





Product	Interest Rates				Product Features																				
Preferred Choice Manhattan Life  Rate Decrease 12/8/25	<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>4.15%</td> <td>4.15%</td> <td>4.15%</td> </tr> <tr> <td>5 Year</td> <td>4.60%</td> <td>4.60%</td> <td>4.60%</td> </tr> <tr> <td>6 Year</td> <td>3.75%</td> <td>3.75%</td> <td>3.75%</td> </tr> <tr> <td>7 Year</td> <td>3.95%</td> <td>3.95%</td> <td>3.95%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	3 Year	4.15%	4.15%	4.15%	5 Year	4.60%	4.60%	4.60%	6 Year	3.75%	3.75%	3.75%	7 Year	3.95%	3.95%	3.95%	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	4.15%	4.15%	4.15%																					
	5 Year	4.60%	4.60%	4.60%																					
	6 Year	3.75%	3.75%	3.75%																					
7 Year	3.95%	3.95%	3.95%																						
		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 9/29/25	<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>3.75%</td> <td>3.75%</td> <td>3.75%</td> </tr> <tr> <td>7 Year</td> <td>3.70%</td> <td>3.70%</td> <td>3.70%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	5 Year	3.75%	3.75%	3.75%	7 Year	3.70%	3.70%	3.70%	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	3.75%	3.75%	3.75%																					
	7 Year	3.70%	3.70%	3.70%																					
		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		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
F&G of NY  Rate Decrease 10/10/24	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 11/1/23		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	3.00%	1.40%	4.80%	5.10%	3.25%	Liquidity	10% of Anniversary Value starting in Year 2 - No Penalty For RMD
	10 year	3.10%	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 – 1.55%** 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