

# New York Annuities

MYGA, FIA, and Traditional



Last Updated On 01/05/2021

## 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	Athene	MaxRate	1.40%	1.25%	1.30%
	Principal	Preferred Series	1.25%	1.10%	1.00%
	Principal	Select Series	1.10%	1.00%	1.00%
4 years	Principal	Preferred Series	1.30%	1.20%	1.90%
	Principal	Select Series	1.30%	1.05%	1.90%
	National Integrity	MultiVantage	1.25%	1.25%	2.00%
5 years	Athene	MaxRate	1.95%	1.80%	2.00%
	Security Mutual	SPDA 5&5	1.95%	1.80%	2.00%
	United States Life	Amer. Pathway SolutionsMYG	1.90%	1.60%	1.50%
	First Symetra	Select 5	1.85%	1.65%	2.50%
	Principal	Preferred Series	1.45%	1.35%	2.25%
	National Integrity	MultiVantage	1.20%	1.20%	2.50%
	American National of NY	Palladium MYG	1.10%	1.00%	2.50%
6 years	Lincoln Financial	MYGuarantee Plus	1.00%	1.00%	2.00%
	United States Life	Amer. Pathway SolutionsMYG	1.90%	1.60%	2.00%
	Principal	Select Series	1.50%	1.25%	2.50%
	Principal	Preferred Series	1.45%	1.35%	2.50%
7 years	American National of NY	Palladium MYG	1.30%	1.20%	2.50%
	Athene	MaxRate	2.05%	1.90%	2.50%
	United States Life	Amer. Pathway SolutionsMYG	1.90%	1.60%	2.00%
	First Symetra	Select 7	1.85%	1.65%	3.25%
	Principal	Preferred Series	1.45%	1.35%	3.00%
	American National of NY	Palladium MYG	1.30%	1.20%	2.50%
	National Integrity	MultiVantage	1.14%	1.14%	3.00%
	Lincoln Financial	MYGuarantee Plus	1.00%	1.00%	2.50%
10 years	United States Life	Assured Edge Income Builder	1.00%	1.00%	4.25%
	American National of NY	Palladium MYG	1.45%	1.35%	2.50%
	National Integrity	MultiVantage	1.10%	1.10%	3.50%
	Lincoln Financial	MYGuarantee Plus	1.00%	1.00%	2.50%



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1/5/2021

## MYGA Multi-Year Guarantee Annuities

Carrier	American National of NY	Athene	First Symetra	Lincoln																																																																										
Product Name	<b>Palladium MYG SPDA</b>	<b>MaxRate FPDA</b>	<b>Select SPDA (Flexible in 1st year)</b>	<b>MYGuarantee Plus SPDA</b>																																																																										
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   82 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex																																																																										
Issue Ages	0-90	3-yr: 0-85 / 5 and 7-yr: 0-83	0-85 (0-90 if ROP is selected)	0-85																																																																										
Premium Min. / Max.	Min: \$5,000 Max: \$1,000,000 (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: \$10,000 Max: \$2,000,000 (without prior approval)																																																																										
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MVA	no	no		yes																																																																										
Options at end of guarantee period	Withdraw all money without penalty during a special 30-day window, OR continue the annuity and earn an annual effective interest rate, declared annually, for remainder of surrender charge schedule.	At the end of the Term Period, it goes into the 1-Yr Fixed Strategy. At this point, annuity's full accumulated value will be available without withdrawal charges.	Surrender ends. Rate will renew annually	After the Initial Interest Rate Guarantee Period, the contract will be renewed annually, with no surrender charge or MVA. n/a																																																																										
Free withdrawals	Interest only in 1st year. Up to 10% starting in 2nd yr.	Rate multiplied by most recent anniv. Value	10% starting immediately	10% available immediately.																																																																										
Waivers	Confinement & Disability	Confinement & Terminal Illness	Confinement waiver	n/a																																																																										
Death Benefit	Owner driven																																																																													
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Commissions	<table border="1"> <thead> <tr> <th></th> <th>0-79</th> <th>80-85</th> </tr> </thead> <tbody> <tr> <td>5-Year</td> <td>2.50%</td> <td>0.50%</td> </tr> <tr> <td>6-year</td> <td>2.50%</td> <td>0.50%</td> </tr> <tr> <td>7-year</td> <td>2.50%</td> <td>0.50%</td> </tr> <tr> <td>10-year</td> <td>2.50%</td> <td>0.50%</td> </tr> </tbody> </table>		0-79	80-85	5-Year	2.50%	0.50%	6-year	2.50%	0.50%	7-year	2.50%	0.50%	10-year	2.50%	0.50%	<table border="1"> <thead> <tr> <th></th> <th>0-75</th> <th>76-80</th> <th>81+</th> </tr> </thead> <tbody> <tr> <td>3-Year</td> <td>1.30%</td> <td>0.90%</td> <td>0.40%</td> </tr> <tr> <td>5-year</td> <td>2.00%</td> <td>1.80%</td> <td>1.10%</td> </tr> <tr> <td>7-year</td> <td>2.50%</td> <td>2.25%</td> <td>1.30%</td> </tr> </tbody> </table> <p>Trail option available. Call for details</p>		0-75	76-80	81+	3-Year	1.30%	0.90%	0.40%	5-year	2.00%	1.80%	1.10%	7-year	2.50%	2.25%	1.30%	<table border="1"> <thead> <tr> <th></th> <th>0-75</th> <th>76-85</th> <th>86-90</th> </tr> </thead> <tbody> <tr> <td>5-year</td> <td>2.50%</td> <td>1.75%</td> <td>1.00%</td> </tr> <tr> <td>7-year</td> <td>3.25%</td> <td>2.25%</td> <td>1.00%</td> </tr> </tbody> </table>		0-75	76-85	86-90	5-year	2.50%	1.75%	1.00%	7-year	3.25%	2.25%	1.00%	<table border="1"> <thead> <tr> <th></th> <th>0-75</th> <th>76-80</th> <th>81-85</th> </tr> </thead> <tbody> <tr> <td>5-year</td> <td>2.00%</td> <td>1.30%</td> <td>0.75%</td> </tr> <tr> <td>7-year</td> <td>2.50%</td> <td>1.60%</td> <td>1.00%</td> </tr> <tr> <td>10-year</td> <td>2.50%</td> <td>1.60%</td> <td>1.00%</td> </tr> </tbody> </table>		0-75	76-80	81-85	5-year	2.00%	1.30%	0.75%	7-year	2.50%	1.60%	1.00%	10-year	2.50%	1.60%	1.00%															
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- For informational use only-- Survey based on information from various sources. Prepared for general information and education of agents only. Not for use with the public.

- Products and programs offered through Crump are not approved for use in all states.

Access to products and carriers available through Crump

- 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

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1/5/2021

## MYGA Multi-Year Guarantee Annuities

Carrier	National Integrity	Principal			Security Mutual																																																																							
Product Name	MultiVantage SPDA	Preferred Series SPDA (Flexible in 1st year)	Select Series SPDA	SPDA 5&5 SPDA 5&5																																																																								
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   90 Comdex	A+ A.M. Best   A+ Standard & Poors   90 Comdex	A+ A.M. Best   A+ Standard & Poors   90 Comdex	A- A.M. Best																																																																								
Issue Ages	18-89	0-90	0-85	0-85																																																																								
Premium Min. / Max.	Min: \$20,000 Max: 18-75 \$1M; 76-89 \$750k, w/o approval	Min: \$5,000 (Additional min. \$2,000) Max: \$2 M w/o approval	Min: \$5,000 (3-Year requires \$50,000) Max: \$2 M w/o approval	Min: \$5,000 Max: \$1 M w/o approval																																																																								
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		Minimum Renewal Rate: 1.00%	Minimum Renewal Rate: 1.00%	Minimum Renewal Rate: 1.00%																																																																								
Surrender Chgs (%)	4-Yr: 7, 6, 5, 4 / 5-Yr: 7, 6, 5, 4, 3 / 7-Yr: 7, 6, 5, 4, 3, 2, 1 / 10-Yr (7-yr schedule): 7, 6, 5, 4, 3, 2, 1	3 Yr: 8, 7, 6 / 4 Yr: 8, 7, 6, 6 / 5 Yr: 8, 7, 6, 6, 5 / 6 Yr: 8, 7, 6, 6, 5, 4 / 7 Yr: 8, 7, 6, 6, 5, 4, 3	3 Yr: 7, 6, 5 / 4 Yr: 7, 6, 5, 4	5 yrs: 7, 7, 7, 6, 5																																																																								
MVA	yes		yes																																																																									
Options at end of guarantee period	Choose a new GRO period; locking in a new interest rate and a new withdrawal charge. OR, do nothing and let it automatically transfer to the 1-yr guarantee period with no withdrawal charge. Confinement	During the LAST 30 days of the guarantee period you can renew the contract OR withdraw without penalty. If no election is made, it automatically renews into same GP; surrender charges restart.	At the end of initial GP, rate is determined annually and the surrender charge period and MVA will end.																																																																									
Free withdrawals	10% starting in first year (Min: \$250 or \$100 SW)	15% starting immediately	10% starting immediately	5% in year 1; 10% after first year																																																																								
Waivers	Terminal Illness Confinement	Terminal illness, disability, confinement	Terminal illness, disability, confinement																																																																									
Death Benefit	Owner driven	Owner driven	Owner driven																																																																									
Annuitization	After 1st year	Immediately	Immediately																																																																									
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# New York Annuities

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	<b>MYGA</b> Multi-Year Guarantee Annuities		<b>Traditional</b> Subject to annual interest rate renewal																																														
Carrier	<b>United States life</b>		<b>American National of NY</b>																																														
Product Name	<b>Am. Pathway Solutions MYG</b> SPDA	<b>Assured Edge Income Builder</b> SPDA	<b>Century Plus</b> SPDA	<b>WealthQuest Citadel</b> 7 yr - FPDA / 5 yr - SPDA*																																													
Carrier Ratings	A A.M. Best   A+ Standard & Poors   82 Comdex	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	50-80	0-80	0-85																																													
Premium Min. / Max.	Min: \$10,000 Max: \$1 M w/o approval	Min: \$25,000 Max: \$1 M w/o approval	Min: \$5,000 Max: \$1,000,000 (without prior approval)	Min: NQ - \$5k / Q - \$2k. Addtl. \$1k, or \$100 on EFT Max: \$1,000,000 (without prior approval)																																													
Crump's eApp	Yes	Yes	No	No																																													
Reg 60	1-step process	1-step process	1- Step Process	1- Step Process																																													
Guarantee Periods and Rates	<table border="1"> <tr> <th></th> <th>&lt;\$100K</th> <th>\$100+</th> </tr> <tr> <th>5-year</th> <td>1.60%</td> <td>1.90%</td> </tr> <tr> <th>6-year</th> <td>1.60%</td> <td>1.90%</td> </tr> <tr> <th>7-year</th> <td>1.60%</td> <td>1.90%</td> </tr> </table>		<\$100K	\$100+	5-year	1.60%	1.90%	6-year	1.60%	1.90%	7-year	1.60%	1.90%	<b>7-year</b> 1.00%  <b>Income Rider</b> • Built into the product • No fee • Income can start in first year • See "Income Rider" grid for full details on rider	<table border="1"> <tr> <th></th> <th>1st Year</th> <th>Base Rate</th> </tr> <tr> <th>\$100K +</th> <td>6.15%</td> <td>1.15%</td> </tr> <tr> <th>&gt;\$100K</th> <td>6.05%</td> <td>1.05%</td> </tr> </table>		1st Year	Base Rate	\$100K +	6.15%	1.15%	>\$100K	6.05%	1.05%	<table border="1"> <tr> <th></th> <th>5-Year</th> <th>1st Yr.</th> <th>2nd Yr.</th> </tr> <tr> <th>&lt;\$100k</th> <td>2.05%</td> <td>1.05%</td> <td></td> </tr> <tr> <th>&gt;\$100K</th> <td>2.15%</td> <td>1.15%</td> <td></td> </tr> </table>  <table border="1"> <tr> <th></th> <th>7-Year</th> <th>1st Yr.</th> <th>2nd Yr.</th> </tr> <tr> <th>&lt;\$100k</th> <td>3.15%</td> <td>1.15%</td> <td></td> </tr> <tr> <th>&gt;\$100K</th> <td>3.25%</td> <td>1.25%</td> <td></td> </tr> </table> Return of Premium feature built into the product		5-Year	1st Yr.	2nd Yr.	<\$100k	2.05%	1.05%		>\$100K	2.15%	1.15%			7-Year	1st Yr.	2nd Yr.	<\$100k	3.15%	1.15%		>\$100K	3.25%	1.25%	
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Minimum Renewal Rate: 1.00%		Minimum Renewal Rate: 1.00%	Minimum Renewal Rate: 1.00%																																														
Surrender Chgs (%)	7 yrs: 7, 6, 5, 4, 3, 2, 1, 0	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, 6, 5, 4, 2, 0																																													
MVA	yes	yes ( only through 5th year )	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	After the withdrawal charge period of 7 years, no withdrawal charge will apply to any withdrawals. Rate renews annually after the initial 7 years.	N/A. This is only applicable for for MYGAs	N/A. This is only applicable for for MYGAs																																													
Free withdrawals	15% after 1st year	10% starting in first year	10% starting in first year																																														
Waivers	ADL, extended care, terminal illness	ADL, extended care, terminal illness	Confinement, disability	Confinement, disability																																													
Death Benefit	Owner driven	Owner driven	Owner driven	Owner driven																																													
Annuitization		After 13 months																																															
Remarks				No rolling surrender *5-yr option: additional premium is allowed during 1st year.																																													
Commissions	<table border="1"> <tr> <th></th> <th>0-75</th> <th>76-85</th> </tr> <tr> <th>5 year</th> <td>1.50%</td> <td>0.75%</td> </tr> <tr> <th>6 year</th> <td>2.00%</td> <td>1.00%</td> </tr> <tr> <th>7 year</th> <td>2.00%</td> <td>1.00%</td> </tr> </table>		0-75	76-85	5 year	1.50%	0.75%	6 year	2.00%	1.00%	7 year	2.00%	1.00%	<table border="1"> <tr> <th></th> <th>50-80</th> </tr> <tr> <th>Opt. 1</th> <td>4.25%</td> </tr> <tr> <th>Opt. 2</th> <td>3.00% 0.25% trail</td> </tr> <tr> <th>Opt. 3</th> <td>1.75% 0.50% trail</td> </tr> <tr> <th>Opt. 4</th> <td>0.75% 0.75% trail</td> </tr> </table>		50-80	Opt. 1	4.25%	Opt. 2	3.00% 0.25% trail	Opt. 3	1.75% 0.50% trail	Opt. 4	0.75% 0.75% trail	<table border="1"> <tr> <th></th> <th>Ages 0-75</th> <th>4.00%</th> </tr> <tr> <th></th> <th>Ages 76-80</th> <th>2.00%</th> </tr> </table>		Ages 0-75	4.00%		Ages 76-80	2.00%	<table border="1"> <tr> <th></th> <th>5-year</th> <th>7-year</th> </tr> <tr> <th>Ages 0-80</th> <td>3.00%</td> <td>3.50%</td> </tr> <tr> <th>Ages 81-85</th> <td>2.00%</td> <td>2.50%</td> </tr> </table>		5-year	7-year	Ages 0-80	3.00%	3.50%	Ages 81-85	2.00%	2.50%								
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# New York Annuities

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## Traditional Subject to annual interest rate renewal

Carrier	Nationwide	Securian	Security Mutual		
Product Name	Secure Growth SPDA	SecureOption Focus SPDA	Flexible Premium Annuity FPDA	SPDA SPDA	
Carrier Ratings	A+ A.M. Best   A+ Standard & Poors   90 Comdex	A+ A.M. Best   AA- Standard & Poors   96 Comdex	A- A.M. Best	A- A.M. Best	
Issue Ages	Owner: no max age; Annuitant: 0-90	0-88	0-80	0-84	
Premium Min. / Max.	Min: \$10,000 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	
Crump's eApp	Yes	No	No	No	
Reg 60	1-step process	1-step process	2-step process	2-step process	
Guarantee Periods and Rates	<b>5-year surrender</b> Rate Lock Options: <\$100K \$100k+ 1-year 1.00% 1.00% 5-year 1.00% 1.00% <b>7-year surrender</b> Rate Lock Options: <\$100K \$100k+ 1-year 1.00% 1.00% 7-year 1.00% 1.00% <b>with Return of Purchase Payment Guarantee Option</b> <b>5-year surrender</b> Rate Lock Options: <\$100K \$100k+ 1-year 1.00% 1.00% 5-year 1.00% 1.00% <b>7-year surrender</b> Rate Lock Options: <\$100K \$100k+ 1-year 1.00% 1.00% 7-year 1.00% 1.00%	Return of Premium feature is built in at no cost  <35K <100K 100k+ 1 year: 2.00% 2.00% 2.00% 3 year: 1.00% 1.10% 1.20% 5 year 1.00% 1.10% 1.20% 7 year 1.00% 1.10% 1.20%  Minimum Renewal Rate: 1.00%	Qualified plans only  Year 1 1.75%	<\$25,000 >\$25,000 1-year 1.50% 1.75% 3-year 1.50% 1.75%  Minimum Renewal Rate: 1.00%	
	Surrender Chgs (%)	5-year: 8, 8, 7, 6, 5 7-year: 8, 8, 7, 6, 5, 4, 3, 0	7 years: 7, 7, 7, 6, 5, 4, 3, 0	10 Years: 7, 7, 6, 6, 5, 5, 4, 3, 2, 1, 0	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
	MVA	N/A. This is only applicable for for MYGAs	no	no	N/A. This is only applicable for for MYGAs
	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% starting in first year	10% after first year	5% in year 1; 10% starting year 2	
Waivers	n/a	Confinement and terminal illness			
Death Benefit	Annuitant driven				
Annuitization	After 1 year				
Remarks	Minimum Renewal Rate: 1.00%		No rolling surrender on additional contributions		
Commissions	5-year 7-year <b>Ages 0-75:</b> 2.00% 2.50% <b>Ages 76-80</b> 1.35% 1.75% <b>Ages 81-85</b> 0.90% 1.00% <b>Ages 86-90</b> 0.55% 0.65%	<b>Ages 0-80</b> 3.00% <b>Ages 81-88</b> 1.50%	<b>Ages 0-80</b> 4.00%	<b>Ages 0-75</b> 3.00% <b>Ages 76-84</b> 2.00%	

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## FIA Fixed Indexed Annuity

Carrier	American National of NY				Lincoln			
Product Name	ASIA Plus 7 SPDA		ASIA Plus 10 SPDA		OptiChoice NY 5 FPDA		OptiChoice NY 7 FPDA	
Carrier Ratings	A A.M. Best   A Standard & Poors   78 Comdex		A A.M. Best   A Standard & Poors   78 Comdex		A+ A.M. Best   AA- Standard & Poors   91 Comdex		A+ A.M. Best   AA- Standard & Poors   91 Comdex	
Issue Ages	0-80		0-80		0-85		0-85	
Premium Min. / Max.	Min: NQ - \$10,000 / Q - \$5,000 Max: \$1,000,000		Min: NQ - \$10,000 / Q - \$5,000 Max: \$1,000,000		Min: NQ - \$5,000 / Q - \$2,000 Additional \$50 Max: \$2,000,000 Additional: \$25,000 / Yr.		Min: NQ - \$5,000 / Q - \$2,000 Additional \$50 Max: \$2,000,000 Additional: \$25,000 / Yr.	
Crump's eApp	No		No		Yes		Yes	
Reg 60	1- Step Process		1- Step Process		1-step process		1-step process	
Guarantee Periods and Rates	Fixed Account	1.40%	Fixed Account	1.50%	Fixed Account	<\$100k 1.00% >\$100k 1.00%	Fixed Account	<\$100k 1.00% >\$100k 1.00%
	S&P 500		S&P 500		Performance Triggered	0.00% 0.00%	Performance Triggered	0.00% 0.00%
	1-Yr Performance Trigger	1.60%	1-Yr Performance Trigger	1.70%				
	1-Yr Monthly Sum, Monthly Cap	0.50%	1-Yr Monthly Sum, Monthly Cap	0.60%				
	1-Yr Pt-to-Pt, 100% CAP	2.20%	1-Yr Pt-to-Pt, 100% CAP	2.45%				
	1-Yr Pt-to-Pt, 75% CAP	n/a	1-Yr Pt-to-Pt, 75% CAP	n/a				
	1-Yr Pt-to-Pt, 50% CAP	2.25%	1-Yr Pt-to-Pt, 50% CAP	2.50%				
	Min. Guaranteed Interest Rate for Indexed Strategies	1.00%	Min. Guaranteed Interest Rate for Indexed Strategies	1.00%	Min. Guaranteed Interest Rate for Indexed Strategies	1.00%	Min. Guaranteed Interest Rate for Indexed Strategies	1.00%
Surrender Chgs (%)	7-Yrs: 7, 6, 5, 4, 3, 2, 1, 0		10-Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0		5 Yrs: 9, 8, 7, 6, 5, 0		7 Yrs: 9, 8, 7, 6, 5, 4, 3, 0	
MVA	no		no		no		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 1st year		10% starting in 1st year		10% starting in 1st year		10% starting in 1st year	
Waivers	Confinement, disability, terminal illness		Confinement, disability, terminal illness		Nursing home, terminal illness		Nursing home, terminal illness	
Death Benefit	Owner driven		Owner driven					
Annuitization								
Remarks								
Commissions	Ages 0-75: 3.00%		Ages 0-75: 5.00%		Option A Ages 0-75: 1.00%		Option A Ages 0-75: 2.00%	
	Ages 76-80: 2.00%		Ages 76-80: 3.50%		Option A Ages 76-80: 0.75%		Option A Ages 76-80: 1.75%	
	Trail Option		Trail Option		Ages 81-85: 0.50%		Ages 81-85: 1.50%	
	Ages 0-75: 1.30% 0.50% Trail		Ages 0-75: 2.85% 0.50% Trail		Ages 0-75: 0.75%		Option B Ages 0-75: 0.75%	
	Ages 76-80: 0.40% 0.50% Trail		Ages 76-80: 1.60% 0.50% Trail		Option B Ages 76-80: 0.50%		Option B Ages 76-80: 0.50%	
					(0.25% Tr Ages 81-85 n/a		(0.25% Tr Ages 81-85 n/a	

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## FIA Fixed Indexed Annuity

Carrier	Lincoln	Protective																																																																																																																																																																																																																																																																																																																																																																																																																																						
Product Name	OptiChoice NY 9 FPDA	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)	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)	Indexed Annuity NY 10 SPDA (Flexible in 1st year)	Indexed Annuity NY 10 SPDA (Flexible in 1st year)																																																																																																																																																																																																																																																																																																																																																																																																																															
Carrier Ratings	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex	A+ A.M. Best   AA- Standard & Poors   91 Comdex																																																																																																																																																																																																																																																																																																																																																																																																																															
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Surrender Chgs (%)	9 Yrs: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	5 Yrs: 9, 9, 8, 7, 6, 0	7 Yrs: 9, 9, 8, 7, 6, 5, 4, 0	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	9 Yrs: 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	5 Yrs: 9, 9, 8, 7, 6, 0	7 Yrs: 9, 9, 8, 7, 6, 5, 4, 0	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0	10 Yrs: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0																																																																																																																																																																																																																																																																																																																																																																																																																															
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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	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	N/A. This is only applicable for for MYGAs																																																																																																																																																																																																																																																																																																																																																																																																																															
Free withdrawals	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year	10% starting in 1st year																																																																																																																																																																																																																																																																																																																																																																																																																															
Waivers	Nursing home, terminal illness	Nursing home, terminal illness, unemployment	Nursing home, terminal illness, unemployment	Nursing home, terminal illness, unemployment	Nursing home, terminal illness, unemployment	Nursing home, terminal illness, unemployment	Nursing home, terminal illness, unemployment	Nursing home, terminal illness, unemployment	Nursing home, terminal illness, unemployment																																																																																																																																																																																																																																																																																																																																																																																																																															
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Commissions	<table border="0" style="width: 100%;"> <tr> <td><b>Option A</b></td> <td><b>Ages 0-75:</b></td> <td style="text-align: center;">3.00%</td> </tr> <tr> <td></td> <td><b>Ages 76-80</b></td> <td style="text-align: center;">2.75%</td> </tr> <tr> <td><b>Option B</b></td> <td><b>Ages 0-75:</b></td> <td style="text-align: center;">1.50%</td> </tr> <tr> <td></td> <td><b>(0.25% Tr: Ages 76-80</b></td> <td style="text-align: center;">1.25%</td> </tr> </table>	<b>Option A</b>	<b>Ages 0-75:</b>	3.00%		<b>Ages 76-80</b>	2.75%	<b>Option B</b>	<b>Ages 0-75:</b>	1.50%		<b>(0.25% Tr: Ages 76-80</b>	1.25%	<table border="0" style="width: 100%;"> <tr> <td><b>Ages 0-80:</b></td> <td style="text-align: center;">2.00%</td> </tr> <tr> <td><b>Ages 81-85</b></td> <td style="text-align: center;">1.00%</td> </tr> </table>	<b>Ages 0-80:</b>	2.00%	<b>Ages 81-85</b>	1.00%	<table border="0" style="width: 100%;"> <tr> <td><b>Ages 0-80:</b></td> <td style="text-align: center;">3.00%</td> </tr> <tr> <td><b>Ages 81-85</b></td> <td style="text-align: center;">1.50%</td> </tr> </table>	<b>Ages 0-80:</b>	3.00%	<b>Ages 81-85</b>	1.50%	<table border="0" style="width: 100%;"> <tr> <td><b>Ages 0-80:</b></td> <td style="text-align: center;">3.75%</td> </tr> <tr> <td><b>Ages 81-85</b></td> <td style="text-align: center;">1.90%</td> </tr> </table>	<b>Ages 0-80:</b>	3.75%	<b>Ages 81-85</b>	1.90%																																																																																																																																																																																																																																																																																																																																																																																																												
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Access to products and carriers available through Crump





# New York Annuities

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

1/5/2021

FIA		
Fixed Indexed Annuity		
Carrier	United States Life	
Product Name	Power Index Premier NY SPDA	
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	
Crump's eApp	Yes	
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	3.25%    4.25%
	<b>Russell 2000</b>	
	1-Yr Pt-to-Pt - Cap	3.00%    4.00%
	<b>MSCI EAFE</b>	
	1-Yr Pt-to-Pt - Cap	3.00%    4.00%
	<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	2.50%    3.25%
<b>Russell 2000</b>		
1-Yr Pt-to-Pt - Cap	2.25%    3.00%	
<b>MSCI EAFE</b>		
1-Yr Pt-to-Pt - Cap	2.25%    3.00%	
Min. Guaranteed Interest Rate	1.00%	
Surrender Chgs (%)	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 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 in year 2	

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