

Access Brokerage Services

www.accessbrkg.com
 800-833-5610
 631-473-7244 Fax: 631-473-7592
 Last Update: 12/08/09

Fixed Annuity Product List

Company	Product	Guarantee Period	Sur. Period	First Year With Max Bonus	Base Rate During Guarantee	Average Yield During Gtd Period	Min Premium	Rate Lock Period	Surrender Charge	Max Issue Ages	Min Guar. Interest	Comments	10% Withdrawal
Aviva Life & Annuity of NY AM Best: A	Liberty Flex	1 Yr	7	3.00%	3.00%		\$5,000 NQ \$2,000 Q	60(C)	Issue <=56 10,10,10,8,6,4,2 Issue >=57-9,8,7,6,5,4,2	85	1.50%		1 Yr+
	MultiChoice Indexed	N/A	12	n/a					Varies based on age	85	2%		1 Yr+
Genworth Life of New York AM Best: A	Independence NY	2 Yr	6	4.35%	3.00%	3.68%	\$100,000	60(C)	9,9,8,7,6,5	85	2.00% Yrs 1-6		First Year
				3.85%		3.43%	\$50,000						
				3.35%		3.18%	\$5,000						
	Liberty Bailout rate: 2.75%	1 Yr	6	5.25%	2.75%	n/a	\$250,000		9,9,8,7,6,5	85	1.50%		First Year
				4.75%		\$100,000							
				4.25%		\$5,000							
		3.50%		2.75%	2.97%	\$250,000							
		3.40%		2.75%	2.92%	\$100,000							
		3.25%		2.75%	2.85%	\$5,000							
		3.25%		2.75%	3.02%	\$250,000							
	5 Yr	3.15%	2.75%	2.93%	\$100,000								
		3.00%	2.75%	2.81%	\$5,000								
	SmartRate NY	1 Yr	7	3.65%	2.80%	n/a	\$100,000		7,7,7,6,5,4,3	85	2.00%		1 Yr+
				3.15%		\$50,000							
				2.65%		\$5,000							
	SmartRate NY	3 Yr	7	2.80%	2.70%	2.73%	\$100,000						
				2.70%	2.70%	2.70%	\$50,000						
				2.60%	2.70%	2.67%	\$5,000						
	SmartRate NY	5 Yr	7	2.55%	2.60%	2.59%	\$100,000						
				2.45%	2.60%	2.57%	\$50,000						
2.35%				2.60%	2.55%	\$5,000							
Stable 5 NY 2.05% Bailout Rate	3 Yr	5	2.30%	2.05%	2.13%	\$100,000							
			2.20%	2.05%	2.10%	\$50,000							
			2.05%	2.05%	2.05%	\$5,000							
Stable 5 NY	5 Yr	5	2.25%	2.25%	2.25%	\$100,000							
			2.15%	2.15%	2.15%	\$50,000							
			2.00%	2.00%	2.00%	\$5,000							

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John Hancock AM Best: A+	JH Spectrum 5 Yr First Year Bonus: >25K = 2% >100K = 3% >250K = 3.5%	1 Yr	5	5.00%	1.50%	n/a	\$10,000		8,8,7,7,6	90			First Year		
		3 Yr		5.00%	1.50%	2.67%									
		5 Yr		5.00%	1.50%	2.20%									
	JH Spectrum 6 Yr First Year Bonus: >25K = 2% >100K = 3% >250K = 3.5%	1 Yr	6	5.00%	1.50%	n/a	\$10,000		8,8,7,7,6,5	90				First Year	
		3 Yr		5.00%	1.50%	2.67%									
		6 Yr		5.00%	1.50%	2.08%									
	JH Spectrum 7 Yr First Year Bonus: >25K = 2% >100K = 3% >250K = 3.5%	1 Yr	7	5.00%	1.50%	n/a	\$10,000		8,8,7,7,6,5,4	90				First Year	
		3 Yr		5.00%	1.50%	2.67%									
		5 Yr		5.00%	1.50%	2.20%									
		7 Yr		5.00%	1.50%	2.00%									
	Lincoln Financial AM Best: A+	Lincoln Classic 5	5 Yr	5	3.30%	2.30%	2.50%		\$10,000		7,6,5,4,3	85	1-3%		1 Yr+
					4.30%	2.30%	2.70%		\$100,000						
Lincoln Classic 7		7 Yr	7	4.75%	2.75%	3.04%	\$10,000	7,6,5,4,3,2,1	85		1-3%	1 Yr+			
				5.75%	2.75%	3.18%	\$100,000								
Mutual of Omaha AM Best: A+	Bonus Flexible Annuity	1 Yr	6	3.70%	2.70%	n/a	\$2,000	60(D)	7,7,7,6,4,2	84	2.00%		First Year		
National Integrity AM Best: A+	SPDA Series II	1 Yr	7	3.85%	n/a	3.85%	\$3,000		7,7,7,6,5,4,3	85	3.00%		First Year		
		3 Yr		3.75%	2.75%	3.08%									
		5 Yr		3.25%	3.25%	3.25%									
	New Momentum	5 Yr	7	2.95%	2.20%	2.35%	\$20,000		7,6,5,4,3,2,1	85	3.00%		First Year		
		6 Yr		3.30%	2.55%	2.68%									
				7 Yr		3.55%	2.80%	2.91%							
Penn Mutual AM Best: A+	Single Premium Fixed Deferred	1 Yr	7	4.00%	3.00%	4.00%	\$5,000	45(B)	9,8,7,6,5,4,3	85	3.00%		1 Yr+		
				5.00%	3.00%	5.00%	\$500,000								
	Flexible Premium Fixed Deferred	1 Yr	7	2.90%	1.70%	2.90%	\$5,000		9,8,7,6,5,4,3	85	1.00%		1 Yr+		
				3.90%	2.90%	3.90%	\$500,000								

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Presidential AM Best: B+	SPDA	1 Yr	7	n/a	n/a	n/a	\$5,000	90(C)	6,6,5,5,4,4,2	90	4.00% Yrs 2-4 3.00% Yrs 5+		First Year
	Secure 4	4 Yr	4	3.00%	3.00%	3.00%	\$5,000		7,6,6,5	90	3.00%		First Year >30 day
	Secure 5	5 Yr	5	3.10%	3.05%	3.06%	\$5,000		7,7,6,6,4	90	3.00%		
	Secure 6	6 Yr	6	3.00%	3.00%	3.00%	\$5,000		7,7,7,6,5,4	85	3.00%		
	FPDA	1 Yr	9	3.00%	3.00%	3.00%	\$120		9,8,7,6,5,4,3,2,1	90	3.00%		No
Union Central AM Best: A	SPDA 2000	1 Yr	6	3.00%	2.75%	n/a	\$10,000	30(A)	7,6,5,4,3,2	0-83	3.00%		1 Yr+
				3.75%	2.75%		\$100,000						
				4.95%	2.75%		\$500,000						
		6 Yr	6	2.30%	2.30%	2.30%	\$10,000						
				2.40%	2.40%	2.40%	\$100,000		7,6,5,4,3,2				

Rate Lock: A=Date app received by company B=Date paperwork sent to company C=Date of Authorization Letter D=Date of Application

Freedom Series Rates

Product (Issue Age)	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000 and Above
FreedomPlus (0-78) 5% Premium Bonus for all 1st and 2nd Year Premium 1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 10 years	2.35% 10 years
Freedom 7 (0-81) 1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 7 years	2.60% 7 years
Freedom 5 (0-83) 1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 5 years	2.40% 5 years
Freedom 3 (0-85) 1-Year Guaranteed Fixed Withdrawal Charge Duration	2.00% 3 years	2.00% 3 years

Rider Charges

Rider	Base Product	Annual Charge
InsurePay Optional Death Benefit Rider	Freedom Series	0.60%



Rates effective after 11/06/2009

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