



# DEC Non-NY Deferred Annuities

Rates Effective DEC 5, 2011

Rates and terms are subject to change. Call the Annuity Desk at (212) 292-7934

Surrender Period	Company	Product Name	AM Best	First Year Rate	Base Rate	Guaranteed Years	Net Eff Yield
10 Years	Lincoln Benefit	ChoiceRate 10 (≥\$100K)	A+	2.75%	2.75%	10	2.75%
	American National	Palladium MYG 8 (30-day window)	A	2.55%	2.55%	8	2.55%
	American National	Palladium MYG 10 (≥\$100K)	A	3.25%	2.25%	10	2.50%
	Lincoln Benefit	ChoiceRate 10	A+	2.50%	2.50%	10	2.50%
	Lincoln Financial	MYG 10 SPDA (≥\$100K)	A+	2.45%	2.45%	9	2.45%
	American National	Palladium MYG 9 (30-day window)	A	4.15%	2.15%	9	2.37%
	Lincoln Benefit	ChoiceRate 7 * (≥\$100K)	A+	2.35%	2.35%	9	2.35%
	Lincoln Benefit	ChoiceRate 7 *	A+	2.10%	2.10%	9	2.10%
	American General	HorizonAcheiver (no NJ)	A	2.15%	2.00%	6	2.09%
	American National	Palladium MYG 7 (30-day window)	A	2.95%	1.95%	7	2.09%
	American General	HorizonSelect 7 (walk-away window 30-day)	A	2.20%	2.20%	7	1.84%
	American National	Palladium MYG 6 (≥\$100K)	A	1.80%	1.80%	6	1.80%
	American National	Palladium MYG 6 (30-day window)	A	1.70%	1.70%	6	1.70%
	Presidential	No Load Flex	B+	1.65%	1.65%	10	1.65%
	Lincoln Benefit	ChoiceRate 5 *	A+	1.75%	1.75%	8	1.54%
	Lincoln Benefit	ChoiceRate 5 *	A+	1.75%	1.75%	8	1.54%
	Transamerica	Trans 10 (>= \$75,000)	A	4.50%	1.50%	3	1.36%
American National	Palladium MYG 5 (30-day window)	A	2.10%	1.10%	5	1.30%	
Lincoln Benefit	Tactician Plus 5 *	A+	1.00%	1.00%	5	1.00%	
8 Years	Lincoln Financial	MYG 8 SPDA (≥\$100K)	A+	2.35%	2.35%	8	2.35%
	Amer General	HorizonFlex	A	4.00%	2.00%	1	2.03%
	Lincoln Financial	New Directions 8 EIA (fixed ≥\$100K) **	A+	1.85%	1.85%	8	1.85%
	Lincoln Financial	New Directions 8 EIA (fixed < \$100K) **	A+	1.70%	1.70%	8	1.70%
7 Years	Integrity	QIO Option	A+	4.00%	1.00%	1	
	Genworth	Rate Saver 7 (> \$250K+)	A	2.55%	2.55%	7	2.55%
	Fidelity & Guaranty	Guarantee Plus 7	A-	3.40%	2.40%	7	2.54%
	Integrity	Momentum ADV SPDA 10	A+	3.20%	2.45%	10	2.52%
	Genworth	Rate Saver 7 (\$100K - \$249,999)	A	2.45%	2.45%	7	2.45%
	Lincoln Financial	MYG 7 SPDA (≥\$100K)	A+	2.30%	2.30%	7	2.30%
	Genworth	Rate Saver 7 (\$25K - \$99,999)	A	2.25%	2.25%	7	2.25%
	Integrity	Momentum ADV SPDA 7	A+	2.85%	2.10%	7	2.20%
	Lincoln Financial	MYG 7 SPDA (< \$100K)	A+	2.15%	2.15%	7	2.15%
	Integrity	New Momentum FPDA 10	A+	2.85%	2.05%	10	2.12%
	Amer General	HorizonSecure 7	A	2.00%	2.00%	7	2.00%
	Integrity	SPDA Series II (5 Yr)	A+	1.95%	1.95%	5	1.95%
	Integrity	SPDA Series II (3 Yr)	A+	2.60%	1.60%	3	1.93%
	Genworth	SmartRate 5 (> \$100K+)	A	2.10%	1.50%	5	1.93%
	Integrity	New Momentum FPDA 7	A+	2.50%	1.75%	7	1.85%
	Integrity	SPDA Series II (7 Yr)	A+	1.75%	1.75%	7	1.75%
	Fidelity & Guaranty	Index Safety 7 (fixed account)	A-	1.75%	1.75%	7	1.75%
	Genworth	SmartRate 1 (> \$100K+)	A	2.80%	1.50%	1	1.69%
	American National	Citadel 7 Diamond (≥\$100k)	A	3.35%	1.35%	7	1.64%
	Integrity	New Momentum FPDA 6	A+	2.10%	1.35%	6	1.47%
	Security Mutual	SPDA 7 (3 Year guarantee) CT (≥ \$25K)	A	1.75%	1.25%	3	1.46%
	Security Mutual	SPDA 7 (3 Year FL, NJ) (≥ \$50K)	A	1.75%	1.25%	3	1.46%
	Principal Life	FPDA Plus (≥ \$100K)	A+	2.51%	1.00%	1	1.42%
	Integrity	New Momentum FPDA 2	A+	1.75%	1.00%	2	1.37%
	Security Mutual	SPDA 7 (3 Year in CT)(< \$25K)	A	1.50%	1.25%	3	1.36%
	Security Mutual	SPDA 7 (3 Year Guarantee FL NJ)(< \$50K)	A	1.50%	1.25%	3	1.36%
	Presidential Life	Patriot	B+	2.20%	1.10%	1	1.26%
Integrity	New Momentum FPDA 5	A+	1.85%	1.10%	5	1.25%	
Integrity	New Momentum FPDA 3	A+	1.75%	1.00%	3	1.25%	
Principal Life	FPDA Plus (< \$100K)	A+	1.50%	1.00%	1	1.25%	
Integrity	SPDA Series II (1 Yr)	A+	2.70%	1.00%	1	1.24%	
6 Years	American National	Equity Index Annuity	A	3.00%	3.00%	6	call
	Presidential	Secure 6 (>\$5,000)	B+	2.55%	2.55%	6	2.55%
	Genworth	Independence (2.00% Min) (≥ \$100K)	A	4.20%	2.20%	2	2.40%
	Genworth	Liberty w 1.55% bailout (> \$250K) ***	A	2.50%	1.55%	5	2.35%
	Genworth	Independence (2.00% Min) (\$50K - \$99K)	A	3.70%	2.20%	2	2.32%
	Genworth	Liberty w 1.55% bailout (> \$250K) ***	A	2.95%	1.55%	3	2.25%
	Genworth	Independence (2.00% Min) (<\$50K)	A	3.20%	2.20%	2	2.23%
	Genworth	Liberty w 1.55% bailout (\$100- \$249K) ***	A	2.35%	2.05%	5	2.22%
	Genworth	Liberty w 1.55% bailout (\$100- \$249K) ***	A	2.75%	1.55%	3	2.15%
	Genworth	Liberty w 1.55% bailout (> \$250K) ***	A	4.80%	1.55%	1	2.08%
	Genworth	Liberty w 1.55% bailout (\$100- \$249K) ***	A	4.05%	1.55%	1	1.96%
	Lincoln Financial	MYG 6 SPDA (≥\$100K)	A+	1.90%	1.90%	6	1.90%
	Genworth	Liberty w 1.55% bailout (< \$99K) ***	A	1.95%	1.55%	5	1.88%
	Genworth	Liberty w 1.55% bailout (< \$99K) ***	A	2.15%	1.55%	3	1.85%
	Principal Life	Secure 6 (≥ \$100K)	A+	2.87%	1.60%	6	1.81%
	Genworth	Liberty w 1.55% bailout (< \$99K) ***	A	3.05%	1.55%	1	1.80%
	Lincoln Financial	MYG 6 SPDA (< \$100K)	A+	1.75%	1.75%	6	1.75%
Principal Life	Select Series 6 (≥ \$100K)	A+	1.65%	1.65%	6	1.65%	
Lincoln Financial	New Directions 6 EIA (fixed ≥ \$100K) **	A+	1.55%	1.55%	6	1.55%	
Lincoln Financial	New Directions 6 EIA (fixed < \$100K) **	A+	1.40%	1.40%	6	1.40%	
5 Years	Fidelity & Guaranty	Guarantee Plus 5	A-	3.15%	2.15%	5	2.35%
	Presidential	Secure 5 (>\$5,000)	B+	2.00%	2.00%	5	2.00%
	Genworth	Rate Saver 5 (> \$250K+)	A	1.90%	1.90%	5	1.90%
	Genworth	Rate Saver 5 (\$100K - \$249,999)	A	1.80%	1.80%	5	1.80%
	Security Mutual	SPDA 5+5 (CT, FL, NJ, NY, PA) (\$25K+ )	A	1.75%	1.75%	5	1.75%
	Lincoln Financial	MYG 5 SPDA (≥\$100K)	A+	1.60%	1.60%	5	1.60%
	Integrity	Momentum ADV SPDA 5	A+	2.15%	1.40%	5	1.55%
	Lincoln Financial	MYG 5 SPDA (< \$100K)	A+	1.45%	1.45%	5	1.45%
	American National	Citadel 5 Diamond (≥\$100k)	A	2.20%	1.20%	5	1.40%
	Principal Life	Guaranteed Annuity 1 (≥ \$100K)	A+	1.05%	1.05%	1	1.05%
	Principal Life	Guaranteed Annuity 1 (< \$100K)	A+	1.05%	1.05%	1	1.05%
Principal Life	Guaranteed Annuity 5	A+	1.00%	1.00%	5	1.00%	
Principal Life	Guaranteed Annuity 3	A+	1.00%	1.00%	3	1.00%	
4 years	Presidential	Secure 4 (>\$5,000)	B+	1.55%	1.55%	4	1.55%
	Principal Life	Secure 4 (≥ \$100K)	A+	2.46%	1.20%	4	1.51%
	Integrity	Momentum ADV SPDA 4	A+	1.75%	1.00%	4	1.18%
3 Yrs	Principal Life	Select Series 3 (≥ \$100K)	A+	1.15%	1.15%	3	1.15%
	Principal Life	Select Series 3 (< \$100K)	A+	1.00%	1.00%	3	1.00%

\* 45 day window after guarantee period to pull the money without surrender

\*\* New Directions is a Fixed Indexed Annuity - this is the Fixed Rate Option

\*\*\* Bailout begins in the year after guarantee-- 45 day window if rate below bailout rate - 9,9,8,7,6,5%