



New York Long Term Care Brokers, LTD.
 11 Executive Park Drive
 Clifton Park NY 12065

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Company	American National of New York									
Rating	AM Best = A									
	S&P = A									
	Comdex = 78									
Plan Name	Palladium MYG				Asia Plus 7			Asia Plus 10		
Minimum Premium	\$5,000 Qualified & NQ SPDA				\$10,000 NQ SPDA			\$10,000 NQ SPDA		
					\$5,000 Qual SPDA			\$5,000 Qual SPDA		
Rate Guarantee Period	5 Years	6 Years	7 Years	10 Years	Fixed = 1.80% Performance Spec Rate = 2.70% Monthly Sum = 1.00% Annual pt-pt 100% Par = 4.15% Annual pt-pt 75% Par = N/A Annual pt-pt 50% Par = 8.30%			Fixed = 1.95% Performance Spec Rate = 2.95% Monthly Sum = 1.10% Annual pt-pt 100% Par = 4.50% Annual pt-pt 75% Par = N/A Annual pt-pt 50% Par = 9.30%		
Current Interest Rate	3.05%	2.60%	3.55%	3.50%						
	Years 2-5	Years 2-6	Years 2-7	Years 2-10						
	2.05%	2.60%	2.55%	2.50%						
Min. Interest Rate	1.00%									
Features	Additional 10bps for \$100,000 over life contract				10% free W/D beg year 1			10% free W/D beg year 1		
	Waiver of S/C for confinement & disability				Issue dates are the 1st, 8th, 16th & 24th			Issue dates are the 1st, 8th, 16th & 24th		
	10% of value avail without charge begin year 2				S&P 500			S&P 500		
	Systematic interest year 1				No surrender charges upon death			No surrender charges upon death		
	SEP, ROTH, 403 (B)				Confinement, disability & terminal illness riders			Confinement, disability & terminal illness riders		
	30-day window without S/C at end of gaurantee period									
Surrender Charges	10 Years				7 Years			10 Years		
	8-8-8-7-6-5-4-3-2-1				7-6-5-4-3-2-1			9-9-8-7-6-5-4-3-2-1		
Max. Age Issued	85				80 Last Birthday			80 Last Birthday		
Product Code	2%: 0-79	2%: 0-79	2%: 0-79	4%: 0-79	3.5%: 0-75		2.5%: 76-80		5.5%: 0-75	
	.5%: 80-85	.5%: 80-85	.5%: 80-85	2%: 80-85						

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Company	Athene Annuity & Life Assurance Company of NY									
Rating	AM Best = A-									
	S&P = A-									
	Comdex = 61									
Plan Name	Athene MaxRate MYGA 3, 5 & 7									
Minimum Premium	\$5,000 minimum at issue			Flex	\$1,000/payment		\$10,000/ contract year			
Rate Guarantee Period	Multi-Year Fixed Strategy									
		3 Years			5 Years			7 Years		
Current InterestRate	Under \$100K	1.25%			2.25%			2.35%		
	\$100K +	1.40%			2.40%			2.50%		
Min. Interest Rate	1.00%									
Features	1 Year Fixed Strategy - Initial Rate set at issue, guaranteed for 1 yr. Renewal Rate declared on each anniversary.									
	Free W/D: Equal to Multi-Yr Fixed Strategy Rate multiplied by the Acc Value as of the most recent Anniv beginning in Year 1									
	Multi-Year Strategy: End of Term Period, funds transferred to the 1 year Fixed Strategy									
	Confinement & Terminal Illness Waiver of Surrender Charges - No Surrender Charges at Death									
Surrender Charges	3 Years			5 Years			7 Years			
	10-10--10			10-10-10-10-10			10-10-10-10-10-10--10			
Max. Age Issued	85			83			83			
Product Code	3 Years			5 Years			7 Years			
	1.30%	0.90%	0.40%	2.00%	1.80%	1.10%	2.50%	2.25%	1.30%	
	0-75	76-80	81+	0-75	76-80	81+	0-75	76-80	81+	

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Company	Fidelity & Guarantee
Rating	AM Best = B++ Comdex = 49
	FGNYIndex Choice 10
Minimum Premium	\$10,000 Qual & NQ Minimum \$2,000 per Option
Rate Guarantee Period	Monthly Point to Point Cap = 1.60%
	Monthly Average Annual Cap = 4.00%
	Annual Point to Point Cap = 3.50%
	Fixed interest Rate = 1.00%
Min. Interest Rate	1% Current Minimum Index Guaranteed interest rate
Features	2% Premium Bonus on initial deposit
	Flex Premium
	Terminal Illness & Nursing Home Rider included
	Free W/D: Each contract year after the first year, up to 10% of the premium as of the prior anniversary
	No Surrender Charges Upon Death
Surrender Charges	10-10-10-10-10-10-8-6-4-2
Max. Age Issued	85
Product Code	4% Ages 0-75
	2.00% Ages 76-85

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Company	First Symetra								
Rating	AM Best = A								
	S&P = A								
	Comdex = 77								
Plan Name	Custom 5		Custom 7						
Minimum Premium	\$25,000 SPDA Qual & NQ Adds of \$1,000 or more available Year 1		\$10,000 SPDA Qual & NQ Adds of \$1,000 or more available Year 1						
Rate Guarantee Period		Base Rate		1st Year	Base Rate				
Current Interest Rate	3 Years	\$25,000-\$49,999	1.60%	3 Years	\$10,000-\$49,000	2.00%	1.50%		
		\$50,000-\$99,999	1.95%		\$50,000-\$99,999	2.40%	1.90%		
		\$100,000-\$249,999	2.20%		\$100,000-\$249,999	3.15%	2.65%		
		\$250,000 +	2.20%		\$250,000 +	3.15%	2.65%		
		5 Years	\$25,000-\$49,999		1.40%	5 Years	\$10,000-\$49,000	2.00%	1.50%
			\$50,000-\$99,999		1.75%		\$50,000-\$99,999	2.30%	1.80%
	\$100,000-\$249,999		2.10%	\$100,000-\$249,999	2.80%		2.30%		
	\$250,000 +		2.10%	\$250,000 +	2.80%		2.30%		
	7 Years		\$25,000-\$49,999	1.40%	7 Years		\$10,000-\$49,000	2.00%	1.50%
			\$50,000-\$99,999	1.75%			\$50,000-\$99,999	2.25%	1.75%
		\$100,000-\$249,999	2.10%	\$100,000-\$249,999		2.65%	2.15%		
		\$250,000 +	2.10%	\$250,000 +		2.65%	2.15%		
Min. Interest Rate		1.00%							
Features		Interest is base rate for guarantee period		Interest is 1st year rate then base rate for the remainder of guarantee period					
	10% free withdrawals available Year 1 Surr charges waived after 30 days of confine in a nursing home or hospital, and up to 60 days after release. If confined on contract date, not eligible for waiver until after 1st contract year.		10% free withdrawals available Year 1 Surr charges waived after 30 days of confine in a nursing home or hospital, and up to 60 days after release. If confined on contract date, not eligible for waiver until after 1st contract year.						
Surrender Charges	5 Years		7 Years						
	7-7-7-6-5		8-8-7-7-6-5-4						
Max. Age Issued	85		85						
Product Code	2.25%: 0-75	1.25%: 76-85	3.75%: 0-75	2.00%: 76-85					

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Company	National Integrity											
Rating	AM Best = A+											
	S&P = AA											
	Comdex = 96											
Plan Name	MultiVantage MVA				New Momentum MVA						SPDA II	
Minimum Premium	Single Premium – \$20,000				Flex Premium – \$2,000 Qualify & \$5,000 NQ						Single Premium – \$3,000 Qualify & \$3,000 NQ	
Rate Guarantee Period	4 Years	5 Years	7 Years	10 Years	QIO 1 Year	2 Years	5 Years	6 Years	7 Years	10 Years	3 Years	5 Years
Current Interest Rate	2.25%	2.60%	3.10%	3.35%	3.00%	N/A	2.20%	235.00%	2.60%	2.90%	2.85%	2.70%
	Years 2-4	Years 2-5	Years 2-7	Years 2-10			Years 2-5	Years 2-5	Years 2-7	Years 2-10	Years 2-3	Years 2-5
	1.25%	1.60%	2.10%	2.35%			1.45%	1.60%	1.85%	2.15%	Rate Lock 60 Days DOR & AUTH All Products	
Min. Interest Rate	1.00%											
Features	10% free withdrawals begin year 1				QIO ONLY: 1 year rate							
	Waiver of SC's for limited life expectancy, confinement to nursing home, hospital licensed facility				Transfer to other rate options within 1 year and receive same base rates as new money.							
	End of GRO, can go to 1 year bucket without SC's or MVA				Roth IRA available							
					"Ladder" new mom interest rates dividing money between interest rate guarantees in the same contract							
Surrender Charges	4 Years	5 Years	7 Years	10 Years	7 Years						7 Years	
	7-6-5-4	7-6-5-4-3	7-6-5-4-3-2-1		7-6-5-4-3-2-1-0						7-7-7-6-5-4-3-0	
	MVA										No MVA – ROP Guarantee	
Max. Age Issued	89				85						85	
Product Code	1.25%	1.75%	2.25%	2.75%	0-79			0-79	80-85		0-79	1% reduction compensation for 5 year option
	76-85	76-85	76-85	76-85							3.50%	
	1.00%	1.25%	1.45%	1.95%							80-85	
	0.50%	1%	1.05%	1.25%	1.25%			4.50%	2.50%		1.75%	

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Company	Principal					
Rating	AM Best = A+					
	S&P = A+					
	Comdex = 90					
Plan Name	Preferred Series Annuity					
Minimum Premium	Flex Year 1 Only – \$10,000					
Rate Guarantee Period				1st Year	Base Rate	Avg Annual Yield
Current Interest Rate	3 Years	\$5,000-\$49,999		1.50%	1.50%	1.50%
		\$50,000-\$99,999		1.85%	1.55%	1.65%
		\$100,000 +		2.46%	1.55%	1.85%
	4 Years	\$5,000-\$49,999		1.65%	1.65%	1.65%
		\$50,000-\$99,999		2.10%	1.70%	1.80%
		\$100,000 +		2.71%	1.70%	1.95%
	5 Years	\$5,000-\$49,999		1.85%	1.85%	1.85%
		\$50,000-\$99,999		2.56%	1.90%	2.03%
		\$100,000 +		2.81%	1.90%	2.08%
	6 Years	\$5,000-\$49,999		2.35%	1.85%	1.93%
		\$50,000-\$99,999		2.96%	1.95%	2.12%
		\$100,000 +		3.17%	1.95%	2.15%
	7 Years	\$5,000-\$49,999		2.10%	2.10%	2.10%
		\$50,000-\$99,999		2.86%	2.15%	2.25%
\$100,000 +		3.22%	2.15%	2.30%		
Features	Waiver of surr charges after 1 year if terminally ill, total & permanent disability or 60 confinement to medical facility					
	Auto renews into same guarantee period if no action with restarting surr charges					
	15% free annual free or RMD – whichever is higher					
	30 day renewal window at the end of each term with no surrender charge					
	No compensation payable \$2 million +					
Surrender Charges	3 Years	4 Years	5 Years	6 Years	7 Years	
	8-7-6	8-7-6-6	8-7-6-6-5	8-7-6-6-5-4	8-7-6-6-5-4-3	
Max. Age Issued	90					
Product Code	0-80	0-80	0-80	0-80	0-80	
	0.75%	1.50%	2.00%	2.50%	3.00%	
	81-85	81-85	81-85	81-85	81-85	
	0.50%	0.90%	1.00%	1.30%	1.65%	
	86-90	86-90	86-90	86-90	86-90	
	0.40%	0.40%	0.50%	0.65%	0.75%	

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Company	Security Mutual Life Insurance Co. of NY						
Rating	AM Best = A-						
	*E & O Required						
	Available in CT, FL, PA & NJ						
Plan Name	SPDA				SPDA 5 & 5		
Minimum Premium	Single Premium		No Bailout	With Bailout	5 Years	\$5,000 - < \$25,000 \$25,000 +	1.40% 1.65%
Rate Guarantee Period	1 Year	\$5,000 + \$25,000	1.20% 1.45%	1.00% 1.20%			
Current Interest Rate	3 Years	\$5,000 + \$25,000	1.50% 1.75%	1.25% 1.50%			
Min. Interest Rate	1.00%						
Features	Begin Year 2: Withdraw up to 10% surr charge free systematic withdrawals mo/qtrly/sa/ann. Max 10% ann.				5% free withdrawal year 1, then 10% of prior year value year 2+		
	"Bail out" if renewal interest rate drops 1% or more below rate credited during prior 12 mos.				60 day rate lock from app received date		
	Rate lock upon receipt of application at Co.						
Surrender Charges	1 Year		3 Years		5 Years		
	7 Years 7-7-7-6-5-4-3-0		7 Years 9-9-9-8-7-6-5-0		7-7-7-6-5		
Max. Age Issued	84						
Product Code	0-75	76-85	0-75	76-85	0-75		76-85
	3.00%	2.00%	3.00%	2.00%	3.00%		2.00%

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Company	US Life of New York								
Rating	AM Best = A								
	S&P = A+								
	Comdex = 82								
Plan Name	Solutions MYG – SPDA With MVA			American Pathway – Fixed 5 SPDA			American Pathway – Fixed 7 SPDA		
Minimum Premium	\$10,000 Qualify & NQ			\$2,000 Qualify & \$5,000 NQ			\$2,000 Qualify & \$5,000 NQ		
				0.15% Additional Interest Rate Year 1 on Qualified Contracts			0.15% Additional Interest Rate Year 1 on Qualified Contracts		
Rate Guarantee Period	5 Years	< \$100,000 \$100,000 +	2.25% 2.45%	1 Year	Base Rate	1.40%	1 Year	Base Rate	1.30%
Current Interest Rate					7 Years	< \$100,000 \$100,000 +		2.30% 2.50%	3 Years
	\$100,000 +	2.40%	\$100,000 +	3.30%					
	Base Rate	1.45%	Base Rate	1.15%					
	< \$100,000	1.45%	< \$100,000	1.75%					
\$100,000 +	1.65%	\$100,000 +	2.05%						
Base Rate	Current Rate	Base Rate	Current Rate						
< \$100,000	1.40%	< \$100,000	1.45%						
\$100,000 +	1.60%	\$100,000 +	1.65%						
Base Rate	Current Rate	Base Rate	Current Rate						
< \$100,000	1.40%	< \$100,000	1.40%						
\$100,000 +	1.60%	\$100,000 +	1.60%						
Min. Interest Rate	1.00%								
Features	Rate based on signed date then 7 business days submit			Return of premium guarantee is greater of premiums paid (minus withdrawals) or surr value					
	90 day rate lock on transfers/ regularly 60			After 30 days, withdrawals of interest only: Systematic \$50 minimum monthly, quarterly, semi-annually, annually OR random withdrawal \$250 minimum. Minimum account value maintained \$2,000. 15% surrender charge free withdrawal after 30 days. 20% cumulative beginning year 2.					
	15% free start year 2			Roth IRA available					
	After year 1, 2 of 6 ADL waiver of S/C			Rate is annually renewable period expires					
Surrender Charges	7 Years			5 Years			7 Years		
	7-6-5-4-3-2-1			9-8-7-6-5-0			9-8-7-6-5-4-2-0		
Max. Age Issued	85			85 NQ & Qualified Rollovers – 70 Qualify Contribution					
Product Code	0-75		76-85	0-85			0-85		
	2.00%		1.00%	2.00%			2.50%		

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Company	William Penn Association	
Rating	AM Best = B++	
Plan Name	High Five	Preferred
Minimum Premium	Flex – \$20	Flex – \$20
Rate Guarantee Period	6 Months	
Current Interest Rate	3.00%	3.50%
Min. Interest Rate	1.00%	
Features	**Rates have never been lowered post issue historically**	
	10% free beginning year 1, but any principal withdrawals in first 13 months compensation chargeback	
	NQ /IRA/ROTH Available	If no premiums paid for 3 years, becomes SPDA
Surrender Charges	5-4-3-2-1	9-8-7-6-5-4-3-2-1
Max. Age Issued	90	80
Product Code	1.50%	2%

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