

# Access Brokerage Services

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## Fixed Annuity Product List

Company	Product	Guarantee Period	Sur. Period	First Year With Max Bonus	Base Rate During Guarantee	Min Premium	Surrender Charge	Max Issue Ages	Min Guar. Interest	Comments	10% Withdrawal
Aviva Life & Annuity of NY AM Best: A	Freedom 3	1	3	2.00%	2.00%	\$5,000	6,5,4	85	1-3%		First Year
				2.00%	2.00%	\$75,000					
	Freedom 5	1	5	2.00%	2.00%	\$5,000	8,7,6,5,4	83	1-3%		
				2.05%	2.05%	\$75,000					
	Freedom 7	1	7	2.00%	2.00%	\$5,000	9,8,7,6,5,4,3	81	1-3%		
				2.25%	2.25%	\$75,000					
	Freedom Plus	1	10	7.00%	7.00%	\$5,000	10,10,10,9,8,7,6,5,4,3	78	1-3%		
				7.00%	7.00%	\$75,000					
Genworth Life of New York AM Best: A	Independence NY	2 Yr	6	4.00%	2.50%	\$100,000	9,9,8,7,6,5	85	2.00% Yrs 1-6		First Year
				3.50%		\$50,000					
				3.00%		\$5,000					
	Liberty Bailout Rate 2.0%	1 Yr	6	4.95%	2.45%	\$250,000	9,9,8,7,6,5	85	1.50%		First Year
				4.45%		\$100,000					
				3.95%		\$5,000					
		3 Yr	6	3.05%	2.30%	\$250,000					
				2.95%		\$100,000					
				2.80%		\$5,000					
		5 Yr	6	2.75%	2.25%	\$250,000					
				2.65%		\$100,000					
				2.50%		\$5,000					
Lincoln Financial AM Best: A+	Lincoln Classic 5	5 Yr	5	3.00%	2.00%	\$10,000	7,6,5,4,3	85	1-3%		1 Yr+
				4.00%	2.00%	\$100,000					
	Lincoln Classic 7	7 Yr	7	4.10%	2.10%	\$10,000	7,6,5,4,3,2,1	85	1-3%		1 Yr+
				5.10%	2.10%	\$100,000					
	MyGuarantee 3Yrs	3 Yr	3	1.35%	1.35%	\$10,000	7,6,5	85	1-3%	Subject to MVA surrender charges.	1 Yr+
				1.50%	1.50%	\$100,000					
	MyGuarantee 4Yrs	4 Yr	4	1.80%	1.80%	\$10,000	7,6,5,4	85	1-3%	Subject to MVA surrender charges.	1 Yr+
				1.95%	1.95%	\$100,000					
	MyGuarantee 5Yrs	5 Yr	5	2.55%	2.55%	\$10,000	7,6,5,4,3	85	1-3%	Subject to MVA surrender charges.	1 Yr+
				2.70%	2.70%	\$100,000					
	MyGuarantee 6Yrs	6 Yr	6	2.70%	2.70%	\$10,000	7,6,5,4,3,2	85	1-3%	Subject to MVA surrender charges.	1 Yr+
				2.85%	2.85%	\$100,000					
MyGuarantee 7Yrs	7 Yr	7	2.90%	2.90%	\$10,000	7,6,5,4,3,2,1	85	1-3%	Subject to MVA surrender charges.	1 Yr+	
			3.05%	3.05%	\$100,000						
Mutual of Omaha AM Best: A+	Bonus Flexible Annuity	1 Yr	6	3.15%	2.15%	\$2,000	7,7,7,6,4,2	84	2.00%		First Year
National Integrity AM Best: A+	SPDA Series II	1 Yr	7	3.15%	n/a	\$3,000	7,7,7,6,5,4,3	85	1.50%	Subject to MVA surrender charges.	First Year
		3 Yr		3.10%	2.10%						
		5 Yr		2.65%	2.65%						
	New Momentum	5 Yr	7	2.75%	2.00%	\$20,000	7,6,5,4,3,2,1	85	1.50%	Subject to MVA surrender charges.	First Year
		6 Yr		2.80%	2.05%						
		7 Yr		3.20%	2.45%						
Penn Mutual AM Best: A+	Flexible Premium Fixed Deferred	1 Yr	7	2.45%	1.45%	\$5,000	9,8,7,6,5,4,3	85	1.10%		1 Yr+
				3.45%	1.45%	\$500,000					
	SPDA	1 Yr	7	3.00%	3.00%	\$5,000	6,6,5,5,4,4,2	90	1.10%		First Year
3.00%				3.00%	\$500,000						
Presidential AM Best: B+	Patriot SPDA	1 Yr	7	3.25%	3.25%	\$5,000	6,6,5,5,4,4,2	90	1-3%		First Year
	Secure 4	4 Yr	4	2.65%	2.65%	\$5,000	7,6,6,5	90			
				Secure 5	5 Yr	5	2.80%	2.80%	\$5,000	7,7,6,6,4	90
							Secure 6	6 Yr	6	2.70%	2.70%
				FPDA	1 Yr	9				2.70%	2.70%
Union Central AM Best: A	SPDA 2000	1 Yr	6	2.35%	2.10%	\$10,000	7,6,5,4,3,2	0-83	1.50%		1 Yr+
				3.10%	2.10%	\$100,000					
				4.30%	2.10%	\$500,000					
				1.65%	1.65%	\$10,000					
				1.75%	1.75%	\$100,000					

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