





Product	Interest Rates				Product Features																				
Preferred Choice  Manhattan Life    Rate Increase 5/18/26	<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>4.25%</td> <td>4.25%</td> <td>4.25%</td> </tr> <tr> <td>5 Year</td> <td>4.70%</td> <td>4.70%</td> <td>4.70%</td> </tr> <tr> <td>6 Year</td> <td>3.85%</td> <td>3.85%</td> <td>3.85%</td> </tr> <tr> <td>7 Year</td> <td>4.05%</td> <td>4.05%</td> <td>4.05%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	3 Year	4.25%	4.25%	4.25%	5 Year	4.70%	4.70%	4.70%	6 Year	3.85%	3.85%	3.85%	7 Year	4.05%	4.05%	4.05%	<b>Surrender Schedule</b> 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%		<b>Liquidity</b> 3 Year – Accumulated Interest Only All others – 15% free withdrawals each year (calendar year, not anniversary year)	
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<b>Issue Ages</b> 0-84 3 year version issues up to age 99		<b>Min. Premium</b> \$10,000 6 year Minimum is \$25,000																							
<b>Availability</b> All Except: DE, ND, SD		<b>Commissions</b> 3 year – 1.05% (0-90) 0.70% (91-99) 5 year - 1.75% 6 year - 1.925% 7 year - 2.10%																							
<b>NOTES</b> → 3 year is only fixed annuity that issues up to age 99!!																									
Premium Preferred  Manhattan Life    Rate Increase 5/18/26	<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>3.80%</td> <td>3.80%</td> <td>3.80%</td> </tr> </tbody> </table>	Term	Year 1	Year 2+	Yield	5 Year	3.75%	3.75%	3.75%	7 Year	3.80%	3.80%	3.80%	<b>Surrender Schedule</b> 5 Years 9,8,7,6,5% 7 Years 9,8,7,6,5,4,3%		<b>Liquidity</b> 15% free withdrawals each year (calendar year, not anniversary year)									
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<b>NOTES</b> → 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	<b>Surrender Schedule</b>	10 Years 10, 10,10, 9,8,7,6,4,2%
	S & P 500	100%	2.00%	6.00%	6.25%	<b>Liquidity</b>	10% of Premium Paid Beginning Year 2 -No Penalty For RMD
	Fixed Account Rate	3.00%				<b>Minimum Guarantee</b>	1% on 100% of premium
<b>F&amp;G of NY</b> 	<b>2% Premium Bonus</b>					<b>Issue Ages</b>	0-85
Rate Decrease 10/10/24						<b>Minimum Premium Amount</b>	\$10,000
						<b>Availability</b>	ONLY IN: NEW YORK
						<b>Commissions</b>	<b>4.00% (0-79) 2.00% (80-85)</b> Trailing commission option is available
<b>NOTES</b> → 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	<b>Term</b>	<b>\$10K - \$99K</b>	<b>\$100K - \$249K</b>	<b>\$250K and up</b>	<b>Surrender Schedule</b>	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.
	<b>3 Year</b>	3.05%	3.15%	3.30%	<b>Liquidity</b>	10% of Account Value each year after year 1
	<b>5 Year</b>	3.25%	3.35%	3.50%	<b>Issue Ages</b>	0-85
	<b>6 Year</b>	3.65%	3.75%	3.90%	<b>Premium Amounts</b>	\$10,000
	<b>7 Year</b>	3.95%	4.05%	4.20%	<b>Availability</b>	ONLY in NY
	<b>10 Year</b>	4.05%	4.15%	4.30%	<b>Commissions</b>	<b>2.50% (0-79) 0.50% (80-85)</b>

**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		<b>Fixed Rate</b>	<b>Monthly Cap</b>	<b>Annual Cap 100% Part.</b>	<b>Annual Cap 50% Part.</b>	<b>Trigger Rate</b>	<b>Surrender Schedule</b>	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%	<b>Liquidity</b>	10% of Anniversary Value starting in Year 2 - No Penalty For RMD
	10 year	3.10%	1.95%	6.25%	7.00%	3.75%	<b>Minimum Guarantee</b>	1% on 100% of premium
							<b>Issue Ages</b>	0-80
							<b>Minimum Premium Amount</b>	NQ - \$10,000 (\$5,000 minimum premium per strategy allocation) Q - \$5,000
							<b>Availability</b>	<b>ONLY IN: NEW YORK</b>
						<b>Commissions</b>	<b>7 year – 3.00% (0-75) 2.00% (76-80)</b> <b>10 year – 5.00% (0-75) 3.50% (76-80)</b>	

**NOTES** → Minimum Guarantee is a **TRUE minimum – 1.60%** 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