

New York Annuity Rates DEC 2011

As of December 16, 2011 - Rates are subject to change. Call the Annuity Desk at (212) 292-7934

Company	Product	Years Guaranteed	Single / Flex Premium	First Year Rate	Base Rate	Min Rate	AM Best	NEY
10-year Surrender								
ANICO	Palladium MYG 10 (≥ \$100K) 30-day window	10	SP	3.25%	2.25%	1.00%	A	2.35%
US Life	HorizonEmpire 7 *	7	SP	1.95%	1.95%	1.50%	A	1.95%
ANICO	Palladium MYG 6 (≥ \$100K) 30-day window	6	SP	1.80%	1.80%	1.00%	A	1.80%
ANICO	Palladium MYG 7 (≥ \$100K) 30-day window	7	SP	2.95%	1.95%	1.00%	A	1.77%
Presidential	No Load Flex	10	FP	1.65%	1.65%	1.10%	B++	1.65%
ANICO	Palladium MYG 5 (≥ \$100K) 30-day window	5	SP	2.10%	1.10%	1.00%	A	1.30%
8-year Surrender								
US Life	HorizonFlex	1	FP	3.60%	1.60%	1.50%	A	1.76%
7-year Surrender								
National Integrity	QIO Option	1	FP	4.00%	1.00%	1.00%	A+	
National Integrity	Momentum Advantage SP	10	SP	3.10%	2.35%	1.00%	A+	2.42%
Lincoln	MYG 7 SPDA (≥ \$100K)	7	SP	2.30%	2.30%	1.00%	A+	2.30%
Lincoln	MYG 7 SPDA (<\$100K)	7	SP	2.15%	2.15%	1.00%	A+	2.15%
National Integrity	Momentum Advantage SP	7	SP	2.75%	2.00%	1.00%	A+	2.10%
National Integrity	SPDA II (No MVA)	5	SP	1.95%	1.95%	1.00%	A+	1.95%
National Integrity	SPDA II (No MVA)	3	SP	2.60%	1.60%	1.00%	A+	1.93%
National Integrity	New Momentum FP	7	FP	2.50%	1.75%	1.00%	A+	1.85%
Genworth	SmartRate 5 (\$100K+)	5	SP	2.05%	1.00%	1.00%	A	1.75%
FGNY	IndexSafety7 (fixed acct)	7	FP	1.75%	1.00%	1.00%	A-	1.75%
American National	Citadel 7 SPDA (>\$100k)	7	SP	3.35%	1.35%	1.00%	A	1.65%
Genworth	SmartRate 3 (\$100K+)	3	SP	2.30%	1.00%	1.00%	A	1.56%
American National	Citadel 7 SPDA (<\$100k)	7	SP	3.25%	1.25%	1.00%	A	1.55%
National Integrity	New Momentum FP	6	FP	2.10%	1.35%	1.00%	A+	1.47%
National Integrity	SPDA II (No MVA)	1	SP	2.70%	1.00%	1.00%	A+	1.39%
Security Mutual	SPDA 7 (≥ \$25K)	3	SP	1.75%	1.75%	1.00%	A	1.32%
Presidential Life	Patriot (>\$5,000)	1	SP	2.20%	1.10%	1.10%	A+	1.26%
National Integrity	New Momentum FP	3	FP	1.75%	1.00%	1.00%	A+	1.25%
National Integrity	New Momentum FP	5	FP	1.85%	1.10%	1.00%	A+	1.25%
Principal Life	FPDA Plus (>\$100K)	1	FP	2.51%	1.00%	1.00%	A+	1.22%
Security Mutual	SPDA 7 (< \$25K)	3	SP	1.50%	1.50%	1.00%	A	1.21%
Security Mutual	SPDA 7 (≥ \$25K) with bailout feature	3	SP	1.50%	1.00%	1.00%	A	1.21%
Genworth	SmartRate 1 (\$100K+)	1	SP	2.50%	1.00%	1.00%	A	1.21%
Security Mutual	SPDA 7 (< \$25K) with bailout feature	3	SP	1.25%	1.00%	1.00%	A	1.11%
Security Mutual	SPDA 7 (≥ \$25K)	1	SP	1.75%	1.00%	1.00%	A	1.11%
Security Mutual	SPDA 7 (< \$25K)	1	SP	1.50%	1.00%	1.00%	A	1.07%
Principal Life	FPDA Plus (<\$100K)	1	FP	1.50%	1.00%	1.00%	A+	1.07%
6-year Surrender								
Genworth	Liberty w 1.45% bailout (> \$250K) **	5	SP	2.50%	1.45%	1.00%	A	2.32%
Genworth	Liberty w 1.45% bailout (> \$250K) **	3	SP	2.95%	1.45%	1.00%	A	2.20%
Genworth	Liberty w 1.45% bailout (\$100K - \$249K) **	5	SP	2.35%	1.45%	1.00%	A	2.20%
Genworth	Liberty w 1.45% bailout (\$100K - \$249K) **	3	SP	2.75%	1.45%	1.00%	A	2.10%
Genworth	Liberty w 1.45% bailout (> \$250K) **	1	SP	4.80%	1.45%	1.00%	A	2.00%
Genworth	SecureLiving Indep (>\$100K)	2(3-6)	SP	4.05%	2.05%(1.50%)	1.00%	A	1.90%
Lincoln	MYG 6 SPDA (≥ \$100K)	6	SP	1.90%	1.90%	1.00%	A+	1.90%
Presidential	Secure 6 (>\$5,000)	6	SP	1.90%	1.90%	1.10%	B++	1.90%
Genworth	Liberty w 1.45% bailout (\$100K - \$249K) **	1	SP	4.05%	1.45%	1.00%	A	1.88%
Genworth	Liberty w 1.45% bailout (<\$99K) **	5	SP	1.95%	1.45%	1.00%	A	1.87%
Principal Life	Secure 6 (≥\$100K)	6	SP	3.02%	1.60%	1.00%	A+	1.84%
Genworth	SecureLiving Indep(\$50K - 99K)	2(3-6)	SP	3.55%	2.05%(1.50%)	1.00%	A	1.80%
Genworth	Liberty w 1.45% bailout (<\$99K) **	3	SP	2.15%	1.45%	1.00%	A	1.80%
Lincoln	MYG 6 SPDA (<\$100K)	6	SP	1.75%	1.75%	1.00%	A+	1.75%
Genworth	Liberty w 1.45% bailout (<\$99K) **	1	SP	3.05%	1.45%	1.00%	A	1.71%
Genworth	SecureLiving Indep(<\$50K)	2(3-6)	SP	3.05%	2.05%(1.50%)	1.00%	A	1.70%
Principal Life	Select Series 6 (≥\$100K)	6	SP	1.65%	1.65%	1.00%	A+	1.65%
Principal Life	Select Series 6 (<\$100K)	6	SP	1.50%	1.50%	1.00%	A+	1.50%
5-year Surrender								
Presidential	Secure 5 (>\$5,000)	5	SP	2.00%	2.00%	1.10%	B++	2.00%
Security Mutual	SPDA 5+5 (> \$25K)	5	SP	1.75%	1.75%	1.00%	A	1.75%
Lincoln	MYG 5 SPDA (≥ \$100K)	5	SP	1.60%	1.60%	1.00%	A+	1.60%
National Integrity	Momentum Advantage	5	SP	2.15%	1.40%	1.00%	A+	1.55%
Security Mutual	SPDA 5+5 (< \$25K)	5	SP	1.50%	1.50%	1.00%	A	1.50%
Lincoln	MYG 5 SPDA (<\$100K)	5	SP	1.45%	1.45%	1.00%	A+	1.45%
American National	Citadel 5 SPDA (>\$100k)	5	SP	2.20%	1.20%	1.00%	A	1.45%
American National	Citadel 5 SPDA (<\$100k)	5	SP	2.10%	1.10%	1.00%	A	1.35%
Principal Life	Guaranteed Annuity \$100K+	1	SP	1.05%	1.00%	1.00%	A+	1.05%
Principal Life	Guaranteed Annuity <\$100K	1	SP	1.05%	1.00%	1.00%	A+	1.05%
Principal Life	Guaranteed Annuity 5	5	SP	1.00%	1.00%	1.00%	A+	1.00%
Principal Life	Guaranteed Annuity 3	3	SP	1.00%	1.00%	1.00%	A+	1.00%
4-year Surrender								
Presidential	Secure 4 (>\$5,000)	4	SP	1.55%	1.55%	1.10%	B++	1.55%
Principal	Secure 4 (≥\$100K)	4	SP	2.61%	1.20%	1.00%	A+	1.55%
Principal	Secure 4 (\$50K - 99K)	4	SP	1.60%	1.10%	1.00%	A+	1.22%
National Integrity	Momentum Advantage	4	SP	1.75%	1.00%	1.00%	A+	1.18%
3-year Surrender								
Principal Life	Select Series 3 (\$100K+)	3	SP	1.15%	1.00%	1.00%	A+	1.15%
Principal Life	Select Series 3 (<\$100K)	3	SP	1.00%	1.00%	1.00%	A+	1.00%

* 30-day walk away after guarantee period (7 years)

** Bail out begins in the year after guarantee- 45 day window if rate below bail out rate - 6,6,6,6,3% call the annuity desk for details (212) 292-7934