





| Product | Interest Rates | | | | Product Features | | | | | | | | | | | | | | | | | | | | |
|--|--|---|--------------|--|------------------|---------------|-------|-------|--------------|---------------|-------|-------|--------------|---|-------|--|--------------|---------------|-------|-------|--------------|---|--|---|--|
| Preferred Choice Manhattan Life  Rate Decrease 10/16/24 | <table border="1"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2+</th> <th>Yield</th> </tr> </thead> <tbody> <tr> <td>3 Year</td> <td>3.85%</td> <td>3.85%</td> <td>3.85%</td> </tr> <tr> <td>5 Year</td> <td>4.30%</td> <td>4.30%</td> <td>4.30%</td> </tr> <tr> <td>6 Year</td> <td>3.35%</td> <td>3.35%</td> <td>3.35%</td> </tr> <tr> <td>7 Year</td> <td>3.55%</td> <td>3.55%</td> <td>3.55%</td> </tr> </tbody> </table> | Term | Year 1 | Year 2+ | Yield | 3 Year | 3.85% | 3.85% | 3.85% | 5 Year | 4.30% | 4.30% | 4.30% | 6 Year | 3.35% | 3.35% | 3.35% | 7 Year | 3.55% | 3.55% | 3.55% | 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% | | Liquidity 3 Year – Accumulated Interest Only All others – 15% free withdrawals each year (calendar year, not anniversary year) | |
| | Term | Year 1 | Year 2+ | Yield | | | | | | | | | | | | | | | | | | | | | |
| | 3 Year | 3.85% | 3.85% | 3.85% | | | | | | | | | | | | | | | | | | | | | |
| | 5 Year | 4.30% | 4.30% | 4.30% | | | | | | | | | | | | | | | | | | | | | |
| | 6 Year | 3.35% | 3.35% | 3.35% | | | | | | | | | | | | | | | | | | | | | |
| 7 Year | 3.55% | 3.55% | 3.55% | | | | | | | | | | | | | | | | | | | | | | |
| | | Issue Ages 0-84 3 year version issues up to age 99 | | Min. Premium \$10,000 6 year Minimum is \$25,000 | | | | | | | | | | | | | | | | | | | | | |
| | | 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!! | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium Preferred Manhattan Life  Rate Decrease 9/17/24 | <table border="1"> <thead> <tr> <th>Term</th> <th>Year 1</th> <th>Year 2+</th> <th>Yield</th> </tr> </thead> <tbody> <tr> <td>5 Year</td> <td>3.35%</td> <td>3.35%</td> <td>3.35%</td> </tr> <tr> <td>7 Year</td> <td>3.30%</td> <td>3.30%</td> <td>3.30%</td> </tr> </tbody> </table> | Term | Year 1 | Year 2+ | Yield | 5 Year | 3.35% | 3.35% | 3.35% | 7 Year | 3.30% | 3.30% | 3.30% | Surrender Schedule 5 Years 9,8,7,6,5% 7 Years 9,8,7,6,5,4,3% | | Liquidity 15% free withdrawals each year (calendar year, not anniversary year) | | | | | | | | | |
| | Term | Year 1 | Year 2+ | Yield | | | | | | | | | | | | | | | | | | | | | |
| | 5 Year | 3.35% | 3.35% | 3.35% | | | | | | | | | | | | | | | | | | | | | |
| | 7 Year | 3.30% | 3.30% | 3.30% | | | | | | | | | | | | | | | | | | | | | |
| | | 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




| Product | | Interest Rates | | | | Product Features | |
|--|-----------------------|----------------|----------------------------|---------------|---------------------------|-------------------------------|--|
| Index Choice 10 F&G of NY  Rate Decrease 10/10/24 | | Part Rate | Monthly Pt-to-Pt Cap | Annual Cap | Monthly Average Cap | Surrender Schedule | 10 Years 10, 10,10, 9,8,7,6,4,2% |
| | S & P 500 | 100% | 2.00% | 6.00% | 6.25% | Liquidity | 10% of Premium Paid Beginning Year 2 -No Penalty For RMD |
| | Fixed Account Rate | 3.00% | | | | Minimum Guarantee | 1% on 100% of premium |
| 2% Premium Bonus | | | | | | 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. | | | | | | | |

New York Annuities

| Product | Interest Rates | | | | Product Features | |
|--|----------------|----------------------|------------------------|----------------------|---------------------------|---|
| Palladium MYG American National of New York  Rate Increase 11/1/22 | Term | \$10K - \$99K | \$100K - \$249K | \$250K and up | 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. |
| | 3 Year | 3.05% | 3.15% | 3.30% | Liquidity | 10% of Account Value each year after year 1 |
| | 5 Year | 3.25% | 3.35% | 3.50% | Issue Ages | 0-85 |
| | 6 Year | 3.65% | 3.75% | 3.90% | Premium Amounts | \$10,000 |
| | 7 Year | 3.95% | 4.05% | 4.20% | Availability | ONLY in NY |
| | 10 Year | 4.05% | 4.15% | 4.30% | 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.

| | | | | | | | | |
|--|---------|-------------------|--------------------|------------------------------|-----------------------------|---------------------|---|--|
| ASIA Plus American National of New York  Rate Increase 11/1/22 | | Fixed Rate | Monthly Cap | Annual Cap 100% Part. | Annual Cap 50% Part. | Trigger Rate | Surrender Schedule | 7 Years 7, 6, 5, 4, 3, 2, 1% 10 Year 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% |
| | 7 year | 2.50% | 1.40% | 4.80% | 5.10% | 2.75% | Liquidity | 10% of Anniversary Value starting in Year 2 - No Penalty For RMD |
| | 10 year | 2.60% | 1.95% | 6.25% | 7.00% | 3.75% | 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 – 1.45% 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.

New York Annuities