






Product	Interest Rates				Product Features	
Preferred Choice Manhattan Life  Rate Increase 10/24/23	Term	Year 1	Year 2+	Yield	Surrender Schedule	3 Years 6,5,4% 5 Years 8,7,6,5,4% 6 Years 8,7,6,5,4,3% 7 Years 8,7,6,5,4,3,2%
	3 Year	4.00%	4.00%	4.00%	Liquidity	3 Year – Accumulated Interest Only All others – 15% free withdrawals each year (calendar year, not anniversary year)
	5 Year	4.75%	4.75%	4.75%	Issue Ages	0-84 3 year version issues up to age 99
	6 Year	3.50%	3.50%	3.50%	Min. Premium	\$10,000 6 year Minimum is \$25,000
	7 Year	3.60%	3.60%	3.60%	Availability	All Except: DE, ND, SD
Commissions						3 year – 1.05% (0-90) 0.70% (91-99) 5 year - 1.75% 6 year - 1.925% 7 year - 2.10%
NOTES → 3 year is only fixed annuity that issues up to age 99!!						
Principal Preferred Manhattan Life  Rate Increase 10/24/23	Term	Year 1	Year 2+	Yield	Surrender Schedule	5 Years 9,8,7,6,5% 7 Years 9,8,7,6,5,4,3%
	5 Year	3.65%	3.65%	3.65%	Liquidity	15% free withdrawals each year (calendar year, not anniversary year)
	7 Year	3.35%	3.35%	3.35%	Issue Ages	0-84
					Min. Premium	\$10,000
Availability						All Except: DE, ND, SD
Commissions						5 year - 1.75% 7 year - 2.10%
NOTES → This version includes a Guaranteed Return of Premium with slightly lower guaranteed rates.						

New York Annuities



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<div>Index Choice 10</div> <div>F&G of NY</div> <div></div> <div>Rate Increase 3/8/23</div>	<table><tr><td></td><td>Part Rate</td><td>Monthly Pt-to-Pt Cap</td><td>Annual Cap</td><td>Monthly Average Cap</td></tr><tr><td>S & P 500</td><td>100%</td><td>2.25%</td><td>7.00%</td><td>7.25%</td></tr><tr><td>Fixed Account Rate</td><td colspan="4">3.00%</td></tr></table>						Part Rate	Monthly Pt-to-Pt Cap	Annual Cap	Monthly Average Cap	S & P 500	100%	2.25%	7.00%	7.25%	Fixed Account Rate	3.00%				Surrender Schedule	10 Years 10, 10,10, 9,8,7,6,4,2%
		Part Rate	Monthly Pt-to-Pt Cap	Annual Cap	Monthly Average Cap																	
	S & P 500	100%	2.25%	7.00%	7.25%																	
	Fixed Account Rate	3.00%																				
	Liquidity						10% of Premium Paid Beginning Year 2 -No Penalty For RMD															
	Minimum Guarantee						1% on 100% of premium															
	Issue Ages						0-85															
Minimum Premium Amount						\$10,000																
Availability						ONLY IN: NEW YORK																
Commissions						4.00% (0-79) 2.00% (80-85) Trailing commission option is available																
NOTES ➡ Minimum Guarantee is a TRUE minimum – 1% is the worst rate you can earn in each contract year. A 2% Premium Bonus is applied to the contract day 1. All index strategies are annual reset; Clients may re-allocate each contract anniversary. Cap rates/asset fee subject to change annually.																						

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Product		Interest Rates					Product Features																								
<div>Palladium MYG</div> <div>American National of New York</div> <div>↑</div> <div>Rate Increase 11/1/22</div>	<table><tr><th>Term</th><th>\$10K - \$99K</th><th>\$100K - \$249K</th><th>\$250K and up</th></tr><tr><td>3 Year</td><td>3.05%</td><td>3.15%</td><td>3.30%</td></tr><tr><td>5 Year</td><td>3.25%</td><td>3.35%</td><td>3.50%</td></tr><tr><td>6 Year</td><td>3.65%</td><td>3.75%</td><td>3.90%</td></tr><tr><td>7 Year</td><td>3.95%</td><td>4.05%</td><td>4.20%</td></tr><tr><td>10 Year</td><td>4.05%</td><td>4.15%</td><td>4.30%</td></tr></table>					Term	\$10K - \$99K	\$100K - \$249K	\$250K and up	3 Year	3.05%	3.15%	3.30%	5 Year	3.25%	3.35%	3.50%	6 Year	3.65%	3.75%	3.90%	7 Year	3.95%	4.05%	4.20%	10 Year	4.05%	4.15%	4.30%	Surrender Schedule	10 Years 8,8,8,7,6,5,4,3,2,1% Note: Surrender Schedule reflects guarantee term. After guarantee period the client has a 30 day window to walk away penalty free.
						Term	\$10K - \$99K	\$100K - \$249K	\$250K and up																						
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						Liquidity	10% of Account Value each year after year 1																								
Issue Ages	0-85																														
Premium Amounts	\$10,000																														
Availability	ONLY in NY																														
Commissions	2.50% (0-79) 0.50% (80-85)																														
NOTES ➡ After the chosen guarantee period is up the client has a 30 day window to transfer or withdraw penalty free.																															
<div>ASIA Plus</div> <div>American National of New York</div> <div>↑</div> <div>Rate Increase 11/1/22</div>	<table><tr><th></th><th>Fixed Rate</th><th>Monthly Cap</th><th>Annual Cap 100% Part.</th><th>Annual Cap 50% Part.</th><th>Trigger Rate</th></tr><tr><td>7 year</td><td>2.50%</td><td>1.40%</td><td>4.80%</td><td>5.10%</td><td>2.75%</td></tr><tr><td>10 year</td><td>2.60%</td><td>1.95%</td><td>6.25%</td><td>7.00%</td><td>3.75%</td></tr></table>						Fixed Rate	Monthly Cap	Annual Cap 100% Part.	Annual Cap 50% Part.	Trigger Rate	7 year	2.50%	1.40%	4.80%	5.10%	2.75%	10 year	2.60%	1.95%	6.25%	7.00%	3.75%	Surrender Schedule	7 Years 7, 6, 5, 4, 3, 2, 1% 10 Year 9, 9, 8, 7, 6, 5, 4, 3, 2, 1%						
							Fixed Rate	Monthly Cap	Annual Cap 100% Part.	Annual Cap 50% Part.	Trigger Rate																				
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						Liquidity	10% of Anniversary Value starting in Year 2 - No Penalty For RMD																								
						Minimum Guarantee	1% on 100% of premium																								
						Issue Ages	0-80																								
						Minimum Premium Amount	NQ - \$10,000 (\$5,000 minimum premium per strategy allocation) Q - \$5,000																								
Availability	ONLY IN: NEW YORK																														
Commissions	7 year – 3.00% (0-75) 2.00% (76-80) 10 year – 5.00% (0-75) 3.50% (76-80)																														
NOTES ➡ Minimum Guarantee is a TRUE minimum – 2.50% is the worst rate you can earn in each contract year. All index strategies are annual reset; Clients may re-allocate each contract anniversary. Cap rates/asset fee subject to change annually.																															

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