

If you don't see what you're looking for,
please call 888/467-6755

New York Fixed Annuity Products
One Resource Group
888/467-6755

2/9/2015

Company	Plan Name	Current Rate	Guar. Period	Minimum Guar.	Surrender Charges	Issue Ages	Minimum Premium	Street Commissions	Comments
American National Life of New York A.M. Best A S&P A+	WQ Citadel 5 Diamond	2.10% 2.40% \$100K+	1 Yr.	1.00%	7,7,7,6,5	0-85	\$5,000	3.00% 2.00% 81-85	Flex. Premium. Addns. accepted first yr. only. Guarantee of principal. Full acct. value at death. 10% free withdrawals each year.
	WQ Citadel 7 Diamond	3.10% 3.40% \$100K+	1 Yr.	1.00%	7,7,7,6,5,4,2	0-85	\$5,000 \$2,000 Q	3.50% 2.50% 81-85	Flexible premium. Guarantee of principal. Full acct. value at death. 10% free withdrawals each year. Addl. prems do not reset surr. period.
	Palladium MYG 5	2.00% Year 1 1.00% Yrs. 2-5	5 Yrs	1.00%	8,8,8,7,6*,5,4,3,2, 1	0-85	\$5,000	2.50% .50% 80-85	Single premium. *30 day window after guarantee period. Initial premiums >\$100K receive addl. .10% for life of contract. 10% free withdrawals after first year, interest available in first year. No MVA! Confinement & disability waivers included. Full annuity value at death.
	Palladium MYG 6	1.30%	6 Yrs	1.00%	8,8,8,7,6,5*,4,3,2, 1	0-85	\$5,000	2.50% .50% 80-85	
	Palladium MYG 7	2.90% Year 1 1.90% Yrs. 2-7	7 Yrs	1.00%	8,8,8,7,6,5,4*,3,2, 1	0-85	\$5,000	2.50% .50% 80-85	
	Palladium MYG 10	2.80% Year 1 1.80% Yrs. 2-10	10 Yrs	1.00%	8,8,8,7,6,5,4,3,2, 1*	0-85	\$5,000	4.00% 2.00% 80-85	
Custom 5	1.30% 1.50% \$50K+ 2.00% \$100K+	3 Yr	1.00%	7,7,7,6,5	0-90	\$10,000	2.50% 1.50% 76-85 1.00% 86-90	Additional premium accepted during first 12 months (min \$1000). 10% free withdrawals each year including first. Nursing home/hospitalization waiver. Optional Return of Premium Rider available with lower interest rate.	
Custom 5	1.25% 1.45% \$50K+ 1.85% \$100K+	5 Yr	1.00%	7,7,7,6,5	0-90	\$10,000	2.50% 1.50% 76-85 1.00% 86-90		
Custom 7* Includes .50% bonus in 1st yr.	2.05% 2.65% \$50K+ 3.00% \$100K+	3 Yr	1.00%	8,8,7,7,6,5,4	0-90	\$10,000	4.00% 2.50% 76-85 1.50% 86-90		
Custom 7* Includes .50% bonus in 1st yr.	2.05% 2.30% \$50K+ 2.60% \$100K+	5 Yr	1.00%	8,8,7,7,6,5,4	0-90	\$10,000	4.00% 2.50% 76-85 1.50% 86-90		
Custom 7* Includes .50% bonus in 1st yr.	2.05% 2.25% \$50K+ 2.50% \$100K+	7 yr	1.00%	8,8,7,7,6,5,4	0-90	\$10,000	4.00% 2.50% 76-85 1.50% 86-90		

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Genworth Life Ins. Co. of NY A.M. Best A S&P A-	Secure Living Liberty	1.75% 2.75% 100K+ 3.55% 250K+	1 Yr	1.00%	9,9,8,7,6,5	0-85	\$15,000	2.00% 1.50% 76-80 .90% 81-85	Bail out rate: 1.10% No MVA. Nursing home, hospitalization waiver. 10% free withdrawals each year
	Secure Living Liberty	1.65% 2.25% 100K+ 2.45% 250K+	3 Yr	1.00%	9,9,8,7,6,5	0-85	\$15,000	2.00% 1.50% 76-80 .90% 81-85	Bail out rate: 1.10% No MVA. Nursing home, hospitalization waiver. 10% free withdrawals each year
	Secure Living Liberty	1.60% 2.00% 100K+ 2.15% 250K+	5 Yr	1.00%	9,9,8,7,6,5	0-85	\$15,000	2.00% 1.50% 76-80 .90% 81-85	Bail out rate: 1.10% No MVA. Nursing home, hospitalization waiver. 10% free withdrawals each year
	Smart Rate	1.75% 3.00% \$50K+ 3.50% \$100K+	1 Yr	1.00%	7,7,7,6,5,4,3	0-85	\$15,000	2.00% 1.50% 76-80 .85% 81-85	Single premium. 10% free withdrawals beginning in first year. Nursing home/hospitalization waiver. Return of premium option available that reduces initial rates.
	Smart Rate	1.25% 2.00% \$50K+ 2.25% \$100K+	3 Yr	1.00%	7,7,7,6,5,4,3	0-85	\$15,000	2.00% 1.50% 76-80 .85% 81-85	
	Smart Rate	1.20% 1.70% \$50K+ 1.90% \$100K+	5 Yr	1.00%	7,7,7,6,5,4,3	0-85	\$15,000	2.00% 1.50% 76-80 .85% 81-85	
	Independence	3.25% 3.75% \$50K+ 4.25% \$100K+	1 Yr	1.00%	9,9,8,7,6,5	0-85	\$15,000	1.80% 1.05% 76-80 .75% 81-85	Single premium. 10% free withdrawals. Nurs. Hm/ hosp. waiver.
Lincoln Life & Annuity of NY A.M. Best A+ S&P AA-	MyGuarantee 5	1.30% 1.45% \$100K+	5 Yr	1.35%	7,6,5,4,3 +/-MVA	0-85	\$10,000	2.00% 1.30% 76-80 .75% 81-85	Single premium. 10% free withdrawals beginning in first year. Full accumulation value at death. NO provision for nursing home or terminal illness. At end of guarantee period, rates will be renewed annually.
	MyGuarantee 6	1.60% 1.75% \$100K+	6 Yr	1.35%	7,6,5,4,3,2 +/-MVA	0-85	\$10,000	2.25% 1.50% 76-80 .75% 81-85	
	MyGuarantee 7	1.70% 1.85% \$100K+	7 Yr	1.35%	7,6,5,4,3,2,1 +/-MVA	0-85	\$10,000	2.50% 1.60% 76-80 1.00% 81-85	
	MyGuarantee 8	1.75% 1.90% \$100K+	8 Yr	1.35%	7,6,5,4,3,2,1 +/-MVA	0-85	\$10,000	2.50% 1.60% 76-80 1.00% 81-85	
	MyGuarantee 9	1.85% 2.00% \$100K+	9 Yr	1.35%	7,6,5,4,3,2,1 +/-MVA	0-85	\$10,000	2.50% 1.60% 76-80 1.00% 81-85	
	MyGuarantee 10	1.90% 2.05% \$100K+	10 Yr	1.35%	7,6,5,4,3,2,1 +/-MVA	0-85	\$10,000	2.50% 1.60% 76-80 1.00% 81-85	

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W&S Financial Group issued by National Integrity A.M. Best A+ S&P AA+	MutliVantage 4	2.00% Yr 1 1.00% Yrs 2-4	4 Yr	1.00%	7,6,5,4+/-MVA	0-89	\$20,000	2.00% 1.50% 76-85 1.20% 86-89	Single premium. 10% free withdrawals beginning in first year. Full accumulation value at death.
	MutliVantage 5	2.30% Yr 1 1.30% Yrs 2-5	5 Yr	1.00%	7,6,5,4,3+/-MVA	0-89	\$20,000	2.50% 2.00% 76-85 1.70% 86-89	
	MultiVantage 7	2.90% Yr 1 1.90% Yrs 2-7	7 Yr	1.00%	7,6,5,4,3,2,1+/-MVA	0-89	\$20,000	3.00% 2.20% 76-85 1.80% 86-89	
	MultiVantage 10	3.20% Yr 1 2.20% yrs 2-10	10 Yr	1.00%	7,6,5,4,3,2,1+/-MVA	0-89	\$20,000	3.50% 2.70% 76-85 2.00% 86-89	
	SPDA II	2.55%	1 Yr	1.00%	7,7,7,6,5,4,3	0-85	\$3,000	4.00% 2.25% 80-85	Single premium. 10% free withdrawals beginning in first year. Full accumulation value at death. Return of premium guarantee.
	SPDA II 3 yr rate guarantee	2.45% Yr 1 1.45% yrs 2 & 3	3 Yr	1.00%	7,7,7,6,5,4,3	0-85	\$3,000	4.00% 2.25% 80-85	
Principal A.M. Best A+ S&P A	Select 3	0.70% (.85% \$100K+)	3 Yr	1.00%	7,7,7 +/-MVA	0-85	\$5,000	1.00% .50% 80-85	Single premium. 10% free withdrawals each yr including first. Full accum. value at death.
	Preferred 3	*1.25%/1.08% \$50K *1.75%/1.25% \$100K	3 Yr	0.50%	8,7,6	0-90	\$50,000	1.00% 8-80 .70% 81-85 .50% 86-90	*First year bonus rate for larger premiums. No MVA! 30 day window PRIOR to end of guarantee period. Return of Premium option available that reduces rates. Terminal Illness, Total Disability and Medical Confinement waiver after first year. Free withdrawals of 15% of beginning of contract year account value or RMD distribution if higher.
	Preferred 4	1.30% *1.80%/1.42% \$50K *2.31%/1.55% \$100K	4 Yr	0.50%	8,7,6,6	0-90	\$5,000	1.90% 8-80 1.25% 81-85 .60% 86-90	
	Preferred 5	1.50% *2.46%/1.77% \$50K *3.02%/1.92% \$100K	5 Yr	0.50%	8,7,6,6,5	0-90	\$5,000	2.25% 8-80 1.50% 81-85 .75% 86-90	
	Preferred 6	*2.10%/1.68% *2.61%/1.77% \$50 *3.63%/1.94% \$100K	6 Yr	0.50%	8,7,6,6,5,4	0-90	\$5,000	2.50% 8-80 1.75% 81-85 1.00% 86-90	
	Preferred 7	1.95% *2.96%/2.09% \$50K *3.47%/2.17% \$100K	7 Yr	0.50%	8,7,6,6,5,4,3	0-90	\$5,000	3.00% 8-80 2.00% 81-85 1.05% 86-90	

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Securian Life of NY A.M. Best A+ S&P A+	Secure Option Focus 1	1.65% 1.85% \$35K+ 1.95% \$100K+	1 Yr	1.00%	7,7,7,6,5,4,3	0-88	\$10,000	3.50% 2.10% 81-88	Return of Premium Guarantee! No MVA! Single premium with addl. payments allowed during 1st. 6 mos. (\$1,000 min). Full accumulation value at death.
	Secure Option Focus 3	1.75% 1.95% \$35K+ 2.05% \$100K+	3 Yr	1.00%	7,7,7,6,5,4,3	0-88	\$10,000	3.50% 2.10% 81-88	
	Secure Option Focus 5	1.70% 1.90% \$35K+ 2.00% \$100K+	5 Yr	1.00%	7,7,7,6,5,4,3	0-88	\$10,000	3.50% 2.10% 81-88	
	Secure Option Focus 7	1.65% 1.85% \$35K+ 1.95% \$100K+	7 Yr	1.00%	7,7,7,6,5,4,3	0-88	\$10,000	3.50% 2.10% 81-88	
United States Life Ins. Co. A.M. Best A S&P A+	American Pathway Empire 5	Suspended	5 Yr	1.00%	10,9,8,7,6*,5,4,3, 2,1	0-85	\$5,000	3.00% 1.75% 81-85	Single premium. No MVA. 30 day withdrawal window at end of guarantee period. 10% free withdrawals each year including first. Full account value at death.
	American Pathway Empire 7	1.80%	7 Yr	1.00%	10,9,8,7,6*,5,4,3, 2,1	0-85	\$5,000	1.00%	

We make every effort to insure the accuracy of this report. However, the insurance carrier's rates, contracts, rules, policies and commission schedules take precedence in all cases.

We Also Offer Life, Long-Term Care, Critical Illness, Group Health and Disability Insurance!

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