges applied <u>5 yr Guarantee Rates:</u> <\$99k 2.75% for 5 yrs AEY – 2.68% \$100-249k 2.90% for 5 yrs AEY – 2.81% \$250k+ 3.00% for 5 yrs AEY – 2.89% **2.35% bailout	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> 3.50% 1 st yr rate 3.00% base Rate <u>\$50K - \$99,999K</u> 4.00% 1 st year rate 3.00% Base Rate <u>\$100K or more</u> 4.50% 1 st year rate 3.00% 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 guarantee = 3.85% 3-year rate guarantee = 3.75% 3yr Yield *5-year rate guarantee = 3.15 *(reduced comps apply, call for details)
Products approved in these states	NY	NY	NY	NY	NY



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Dean Walsh(ext. 143), Eric Neilsen(ext. 126), Scott White(ext. 128), Ryan O'Toole(ext. 149)

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Carrier	National Integrity Life	Liberty Life of Boston (Liberty Mutual)	Liberty Life of Boston (Liberty Mutual)	Lincoln Financial Group
Ratings	A.M. Best A+ S&P AA+	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A+ S&P AA-
Assets	4.8 Billion	11.6 Billion	11.6 Billion	119.8 Billion
Product Name	Momentum Advantage	Freedom Series 1	Freedom Series 5 MYG	Classic 5 & 7
Commission	*0-79 80+ 4yr 2.0% 0.5% 5yr 2.5% 0.5% 7yr 3.0% 1.0% 10yr 3.5% 1.5%	0-80 = 4% 81-85 = 2%	0-80 = 4% 81-85 = 2%	5 yr 0-75 = 4% 76-80 = 2.75% 76-85 = 1.5% 7 yr 0-75 = 5% 76-80 = 3.5% 81-85 = 1.75%
Issue Ages	4, and 5yr - 0-86 7yr - 0-85 10yr - 0-83 Q or NQ	0-85 Q or NQ	0-85 Q or NQ	0-85 Q or NQ
Minimum Issue	\$20,000 Q and NQ	\$5,000 Q and NQ	\$5,000 Q and NQ	\$10,000 Q and NQ
Maximum Issue	\$1,000,000 - 0-75 \$250,000 - 76-85	\$500,000	\$500,000	Ages 0-65 = \$2 million Ages 65+ = \$500K
Principal Guarantee	No	Optional See Below	Optional See Below	No
Premium Listing	Single	Single	Single	Single
Free Annual Partial W/D	10% Immediately	10% after year 1 cumulative to 20% maximum	10% after year 1 (cumulative to 20% maximum**)	10% Immediately
Surrender Charges	10 years 7/6/5/4/3/2/1/0/0/0 4,5 & 7 reduced	7/7/7/6/5/4/3 7 Years	7/7/7/6/5 5 Years	9/8/7/6/5 - 5 Year 9/8/7/6/5/4/3 - 7 Year (+ or - MVA)
Minimum Rate Guarantee	2%	1%	1%	1.35%
Nursing Home Waiver	No N/H Waiver	45 days Owner & Spouse	45 days Owner & Spouse	None
Comments & Rates	FOUR, FIVE, SEVEN AND TEN YEAR RATE GUARANTEE Can annuitize after year 1 for a minimum of 5 years *Pays full commission at renewal If owner dies within year 1, there is NO chargeback of commission <u>Rates</u> Term AEY 4 year 2.18% 5 year 2.65% 7 year 3.25% 10 year 3.47%	FIVE YEAR RATE GUARANTEE Terminal Illness waiver for owner and spouse Nursing home waiver - unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility Principal guarantee rider can be added reducing first year rate bonus by 1% Rates: <10k = 4.90 (3.00) 10-100k = 5.15 (3.00) 100k+ = 5.30 (3.00)	FIVE YEAR RATE GUARANTEE Terminal Illness waiver for owner and spouse **20% cumulative if 10% was not taken in previous year. Once the 20% has been taken, then 10% can be w/d the next year Nursing home waiver - unable to perform 2 out of 6 ADLs, does not have to be in a licensed facility guarantee rider can be added reducing 1 st yr rate 1% AEY Rates: <10k = 2.15% 10-100k = 2.40% 100k+ = 2.55%	FIVE AND SEVEN YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. <u>Rates</u> 5 Year 100k+ Yield = 2.70% ≤ 100K Yield = 2.50% 7 Year 100k+ Yield = 3.17% ≤ 100K Yield = 3.03%
Products approved in these states	NY	NY	NY	NY



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Carrier	Lincoln Financial Group	Principal Financial Group	Principal Financial Group	Principal 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-																																				
Assets	119.8 Billion	115.4 Billion	115.4 Billion	115.4 Billion																																				
Product Name	MYGuarantee Plus	FPDA Plus	Guaranteed Annuity	Secure																																				
Commission	<table border="0"> <tr> <td></td> <td>0-75</td> <td>76-80</td> <td>81-85</td> </tr> <tr> <td>3yr</td> <td>1.00%</td> <td>0.65%</td> <td>.50%</td> </tr> <tr> <td>4yr</td> <td>1.00%</td> <td>0.65%</td> <td>.50%</td> </tr> <tr> <td>5yr</td> <td>2.00%</td> <td>1.30%</td> <td>.75%</td> </tr> <tr> <td>6yr</td> <td>2.25%</td> <td>1.50%</td> <td>.75%</td> </tr> <tr> <td>7yr</td> <td>2.50%</td> <td>1.60%</td> <td>1.0%</td> </tr> </table>		0-75	76-80	81-85	3yr	1.00%	0.65%	.50%	4yr	1.00%	0.65%	.50%	5yr	2.00%	1.30%	.75%	6yr	2.25%	1.50%	.75%	7yr	2.50%	1.60%	1.0%	0-80 = 4.5% 81-85 = 3% 86-90 = 1.85%	0-80 = 4.1% 81-85 = 2.75% 86-90 = 1.45%	<table border="0"> <tr> <td></td> <td>4 year</td> <td>6 year</td> </tr> <tr> <td>0-81</td> <td>= 2.25%</td> <td>3.00%</td> </tr> <tr> <td>81-85</td> <td>= 1.50%</td> <td>2.00%</td> </tr> <tr> <td>86-90</td> <td>= 0.75%</td> <td>1.05%</td> </tr> </table> (trails available)		4 year	6 year	0-81	= 2.25%	3.00%	81-85	= 1.50%	2.00%	86-90	= 0.75%	1.05%
	0-75	76-80	81-85																																					
3yr	1.00%	0.65%	.50%																																					
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Issue Ages	0-85 Q or NQ	0-90 Q or NQ	*0-90 Q or NQ	*0-90 Q or NQ																																				
Minimum Issue	\$10,000 Q and NQ	\$5,000Q and NQ	\$5,000Q and NQ	\$5,000 Q and NQ																																				
Maximum Issue	Ages 0-65 = \$2 million Ages 65+ = \$500K	\$1,000,000	\$1,000,000	\$1,000,000																																				
Principal Guarantee	No	Yes	Yes	Yes																																				
Premium Listing	Single	Flexible, \$2,000 min. add'l	Flexible – 1 st yr only \$2K min. add'l	**Flexible \$2,000 min. 1 st year only																																				
Free Annual Partial W/D	10% Immediately	10% Immediately	10% Immediately	15% Immediately																																				
Surrender Charges	*7/7/6/5/4/3/2 7 Year (+ or – MVA)	6/6/6/5/4/3/2 7 Years	7/7/7/6/5 5 Years	7/6/6/5 – 4years 7/6/6/5/5/4 – 6years																																				
Minimum Rate Guarantee	2%	1.5%	1.5% (Indexed)	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)	***60 days after year 1 (up to age 90)																																				
Comments & Rates	CHOICE OF 3-10 YEAR RATE GUARANTEE Can annuitize after 5 years for 5yr min. *Each surrender period follows the 7 year surrender schedule. For years 8,9,& 10, MVA applies only.	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> <u>1yr</u> 3.02 (2.00 base + 1% premium bonus) <u>100k+</u> 4.04 (2.00 base + 2% premium bonus) <u>5 yr Guar</u> 2.25% <u>7 yr Guar</u> 2.15%	ONE, THREE or FIVE YEAR RATE GUARANTEE Additional deposits do not reset the surrender charges If add'l deposits are made w/in yr 1, renewal rate will be blended If no add'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> <u>1 yr</u> 3.17 (2.15 base + 1% premium bonus) <u>100k+</u> 4.19 (2.15 base + 2% premium bonus) <u>3 yr Guar</u> 2.10% <u>5 yr Guar</u> 2.20%	FOUR OR SIX YEAR RATE GUARANTEE Terminal illness and disability waiver available *Issues only to age 85 in OK for Q and NQ funds **Not available in all states ***For single premium deposits, interest rate is guaranteed for entire surrender period. For flexible premium deposits, new money rates are applied, and a weighted average is guaranteed for the remaining years <u>Rates</u> <table border="0"> <tr> <td><u>Term</u></td> <td><u>AEY</u></td> </tr> <tr> <td>4 year</td> <td>2.45%</td> </tr> <tr> <td>6 year</td> <td>2.50%</td> </tr> </table>	<u>Term</u>	<u>AEY</u>	4 year	2.45%	6 year	2.50%																														
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Carrier	Principal Financial Group	Sun Life of New York																								
Ratings	A.M. Best A+ S&P AA-	A.M. Best A+ S&P AA+																								
Assets	115.4 Billion	59.4 Billion																								
Product Name	Select Series	Keypoint Value																								
Commission	3 year 80 and below = 1% 81 + =0.5%	<table border="1"> <thead> <tr> <th></th> <th>5yr</th> <th>6yr</th> <th>7yr</th> </tr> </thead> <tbody> <tr> <td>0-80</td> <td>3.50</td> <td>3.00</td> <td>3.00</td> </tr> <tr> <td>81-90</td> <td>1.0</td> <td></td> <td></td> </tr> <tr> <td>81-85</td> <td></td> <td>.75</td> <td>.75</td> </tr> </tbody> </table>		5yr	6yr	7yr	0-80	3.50	3.00	3.00	81-90	1.0			81-85		.75	.75								
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0-80	3.50	3.00	3.00																							
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81-85		.75	.75																							
Issue Ages	0-85 Q or NQ	5yr 0-90,6&7yr 0-85 Q or NQ																								
Minimum Issue	\$5,000 Q and NQ	\$4,000Q / \$5,000 NQ																								
Maximum Issue	\$1,000,000	\$1,000,000+																								
Principal Guarantee	No	Yes																								
Premium Listing	Single	Flexible \$100 min add'l																								
Free Annual Partial W/D	Interest Only	10% Immediately																								
Surrender Charges	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%	1.5%																								
Nursing Home Waiver	After yr 1 – 60 days of confinement	45 days N/Av in NY & TX																								
Comments & Rates	<p>THREE YEAR RATE GUARANTEE</p> <p>Terminal illness and disability waiver available</p> <p>30 day exit window at end of guar. period to leave contract</p> <p>Can annuitize after year 3 for a minimum of 5 years</p> <p><u>Rates</u> < \$100K = 1.80% \$100K + = 1.80%</p>	<p>FIVE, SIX AND SEVEN YEAR RATE GUARANTEE</p> <p>Client can choose between 1% first year rate bonus or annually increasing rates of 5yr - .10% per year 6yr - .10% per year 7yr - .10% per year</p> <p>Qualified plans only available up to issue age 85</p> <p>Add'l deposits reset surrender period</p> <p>30 day exit window after the surrender period for MVA</p> <p>Rates (yields):</p> <table border="1"> <thead> <tr> <th>Step up</th> <th>5yr</th> <th>6yr</th> <th>7yr</th> </tr> </thead> <tbody> <tr> <td><50k</td> <td>1.80</td> <td>2.30</td> <td>2.85</td> </tr> <tr> <td>50k+</td> <td>1.95</td> <td>2.45</td> <td>3.00</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Bonus</th> <th>5yr</th> <th>6yr</th> <th>7yr</th> </tr> </thead> <tbody> <tr> <td><50k</td> <td>1.80</td> <td>2.22</td> <td>2.69</td> </tr> <tr> <td>50k+</td> <td>1.95</td> <td>2.37</td> <td>2.84</td> </tr> </tbody> </table>	Step up	5yr	6yr	7yr	<50k	1.80	2.30	2.85	50k+	1.95	2.45	3.00	Bonus	5yr	6yr	7yr	<50k	1.80	2.22	2.69	50k+	1.95	2.37	2.84
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Ratings	A.M. Best A S&P AA-	A.M. Best A S&P A+																														
Assets	66.4 Billion	38.6 Billion																														
Product Name	Bonus MasterDex	Global Index 6 & 8																														
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) Fixed 2) Annual Reset/Ratchet point to point Global Blended Index w/ Cap* 3) Annual Reset/Ratchet Point to Point w/ PR 4) Annual reset/Ratchet Monthly Point to Point *Blended Index																														
Premium Listing	Flexible (\$25/mo. if EFT)	Flexible \$2,000 min add'l (\$100/mo EFT)																														
Crediting Rates	100% PR Rate Guaranteed 1) 2.2% Cap (1.5% Minimum Cap) 2) 3.00% Rate (1% Minimum rate)	<table border="1"> <thead> <tr> <th></th> <th>6</th> <th>8</th> </tr> </thead> <tbody> <tr> <td>1) 2.35%</td> <td>2.70%</td> <td></td> </tr> <tr> <td>2) 5.75%</td> <td>6.25%</td> <td></td> </tr> <tr> <td>3) 35.0%</td> <td>35.0%</td> <td></td> </tr> <tr> <td>4) 2.35%</td> <td>2.35%</td> <td></td> </tr> <tr> <td colspan="3">Minimums</td> </tr> <tr> <td>1) 2.0%</td> <td></td> <td></td> </tr> <tr> <td>2) 2.0%</td> <td></td> <td></td> </tr> <tr> <td>3) 30%</td> <td></td> <td></td> </tr> <tr> <td>4) 1.0%</td> <td></td> <td></td> </tr> </tbody> </table>		6	8	1) 2.35%	2.70%		2) 5.75%	6.25%		3) 35.0%	35.0%		4) 2.35%	2.35%		Minimums			1) 2.0%			2) 2.0%			3) 30%			4) 1.0%		
	6	8																														
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Issue Ages	0 – 85 NQ and Q	0-85																														
Minimum Issue	\$25,000 NQ and Q	\$2,000 Q and \$5,000 NQ																														
Maximum Issue	\$1,000,000 (approval req. 500k+)	\$1,000,000																														
Free Annual Partial Withdrawal	10% after year 1	10% Immediately																														
Surrender Charges	10 years 10/10/10/10/10/8.5/7/5.5/4/2.5	8/7/6/5/4/3-6 yrs 8/7/6/5/4/3/2/1-8 yrs (+/- MVA)																														
Minimum Guarantee	100% of the premium at 1.0% (Indexed)	90% of Premium at 2%																														
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 90 days After Year one – Full AV *Blended Index is weighted using 3 indices; DJ Eurostoxx 50, S&P 500 and Nikkei 225 w/ this calculation; 50% = highest return 30% = 2 nd highest 20% = lowest return																														
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