

New York Annuity Rates JULY 12 2010

As of JULY 12, 2010 - Rates are subject to change. Call the Annuity Desk at (212) 697-2025 X313

| Company | Product | Years Guaranteed | Single /Flex Premium | 1st Year Rate | Base Rate | Min Rate | AM Best | NEY |
|--------------------|---|------------------|----------------------|---------------|--------------|----------|---------|-------|
| 10-year Surrender | | | | | | | | |
| ANICO | <i>Palladium MYG 7 w 30-day window</i> | 7 | SP | 4.05% | 3.05% | 2.00% | A | 3.19% |
| ANICO | <i>Palladium MYG 6 w 30-day window</i> | 6 | SP | 2.95% | 2.95% | 2.00% | A | 2.95% |
| Presidential | <i>No Load Flex</i> | 10 | FP | 2.90% | 2.90% | 2.00% | B+ | 2.90% |
| ANICO | <i>Palladium MYG 5 w 30-day window</i> | 5 | SP | 3.20% | 2.20% | 2.00% | A | 2.40% |
| US Life | <i>HorizonEmpire 7 *</i> | 7 | SP | 2.45% | 2.45% | 2.00% | A | 2.11% |
| 8-year Surrender | | | | | | | | |
| US Life | <i>HorizonFlex</i> | 1 | FP | 4.20% | 2.20% | 2.00% | A | 2.28% |
| 7-year Surrender | | | | | | | | |
| National Integrity | <i>QIO Option</i> | 1 | FP | 4.50% | 2% min | 2.00% | A+ | |
| OM Financial | <i>Guarantee 7</i> | 7 | SP | 4.50% | 3.50% | 3.00% | A- | 3.64% |
| National Integrity | <i>Momentum Advantage SP</i> | 10 | SP | 4.15% | 3.40% | 2.00% | A+ | 3.47% |
| Lincoln | <i>MYG 7 SPDA (>=\$100K)</i> | 7 | SP | 3.40% | 3.40% | 1.00% | A+ | 3.40% |
| Phoenix Life | <i>Select 7 *</i> | 7 | FP | 3.10% | 3.10% | 1.00% | B+ | 3.10% |
| National Integrity | <i>Momentum Advantage SP</i> | 7 | SP | 3.75% | 3.00% | 2.00% | A+ | 3.10% |
| OM Financial | <i>IndexSpectrum7 (fixed acct)</i> | 7 | FP | 3.00% | 3.00% | 2.00% | A- | 3.00% |
| ReliaStar of NY | <i>Classic Flex NY 5</i> | 5 | FP | 3.00% | 3.00% | 3.00% | A | 3.00% |
| ReliaStar of NY | <i>Classic Flex NY 3</i> | 3 | FP | 3.00% | 3.00% | 3.00% | A | 3.00% |
| ReliaStar of NY | <i>Classic Flex NY 1</i> | 1 | FP | 3.00% | 3.00% | 3.00% | A | 3.00% |
| National Integrity | <i>SPDA II (No MVA)</i> | 5 | SP | 2.80% | 2.80% | 2.00% | A+ | 2.80% |
| National Integrity | <i>New Momentum FP</i> | 7 | FP | 3.45% | 2.70% | 2.00% | A+ | 2.80% |
| Lincoln | <i>Classic 7 SPDA (>=\$100K)</i> | 7 | SP | 5.35% | 2.35% | 2.00% | A+ | 2.77% |
| Lincoln | <i>MYG 6 SPDA (>=\$100K)</i> | 6 | SP | 3.10% | 3.10% | 1.00% | A+ | 2.77% |
| American National | <i>Citadel 7 SPDA (>\$100k)</i> | 7 | SP | 4.40% | 2.40% | 2.00% | A+ | 2.69% |
| Lincoln | <i>Classic 7 MVA SPDA (<\$100K)</i> | 7 | SP | 4.35% | 2.35% | 2.00% | A+ | 2.63% |
| American National | <i>Citadel 7 SPDA (<\$100k)</i> | 7 | SP | 4.30% | 2.30% | 2.00% | A+ | 2.59% |
| National Integrity | <i>SPDA II (No MVA)</i> | 3 | SP | 3.25% | 2.25% | 2.00% | A+ | 2.58% |
| National Integrity | <i>New Momentum FP</i> | 6 | FP | 3.05% | 2.30% | 2.00% | A+ | 2.42% |
| Lincoln | <i>MYG 5 SPDA (>=\$100K)</i> | 5 | SP | 2.95% | 2.95% | 1.00% | A+ | 2.34% |
| Phoenix Life | <i>Select 5 *</i> | 5 | FP | 2.85% | 2.85% | 1.00% | B+ | 2.32% |
| Principal Life | <i>FPDA Plus (>\$100K)</i> | 1 | FP | 4.14% | 2.10% | 2.00% | A+ | 2.31% |
| National Integrity | <i>New Momentum FP</i> | 3 | FP | 2.75% | 2.00% | 2.00% | A+ | 2.25% |
| Genworth | <i>SmartRate 5 (\$100K+)</i> | 5 | SP | 2.20% | 2.20% | 2.00% | A | 2.17% |
| Principal Life | <i>FPDA Plus (<\$100K)</i> | 1 | FP | 3.12% | 2.10% | 2.00% | A+ | 2.16% |
| National Integrity | <i>New Momentum FP</i> | 5 | FP | 2.75% | 2.00% | 2.00% | A+ | 2.15% |
| Presidential Life | <i>Patriot (>\$5,000)</i> | 1 | SP | 3.40% | 2.00% | 2.00% | A+ | 2.11% |
| National Integrity | <i>SPDA II (No MVA)</i> | 1 | SP | 3.30% | 2.00% | 2.00% | A+ | 2.11% |
| Security Mutual | <i>SPDA 7 (> \$25K)</i> | 3 | SP | 2.70% | 1.50% | 1.50% | A | 1.90% |
| Security Mutual | <i>SPDA 7 (> \$25K) with bailout feature</i> | 3 | SP | 2.45% | 1.50% | 1.50% | A | 1.84% |
| Genworth | <i>SmartRate 3 (\$100K+)</i> | 3 | SP | 2.20% | 2.20% | 2.00% | A | 1.80% |
| Security Mutual | <i>SPDA 7 (< \$25K)</i> | 3 | SP | 2.45% | 1.50% | 1.50% | A | 1.79% |
| Security Mutual | <i>SPDA 7 (< \$25K) with bailout feature</i> | 3 | SP | 2.20% | 1.50% | 1.50% | A | 1.69% |
| Genworth | <i>SmartRate 1 (\$100K+)</i> | 1 | SP | 3.00% | 2.00% | 2.00% | A | 1.67% |
| Security Mutual | <i>SPDA 7 (> \$25K)</i> | 1 | SP | 2.60% | 1.50% | 1.50% | A | 1.66% |
| Security Mutual | <i>SPDA 7 (< \$25K)</i> | 1 | SP | 2.35% | 1.50% | 1.50% | A | 1.62% |
| 6-year Surrender | | | | | | | | |
| Genworth | <i>Liberty w 2.15% bailout (> \$250K) **</i> | 5 | SP | 3.05% | 2.15% | 1.50% | A | 2.90% |
| Genworth | <i>Liberty w 2.15% bailout (\$100K - \$249K) **</i> | 5 | SP | 2.95% | 2.15% | 1.50% | A | 2.82% |
| Presidential | <i>Secure 6 (>\$5,000)</i> | 6 | SP | 2.80% | 2.80% | 2.00% | B+ | 2.80% |
| Genworth | <i>Liberty w 2.15% bailout (> \$250K) **</i> | 3 | SP | 3.30% | 2.15% | 1.50% | A | 2.72% |
| Genworth | <i>Liberty w 2.15% bailout (<\$99K)**</i> | 5 | SP | 2.80% | 2.15% | 1.50% | A | 2.69% |
| Genworth | <i>Liberty w 2.15% bailout (\$100K - \$249K) **</i> | 3 | SP | 3.20% | 2.15% | 1.50% | A | 2.67% |
| Principal Life | <i>Select Series 6 (>\$100K)</i> | 6 | SP | 2.65% | 2.65% | 2.00% | A+ | 2.65% |
| Genworth | <i>Liberty w 2.15% bailout (> \$250K) **</i> | 1 | SP | 5.05% | 2.15% | 1.50% | A | 2.63% |
| Genworth | <i>Liberty w 2.15% bailout (<\$99K)**</i> | 3 | SP | 3.05% | 2.15% | 1.50% | A | 2.60% |
| Genworth | <i>Liberty w 2.15% bailout (\$100K - \$249K) **</i> | 1 | SP | 4.55% | 2.15% | 1.50% | A | 2.55% |
| Genworth | <i>Liberty w 2.15% bailout (<\$99K)**</i> | 1 | SP | 4.05% | 2.15% | 1.50% | A | 2.46% |
| Genworth | <i>SecureLiving Indep (>\$100K)</i> | 2(3-6) | SP | 4.00% | 2.50%(2.00%) | 2.00% | A | 2.33% |
| Principal Life | <i>Secure 6 (15% withdrawal feature)</i> | 6 | SP | 2.30% | 2.30% | 2.00% | A+ | 2.30% |
| Principal Life | <i>Select Series 6 (<\$100K)</i> | 6 | SP | 2.30% | 2.30% | 2.00% | A+ | 2.30% |
| Genworth | <i>SecureLiving Indep(\$50K - 99K)</i> | 2(3-6) | SP | 3.50% | 2.50%(2.00%) | 2.00% | A | 2.25% |
| Genworth | <i>SecureLiving Indep(<\$50K)</i> | 2(3-6) | SP | 3.00% | 2.50%(2.00%) | 2.00% | A | 2.17% |
| 5-year Surrender | | | | | | | | |
| OM Financial | <i>Guarantee 5</i> | 5 | SP | 4.25% | 3.25% | 2.00% | A- | 3.45% |
| Presidential | <i>Secure 5 (>\$5,000)</i> | 5 | SP | 2.90% | 2.90% | 2.00% | B+ | 2.90% |
| Security Mutual | <i>SPDA 5+5 (> \$25K)</i> | 5 | SP | 2.80% | 2.80% | 1.50% | A | 2.80% |
| Security Mutual | <i>SPDA 5+5 (< \$25K)</i> | 5 | SP | 2.55% | 2.55% | 2.00% | A | 2.55% |
| American National | <i>Citadel 5 SPDA (>\$100k)</i> | 5 | SP | 3.25% | 2.25% | 2.00% | A+ | 2.45% |
| National Integrity | <i>Momentum Advantage</i> | 5 | SP | 3.05% | 2.30% | 2.00% | A+ | 2.45% |
| Lincoln | <i>Classic 5 SPDA (>=\$100K)</i> | 5 | SP | 4.00% | 2.00% | 2.00% | A+ | 2.40% |
| American National | <i>Citadel 5 SPDA (<\$100k)</i> | 5 | SP | 3.15% | 2.15% | 2.00% | A+ | 2.35% |
| Lincoln | <i>Classic 5 MVA SPDA (<\$100K)</i> | 5 | SP | 3.00% | 2.00% | 2.00% | A+ | 2.20% |
| Genworth | <i>Stable 3 w 1.55% bailout (\$100K+)**</i> | 3 | SP | 2.30% | 2.30% | 2.00% | A | 1.94% |
| Principal Life | <i>Guaranteed Annuity \$100K+</i> | 1 | SP | 3.58% | 1.55% | 1.50% | A+ | 1.93% |
| Genworth | <i>Stable 5 (\$100K+) (discount July 30)</i> | 5 | SP | 1.75% | 1.75% | 1.50% | A | 1.75% |
| Principal Life | <i>Guaranteed Annuity 5</i> | 5 | SP | 1.75% | 1.75% | 1.50% | A+ | 1.75% |
| Principal Life | <i>Guaranteed Annuity 3</i> | 3 | SP | 1.75% | 1.75% | 1.50% | A+ | 1.75% |
| Principal Life | <i>Guaranteed Annuity <\$100K</i> | 1 | SP | 2.56% | 1.55% | 1.50% | A+ | 1.72% |
| 4-year Surrender | | | | | | | | |
| Presidential | <i>Secure 4 (>\$5,000)</i> | 4 | SP | 2.75% | 2.75% | 2.00% | B+ | 2.75% |
| National Integrity | <i>Momentum Advantage</i> | 4 | SP | 2.75% | 2.00% | 2.00% | A+ | 2.18% |
| Principal | <i>Secure 4</i> | 4 | SP | 1.85% | 1.85% | 1.50% | A+ | 1.85% |
| 3-year Surrender | | | | | | | | |
| Principal Life | <i>Select Series 3 (\$100K+)</i> | 3 | SP | 1.50% | 1.50% | 1.50% | A+ | 1.50% |
| Principal Life | <i>Select Series 3 (<\$100K)</i> | 3 | SP | 1.50% | 1.50% | 1.50% | A+ | 1.50% |

* 30-day walk away after guarantee period (5 or 7 years)

** Bail out begins in the year after guarantee- 45 day window if rate below bail out rate -6,6,6,6,3%