BSMG NY FIXED ANNUITY RATE SHEET

MULTI-YR GTEE

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	PRINCIPAL FINANCIAL				
	Preferred Series 3	Year 1	Year 2 - 3	Effective Yield	FREE WITHDRAWL: 15% All Years
3 YR	\$ 5,000 - \$ 49,999	1.80%	1.80%	1.80%	SURRENDER LENGTH: Rolling
	\$ 50,000 - \$ 99,999	2.15%	1.85%	1.95%	
	\$ 100,000+	2.76%	1.85%	2.15%	
				<u> </u>	

AIG			
American Pathway Solutions MYG	Year 1 - 5	Effective Yield	FREE WITHDRAWL: 15% After Year 1
\$ 10,000 - \$ 99,999	2.50%	2.50%	SURRENDER LENGTH: 10 Years
\$ 100,000 - \$1,500,000	2.80%	2.80%	
1			

ATHENE NY			
MaxRate MYG 5	Year 1 - 5	Effective Yield	FREE WITHDRAWAL: Int Only
\$ 5,000 - \$ 99,999	2.30%	2.30%	SURRENDER LENGTH: 5 Years
\$ 100,000+	2.45%	2.45%	

ı	AMERICAN NATIONAL NY				
l	Palladium MYG 5	Year 1	Year 2 - 5	Effective Yield	FREE WITHDRAWAL: Int Only Year 1, 10% Years 2+
ı	\$ 5,000 - \$ 99,999	3.20%	2.20%	2.40%	SURRENDER LENGTH: 10 Years
ı	\$ 100,000+	3.30%	2.30%	2.50%	

ı	AMERICAN NATIONAL NY			
	Palladium MYG 6	Year 1 - 6	Effective Yield	FREE WITHDRAWAL: Int Only Year 1, 10% Years 2+
	\$ 5,000 - \$ 99,999	2.60%	2.60%	SURRENDER LENGTH: 10 Years
	\$ 100,000+	2.70%	2.70%	

AIG				
American Pathy	way Solutions MYG	Year 1 - 6	Effective Yield	FREE WITHDRAWAL: 15% After Year 1
\$ 10,000 - \$ 99,999		2.50%	2.50%	SURRENDER LENGTH: 10 Years
\$ 100,000 - \$1,500,00	0	2.80%	2.80%	

AMERICAN NATIONAL NY				
Palladium MYG 7	Year 1	Year 2 - 7	Effective Yield	FREE WITHDRAWAL:Int Only 1 Year, 10% Years 2-10
\$ 5,000 - \$ 99,999	3.55%	2.55%	2.69%	SURRENDER LENGTH: 10 Years
\$ 100,000+	3.65%	2.65%	2.79%	

	ATHENE NY			
	MaxRate MYG 7	Year 1 - 7	Effective Yield	FREE WITHDRAWAL: Int Only
ı	\$ 5,000 - \$ 99,999	2.40%	2.40%	SURRENDER LENGTH:7 Years
ı	\$ 100,000+	2.55%	2 55%	

AIG			
American Pathway Solutions MYG	Year 1 - 7	Effective Yield	FREE WITHDRAWAL: 15% After 1 Year
\$ 10,000 - \$ 99,999	2.50%	2.50%	SURRENDER LENGTH: 10 Years
\$ 100,000 - \$1,500,000	2.80%	2.80%	

AMERICAN NATIONAL NY				
Palladium MYG	Year 1	Year 2 - 10	Effective Yield	FREE WITHDRAWAL:Int Only 1 Year, 10% Years 2-10
\$ 5,000 - \$ 99,999	3.75%	2.75%	2.85%	SURRENDER LENGTH: 10 Years
\$ 100,000+	3.85%	2.85%	2.95%	

Traditional "Renewal Rate"

AMERICAN NATIONAL		
Citadel 5	Year 1	Year 2
\$ 5,000 - \$ 99,999	3.05%	2.05%
\$ 100,000 - \$1,000,000	3.15%	2.15%
* Renewal rates for years 3-5 will not renew lower than the	1% guarenteed mining	num

AMERICAN NATIONAL		
Citadel 7	Year 1	Year 2
\$ 5,000 - \$ 99,999	4.15%	2.15%
\$ 100,000 - \$1,000,000	4.25%	2.25%

^{*} Renewal rates for years 3-7 will not renew lower than the 1% guarenteed minimum

FREE WITHDRAWAL: 10% Per Year SURRENDER LENGTH: 7 Years

FREE WITHDRAWAL: 10% Per Year SURRENDER LENGTH: 5 Years

5 YR

10 YR

2 YR