

NY FIXED & FIXED INDEXED ANNUITY BROKERAGE BULLETIN 05-16-12

NY LONG TERM CARE BROKERS, LTD.

11 EXECUTIVE PARK DRIVE, CLIFTON PARK, NY 12065

800-695-8224 or 518-371-5522 EXTN: JOE=109



COMPANY & RATINGS	PLAN NAME	MIN. PREMIUM	RATE GUAR PERIOD	CURRENT INT % RATE	MIN INT RATE	FEATURES	SURRENDER CHARGES	MAX ISSUE AGE	PROD CODE
AMERICAN NATIONAL OF NEW YORK AM BEST = A S&P = A+ Comdex = 86	PALLADIUM MYG	\$5k Qual & NQ SPDA	5 Yr	2.00 (1.00 YR 2-5)	1.00%	**ADDT'L 10bps FOR \$100k OVER LIFE OF CONTRACT	10 Years 8-8-8-7-6-5-4-3-2-1	85	3.00% 0-79, 1% 80-85
			6 Yr	1.90 (1.90 YR 2-6)		Waiver of s/c for confinement & disability			2.50% 0-79, 0.5% 80-85
			7 YR	3.05 (2.05 YR 2-7)		10% of value avail w/o charge yr 2			2.50% 0-79, 0.5% 80-85
			10 YR	3.45 (2.45 YR2-10)		Systematic interest yr 1			4.00% 0-79, 2% 80-85
						SEP, ROTH, 403(B)			
						30 Day window w/o s/c at end of guarantee period			
ALLIANZ LIFE NY AM BEST = A S&P = AA Comdex = 91	MASTERDEX NY (FIXED INDEXED ANNUITY)					*****SALES SUSPENDED*****			
	BONUS MASTERDEX NY (FIXED INDEXED ANNUITY)					*****SALES SUSPENDED*****			
	POWER 5					*****SALES SUSPENDED*****			

RATES SUBJECT TO CHANGE AT ANY TIME, WITHOUT NOTICE. PLEASE CALL FOR UPDATES

INSURANCE COMPANY BEST / S&P RATING	POLICY NAME / TYPE	MIN PREMIUM	RATE GUAR PERIOD	CURRENT INT % RATE	MIN INT RATE	PRODUCT FEATURES	SURRENDER CHARGES	MAX ISSUE AGE	PROD CODE	
US LIFE NY FIRST SUNAMERICA AM BEST = A S&P = A+ Comdex = 84	SECURITY BUILDER 5 SPDA W/ MVA	\$10,000 NQ & QUAL	3 YR	<\$100K 1.50%	1.00	MVA DOES NOT APPLY TO FREE W/DRWLS, PREMIUM GUARANTEE OR DEATH BEN	5 Years 7-7-6-5-3-0	85 NQ & QUALIFIED ROLLOVERS 70 QUAL CONTRIB	2.00% Age 0-80 .75% Age 81-85	
				\$100K+ 1.80%		SAME FEATURES AS BELOW				
	BONUS FLEX 5	\$2,000 Qual \$5,000 NQ MIN ADDITIONAL	1 YR 3 YR 5 YR	0.15% Additional Int Rate Yr 1 on Qualified Contracts Base rate is 1.00%	<\$100K 1.20%	1.00	Return of premium guarantee is greater of prems paid (minus w/dnwls) or surr value		5 Years 9-8-7-6-5-0	2.00% Age 0-85 1 Yr Rate Guarantee
					\$100K+ 2.20%					<\$100K 1.10%
					\$100K+ 1.40%					<\$100K 1.00%
	BONUS FLEX 7	DEPOSITS \$2,000 \$2,000 Qual \$5,000 NQ MIN ADDITIONAL DEPOSITS \$2,000	1 YR 3 YR 5 YR 7 YR	0.15% Additional Int Rate Yr 1 on Qualified Contracts Base rate is 1.05%	<\$100K 2.05%	1.00	After 30 days, withdrawals of interest only: Systematic \$50 min mo-qtrly-sa-ann. OR random withdrawal \$250 min. Min acct value maintained \$2,000. 15% Surrender Charge Free Withdrawal after 30 days. 20% Cumulative begin yr 2 Roth IRA available		7 Years 9-8-7-6-5-4-2-0	2.50% Age 0-85
					\$100K+ 3.05%					<\$100K 1.55%
					<\$100K 1.20%					<\$100K 1.85%
					\$100K+ 1.40%					<\$100K 1.20%
					\$100K+ 1.35%					<\$100K 1.15%
	Base rate is current rate	Base rate is current rate								

Rate Lock 90 Days with Dor & Auth to Disclose faxed to company.

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AMERICAN EQUITY AM BEST = A- Comdex = 63	FPDA-1-NY					*****SALES SUSPENDED*****			
	SPDA-2-NY					*****SALES SUSPENDED*****			
GENWORTH AM BEST = A S&P = A Comdex = 79	SecureLiving Independence NY	\$15,000 Qual / \$15,000 NQ <50K 50K / 99,999 >100K	1 YR 1 YR 1 YR	2.65 (2.15 YR 2) 3.15 (2.15 YR 2) 3.65 (2.15 YR 2)	1.50 YRS 3-6 1.50 YRS 7-19	10% Surrender Charge Free Withdrawals begin Year 1, Max 12 Per Year or Systematic Roth IRA available.	6 Years 9-9-8-7-6-5-0	85 ANNUITANT OR OWNER	2.00 Age 0-75 1.00 Age 76-80 0.75 Age 81-85
	SecureLiving Liberty NY	<\$100K / \$100-\$249/ \$250K+	1 Year Bailout Effec. Yield 3 Year Bailout Effec. Yield 5 Year Bailout Effec. Yield	2.95% - 3.95% - 4.70% 1.35% 1.35% 1.35% 1.61% 1.78% 1.90% 1.95% - 2.55% - 2.75% 1.25% 1.25% 1.25% 1.60% 1.90% 2.00% 1.60% - 2.00% - 2.15% 1.10% 1.10% 1.10% 1.52% 1.85% 1.97%	1.00% Yrs 1-6	Bailout: If the actual renewal rate is lower than the bailout rate, have 45 days from anniv. to move \$ w/out charge Annual Rate after guar period Roth IRA avail. 10% surr charge free Yr 1 Min: \$15K NQ & \$15K Qual Effective yield is calculated over 6 yr period using initial rate then bailout rate for remaining yrs	6 Years 9-9-8-7-6-5-0	85 ANNUITANT OR OWNER	3.00% Age 0-75 1.50% Age 76-80 0.75% Age 81-85
GREATER BENEFICIAL UNION OF PITTSBURGH AM BEST = B++	PREFERRED ANNUITY	\$500 Min or \$25 monthly Max is \$500K	1 YR	PRODUCT TEMP SUSPENDED		Flex premium / no rolling charges Interest available beg 30 days 10% of principal avail w/o charge beginning year 2	5 Years 6-5-4-3-2	90	2.00% 0-79 0.75% 80-90 Age nearest birthday
	PREFERRED 8 ANNUITY	\$10,000	1 YR	PRODUCT TEMP SUSPENDED		SEP, ROTH all available 45 Day Rate Lock from Application recvd date	8 Years 7-7-6-6-5-4-3-2	90	3.00% 0-79 1% 80-90 Age nearest birthday
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NATL INTEGRITY AM BEST = A+ S&P = AA+ Comdex = 97	MultiVantage MVA	SINGLE PREM \$20,000	4 YR 5 YR 7 YR 10 YR	2.00 (1.00 YR 2-4) 2.20 (1.20 YR 2-5) 2.95 (1.95 YR 2-7) 3.25 (2.25YR2-10)	1.50	10% Free w/drwl's begin yr 1 Waiver of s/c's for limited life expectancy, confinement to nursing home, hosp't., licensed facility End of GRO, can go to 1 yr bucket w/o sc's or mva	7-6-5-4 7-6-5-4-3 7-6-5-4-3-2-1 7-6-5-4-3-2-1 MVA	89	1.25%, 1%(76-85), 0.5% 1.75%, 1.25%(76-85), 1% 2.25%, 1.45%(76-85)1.05% 2.75%, 1.95%(76-85)1.25%
	NEW MOMENTUM MVA	FLEX PREMIUM \$2,000 Qual \$5,000 N/Q	QIO 1YR 2 YR 3 YR 5 YR 7 YR 10 YR	4.00 1.75 (1.00 YR 2) 1.75 (1.00 YR 2-3) 1.80 (1.05 YR 2-5) 2.45 (1.70 YR 2-7) 2.85 (2.10 YR2-10)	1.50	QIO ONLY: 1 YR RATE transfer to other rate options within one year, and receive same base rates as new money. Roth IRA available. "Ladder" New Mom Interest Rates Dividing \$ Between Interest Rate Guarantees in the Same Contract No Surrender Charges or MVA or Charbeback on Death	7 Years 7-6-5-4-3-2-1-0 MVA	85	1.25% Ages 0-79 4.50% Ages 0-79 2.50% Age 80-85
	SPDA II	SINGLE PREM \$3,000 Qual \$3,000 N/Q	3 YR 5 YR	2.45 (1.45 YR 2-3) 2.30 (1.30 YR2-5)	1.50	Rate Lock 60 Days -DOR & AUTH All Products	7 Years 7-7-7-6-5-4-3-0 NO MVA ROP Guarantee	85	3.50% Ages 0-79 1.75% Age 80-85 *** 1% reduction comp for 5 yr option
FIDELITY & GUARANTY AM BEST = B++ Comdex = 48	FGNYIndex Safety 7	\$10,000 Q & NQ (MIN \$2,000 PER OPTION) Additional Premiums \$2,000	1.00% CURRENT MINIMUM INDEX GUARANTEED INTEREST RATE			FLEX PREMIUM Annual Reset - Lock In Full Account Value At Death Terminal Illness and Nursing Home Rider Included Surrender Charge Free Withdrawal 10% of 1st Year's Prem after 1st Yr. Roth IRA available Guaranteed Minimum on Fixed Interest Account = 1% Minimum Caps: 1.0% Mo PtP 3.0% Ann PtP, Mo Avg.	7 Years 10% Years 1-4 8-6-3-0	85	YRS 1-3 4.50% Age 0-79 2.25% Age 80-85
	FGNYIndex Spectrum 10	SPEC FREE 10=MONTHLY POINT TO POINT CAP =1.50% SPEC FREE 10=MONTHLY AVERAGE ANN CAP = 3.25% SPEC FREE 10 = ANNUAL POINT TO POINT CAP = 3.00% SPEC FREE 10 = FIXED INTEREST RATE = 2.00% 2% Premium Bonus on initial deposit Spectrum Freedom 10					10 Years 10% Years 1-6 8-6-4-2-0	85	YRS 1-3 5.00% Age 0-79 2.50% Age 80-85
	FGNYGuarantee Plus 5 & 7	SINGLE PREM \$5K NQ \$2K QUAL	5 YR 7 YR	N/A N/A	N/A N/A		INTEREST ONLY FREE W/DRWL \$500K MAX W/O APPROVAL RENEWAL PER IOD IS 5 YRS S/C WAIVED AT DEATH ONLY IF NO SPOUSAL CONTINUATION	12 YEARS %S DIFFER FOR 5 & 7 S/C'S FOR LIFE UNLESS MOVE \$ W/IN 30 DAYS FOLLOW ANY RENEWAL PERIOD	85 (nearest b-day)
PRESIDENTIAL AM BEST = B+	SECURE 4 SECURE 5 SECURE 6	SINGLE PREM \$5,000	4 YR 5YR 6YR	1.55% 1.85% 1.75%	2.00 2.00 2.00	10% Free Withdrwls start 1st yr Secure Products, Surrender Chg Matches Duration of Interest Rate Roth IRA available	7-6-6-5-0 7-7-6-6-4-0 7-7-7-6-5-4-0	90	2.0% 0-80 / 0.75%81-85 2.50% 0-80 / 1% 81-85 3.00% 0-80 / 1% 81-85 CALL-COMP AGE 86-90
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PRINCIPAL AM BEST = A+ S&P = A Comdex = 92	GUARANTEED FIXED	\$5,000 NQ \$4,000 QUAL \$2K MIN ADDS FLEX YR 1 ONLY	1 YR	1.05%	1.00	Roth IRA avail.	5 Years 7-7-7-6-5	90	4.10% Age 0-80 2.75% Age 81-85 1.45% Age 86-90	
			< \$100K	1.05%		Guaranteed return of premium except for Select which has an MVA				
			\$100k +	1.00%		Waiver of surr charge & MVA (Select) for terminal illness, disability, nursing home iss age to 90.				
	FPDA PLUS	\$5,000 NQ \$4,000 QUAL \$2K MIN ADDS FLEX YR 1 ONLY UNLESS 1 YR RATE CHOSEN	1 YR	1.00%	1.00	10% free w/drwl begin Yr 1 or RMD, whichever >	7 Years 6-6-6-5-4-3-2	90	4.50% Age 0-80 Yr 1 3.00% Age 81-85 Yr 1 1.85% Age 86-90 Yr 1	
			< \$100K	1.00%		1 Yr rates have premium credit with the interest rate quoted as the first year yield.				
			\$100k +	1.15%		NO ROLLING S/CHARGES				
	SELECT SERIES	\$5,000 QUAL & NQ	3 YR	1.00%	1.00	Rate annually renews after guarantee period	3 YEARS 7%, 7%, 7% MVA	85	1% Ages 0-80 0.50% Age 80+ 0.0% > \$2 million	
			<\$100K	1.00%						
	SECURE FIXED	\$5K QUAL & NQ \$2K ADDS	4 YR	<\$50K	1.00%	1.00	Same as Above, except Flex in yr 1 only 15% Free each year	7-6-6-5	90	2.25% (4) 3.00% (6) 0-80 1.5%(4) 2.00%(6) 81-85 0.75%(4) 1.05%(6) 86+ 0.0%(4) 0.0%(6) \$2M+
			\$50-\$99	1.00%						
\$100K+			1.12%							
6 YR			<\$50K	1.09%						
\$50-\$99			1.19%							
\$100K+	1.49%									
SECURITY MUTUAL LIFE INSURANCE COMPANY OF NY AM BEST = A- *E&O REQUIRED This product also avail CT, FL, PA, NJ	SPDA	SINGLE PREM \$5,000 + \$25,000 \$5,000+ \$25,000 +	1 YR	1.25 No Bailout	1.00	Begin Year 2: Withdraw up to 10% Surrender Charge Free Systematic Withdrawals mo/ qtrly / sa / ann max. 10% ann	7 Years 7-7-7-6-5-4-3-0	84	3.00% Ages 0-75 2.00% Ages 76-85	
			1 YR	1.50 No Bailout	1.00					
			1 YR	1.00 With Bailout	1.00					
	SPDA	\$5,000 + \$25,000 \$5,000 + \$25,000	1YR	1.25 With Bailout	1.00	Bail Out* if renewal interest rate drops 1% or more below rate credited during prior 12 months. Rate Lock Upon Receipt of App at Co.	7 Years 9-9-9-8-7-6-5-0	84	3.00% Ages 0-75 2.00% Ages 76-85	
			3 YR	1.25 No Bailout	1.00					
			3 YR	1.50 No Bailout	1.00					
			3 YR	1.00 With Bailout	1.00					
	SPDA 5&5	\$5K - < \$25,000 \$25,000 +	5YR	1.25%	1.00	5% free w/drwl year 1, then 10% of prior yr value yr 2+	5 Years 7-7-7-6-5	84	3.00% Ages 0-75 2.00% Ages 76-85	
			5YR	1.50%	60 day rate lock from app recvd date					

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US LIFE NY AM BEST = A S&P = A+ Comdex = 84		NQ \$5K INITIAL \$2K ADDS QUAL \$5K INITIAL \$2K ADDS	1% CURRENT MINIMUM GUARANTEE INDEX Global 6 Sales Suspended			Global Index Calc: Sum of 50% change in highest, 30% change in 2nd and 20% change in S&P 500, EuroStoxx 50 & Nikkei 225 up to annual cap No rolling surrender charges 10% free each yr, beginning yr 1 Extended Care Rider	Global 6 Sales Suspended		
	GLOBAL 8 INDEX	(\$100 / month EFT avail) OR EFT \$3600 ANNUALIZED ANY MODE	ANN GLOBAL MULT. W/CAP = 2.00% ANN PT - PT W/ PAR RATE = 15% MONTHLY PT - PT = 1.00% FIXED (1 YR GUARANTEE) = 1.40%			Annual reallocations of crediting options, adds go to fixed acct until anniversary Guaranteed Minimum W/drw Benefit included. Guar pays for life w/o annuit. After 1 yr, pays based on age, value & set %. Will never decrease.	8 Years 8-7-6-5-4-3-2-1	80	3.50% Yr 1 Ages 0-75 1.50% Yr 2-5 Ages 0-75 1.75% Y1 Ages 76-80 1.25% Yr 2-5 Ages 76-8
	HORIZON EMPIRE SECURE	\$5,000 Qual & NQ SPDA	5 YR 7 YR	N/A 1.45%	1.00	30 DAY WINDOW END OF TERM W/O SURR CHR 5 yr renews for 5 yrs, 7 yr renew for 3 yrs, then ann 10% prior ann value free	10 Years 10-9-8-7-6-5-4-3-2-1 Extended Care Waiver of s/c's no cost ROP GUARANTEE	85	3% Ages 0-80 1.75% Ages 81-85
	HORIZON FLEX	\$5,000 NQ Flex Premium \$2,000 QUAL OR \$300 MO EFT	1 YR 2.0% 1st Yr Interest Rate Bonus Inc.	3.15%	1.00	10% Free Withdrwls start 1st year must leave min \$5k in acct. Min partial \$250. Min Systematic withdrawal \$50. Roth IRA available. Death Benefit = annuity value at owner's death	8 Years 8-7-7-6-5-4-3-1-0	85	5.00 Ages 0-75 4.00 Ages 76-80 3.00 Ages 81-85

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DATA SHOWN, WHILE BELIEVED TO BE ACCURATE, IS NOT GUARANTEED. CALL TO CONFIRM RATES BEFORE QUOTING.

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CALL FOR QUESTIONS: 1-800-695-8224 Dave x100, Joe x109, Sheila x134

(PROD CODE FOR IN-HOUSE AGENTS 0050 LOWER)

WE APPRECIATE THAT YOU CHOOSE NY LONG TERM CARE BROKERS, LTD!