



GE Financial

TD/77 PLUS Fixed Annuity

issued by

GE Capital Life Assurance Company of New York

Product Facts

Product Features

- One, three or five-year initial fixed interest rate
- Additional premiums receive the same guarantee period as the initial premium.
- Guaranteed return of premium, less prior withdrawals
- Tax-deferred earnings
- No up-front sales charges
- Flexible premium deferred annuity
- Access to a portion of the annuity value each year free of surrender charges

Interest Rate Guarantees

- All interest rates are guaranteed by GE Capital Life Assurance Company of New York (GE Capital Life).
- Initial declared rate is guaranteed for one, three or five years, as selected by the owner.
- Following the initial interest rate guarantee period, renewal rates are set periodically; minimum guaranteed renewal rate is 1.5%.

Minimum Premium Requirements

- \$5,000 non-qualified; \$2,000 IRA (including Roth IRAs). Premium amounts over \$500,000 require home office approval.

Fees

- No up-front sales charges or annual maintenance fees

Accessibility

- Once a year, customer can receive up to 10% of annuity value free of surrender charges, or delay one year to receive up to 20% with no surrender charge, or
- Automatic withdrawal of earned interest monthly or quarterly
- Contract may be cancelled at any time, subject to surrender charges.

Accessibility (continued)

- A replacement may not be in the best interest of a client. For example, a client may incur surrender fees for leaving the old product and/or a new extended surrender charge period on the new annuity. Representatives should carefully consider whether a replacement is in the best interest of their client before making a recommendation to replace the client's existing product.

Surrender Charges

CONTRACT YEAR							
1	2	3	4	5	6	7	8+
7%	7%	7%	7%	5%	4%	3%	0%
SURRENDER CHARGE							

- Applied at surrender to each premium for seven years after the premium's effective date.
- Waived upon death of owner or upon annuitization of contract (life contingent or at least five years certain)

Compensation

- Competitive; contact your home office for details

Guaranteed Payout Choices

- Life, period certain (of at least ten years), joint and survivor
- Available in first contract year (may incur partial commission chargeback)

Issue Ages

- Owner unlimited
- Annuitant 0-83

Maximum Deferral Age

- Age 90

Jumbo Rates

- Available for premiums over \$100,000. Contact your home office for details

Available in New York only

FOR BROKER/AGENT USE ONLY. NOT TO BE REPRODUCED OR SHOWN TO THE PUBLIC.



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TD/77^{PLUS} fixed annuity

Issued by:

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TD/77^{PLUS} is GE Capital Life Assurance Company of New York's flexible premium deferred annuity, policy form GENY 1195-96-06 and GENY 5060-98-CRT, and is only available in the state of New York.

Taxation of gains on assets held in qualified plans (including IRAs) are deferred under federal tax law. Therefore, deferred annuities do not have to be purchased to obtain the advantages of tax deferral.

The discussion of legal and tax considerations in this material is the GE Financial companies' interpretation of current law and is not intended as legal or tax advice. Your clients should consult their contract and their legal and tax professionals.

All guarantees are based on the claims-paying ability of GE Capital Life.

This is a brief product summary. Please refer to marketing materials and the contract for more complete product information.

