



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 = 3.95% Annual pt-pt 75% Par = N/A Annual pt-pt 50% Par = 7.65%			Fixed = 1.95% Performance Spec Rate = 2.95% Monthly Sum = 1.10% Annual pt-pt 100% Par = 4.25% Annual pt-pt 75% Par = N/A Annual pt-pt 50% Par = 8.50%		
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								
Current InterestRate			3 Years		5 Years		7 Years		
	Under \$100K		1.25%		2.05%		2.15%		
	\$100K +		1.40%		2.20%		2.30%		
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	1.75%	3 Years	\$10,000-\$49,000	2.25%	1.75%
		\$50,000-\$99,999	2.35%		\$50,000-\$99,999	3.05%	2.55%
		\$100,000-\$249,999	2.75%		\$100,000-\$249,999	3.75%	3.25%
		\$250,000 +	2.75%		\$250,000 +	3.75%	3.25%
	5 Years	\$25,000-\$49,999	1.50%	5 Years	\$10,000-\$49,000	2.15%	1.65%
		\$50,000-\$99,999	2.15%		\$50,000-\$99,999	2.85%	2.35%
		\$100,000-\$249,999	2.50%		\$100,000-\$249,999	3.25%	2.75%
		\$250,000 +	2.50%		\$250,000 +	3.25%	2.75%
	7 Years	\$10,000-\$49,000		7 Years	\$10,000-\$49,000	2.05%	1.55%
\$50,000-\$99,999			\$50,000-\$99,999		2.65%	2.15%	
\$100,000-\$249,999			\$100,000-\$249,999		3.00%	2.50%	
			\$250,000 +	3.00%	2.50%		
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	2.00%: 0-75	1.00%: 76-85	3.50%: 0-75	1.25%: 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	2.30%	2.65%	3.05%	3.25%	3.00%	N/A	2.25%	2.35%	2.55%	2.80%	2.95%	2.85%
	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
	1.30%	1.65%	2.05%	2.25%			1.50%	1.60%	1.80%	2.05%	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		1.60%	1.60%	1.60%
		\$50,000-\$99,999		1.95%	1.65%	1.75%
		\$100,000 +		2.56%	1.65%	1.95%
	4 Years	\$5,000-\$49,999		1.70%	1.70%	1.70%
		\$50,000-\$99,999		2.15%	1.75%	1.85%
		\$100,000 +		2.76%	1.75%	2.00%
	5 Years	\$5,000-\$49,999		1.90%	1.90%	1.90%
		\$50,000-\$99,999		2.61%	1.95%	2.08%
		\$100,000 +		2.86%	1.95%	2.13%
	6 Years	\$5,000-\$49,999		1.95%	1.95%	1.95%
		\$50,000-\$99,999		2.20%	2.20%	2.20%
		\$100,000 +		2.25%	2.25%	2.25%
	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 Years		7-7-7-6-5		
	7-7-7-6-5-4-3-0		9-9-9-8-7-6-5-0				
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 +	2.50% 2.80%	1 Year	Base Rate	1.35%	1 Year	Base Rate	1.35%
					< \$100,000	1.35%		< \$100,000	1.35%
					\$100,000 +	2.35%		\$100,000 +	2.35%
Current Interest Rate	7 Years	< \$100,000 \$100,000 +	2.50% 2.80%	3 Years	Base Rate	1.40%	3 Years	Base Rate	1.20%
					< \$100,000	1.40%		< \$100,000	1.80%
					\$100,000 +	1.60%	\$100,000 +	2.10%	
							5 Years	Base Rate	Current Rate
							< \$100,000	< \$100,000	1.50%
							\$100,000 +	\$100,000 +	1.70%
				5 Years	Base Rate	Current Rate	7 Years	Base Rate	Current Rate
				< \$100,000	1.35%	< \$100,000		< \$100,000	1.45%
				\$100,000 +	1.55%	\$100,000 +	\$100,000 +	1.65%	
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	5 YR 0-75	1.50%	76-85 0.75%	0-85			0-85		
	7 YR 0-75	2.00%	76-85 0.75%	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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