PH: 732-970-7005
FX: 732-970-7006
www.starcapitalannuity.com

STAR CAPITAL ANNUITY

Star Capital Annuity
10527 SW 49th Place
Cooper City, FL 33328

New York Annuities

Preferred Choice — Manhattan Life

Rate Increase 11/5/26

Term	Year 1	Year 2+	Yield
3 Year	4.80%	4.80%	**4.80%**
5 Year	5.20%	5.20%	**5.20%**
6 Year	4.35%	4.35%	**4.35%**
7 Year	4.55%	4.55%	**4.55%**

Product Features	
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)
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 Increase 11/5/26

Term	Year 1	Year 2+	Yield
5 Year	4.25%	4.25%	**4.25%**
7 Year	4.30%	4.30%	**4.30%**

Product Features	
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)
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.**

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Product

Index Choice 10

F&G of NY

Rate Decrease 10/10/24

Interest Rates

	Part Rate	Monthly Pt-to-Pt Cap	Annual Cap	Monthly Average Cap
S & P 500	100%	2.00%	6.00%	6.25%
Fixed Account Rate	3.00%			

2% Premium Bonus

Product Features

Surrender Schedule	10 Years 10, 10,10, 9,8,7,6,4,2%
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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Palladium MYG

American National of New York

Rate Increase 11/1/22

Interest Rates

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%

Product Features

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.
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.**

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
7 year	3.00%	1.40%	4.80%	5.10%	3.25%
10 year	3.10%	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%
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 – 2.55%** 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