

IMMEDIATE ANNUITIES						
Company	Product	Amounts	Issue Ages	Product Features <sup>1</sup>	Commission	for Settlement options for Ages
<b>Allianz:</b> A.M. Best: A S&P: AA Moody's: A2	Single Premium Immediate Elite	\$25,000 + (Non-Qualified/Qualified)	0 - 100	Life Life, with Period Certain 5 - 30 years Joint & Last Survivor with 100%, 2/3, 50%, paid to Survivor for a period certain 5 - 30 yrs. certain of 5 - 20 years Period Certain Only 5 - 30 yrs Available all States Except: NY Commuted Value Option Not available: CA,ME,MO,NJ,PA,SC,WA,WI	3.25%	0 - 100
	Command Provider	\$25,000 + (Non-Qualified/Qualified)	0 - 85	Single Life Joint Life, 100%, 2/3, 50% to Survivor Opportunity for income payments to increase based on changes in S&P 500 &/or Nasdaq-100 Optional death benefit: remaining premium plus 10% bonus Available all States Except: NY	3.50%	0 - 85
<b>American General:</b> A.M. Best: A S&P: A+ Moody's: A2 Fitch: A	Platinum Income Annuity  [substandard underwriting (Medical) available]  [No commutation of value provisions.]	\$10,000+ and modal payment of at least \$200.  \$1 MM - \$10 MM requires home office approval	0 - 90 45 - 90 Non-Qualified Lifetime or Joint Lifetime Income	Lifetime income only Lifetime income with certain period Lifetime income with cash (lump sum) refund Lifetime income with installment refund Certain Periods: Qualified: Minimum 5 years Maximum: RMD life expectancy Non-Qualified: 5 - 50-years Optional annual increase 1% - 5%, or CPI (all states except HI,IL,MN,NJ,OR) Available all States [USL in NY]	3.00%	0 - 90
	Delayed Income Annuity  <b>** For Approved Programs Only **</b> <b>[Check availability to Agent, B/D or Finl Institution]</b>	\$10,000 +  Date of 1st payment is Greater than 12 months from date of purchase.	0 - 90 Non-Qualified or Qualified funds  Payments must begin by age 90. For Qualified funds, payment start dates later than 70 1/2 subject to RMD rules.	Payment options: For SINGLE LIFE ONLY Lifetime Income Lifetime Income with Installment Refund* Lifetime Income with Guaranteed Period* Period Certain Only* * Death Benefit options: refund of premium refund of premium plus 3% interest no death benefit Payment increase options: CPI-U inflation adjustment Annual payment increase 1% - 5% Available all States Except: AK,CT,NM,NY,OK,OR,SD		
<b>American National:</b> A.M. Best: A S&P: A	Palladium SPIA	\$15,000 + (Non-Qualified) \$3,500 + (Qualified)  \$100/month min payout.	0 - 90	Life Only Period Certain Only 5 - 30 years Life with Period Certain 5 - 20 years Joint & Last Survivor with 50%, 60%, 66.67%, 75%, or 100% paid to Survivor with or without a period certain of 5 - 20 years Installment and Cash Refund After 3 years, Liquidity Option: optional 10% of commuted value partial withdrawal (at least \$2,000) or full surrender at commuted value. COLA available except on Installment & Cash Refund: Simple 1% - 5%, or Compound 1% - 5% Available all States [American National NY in NY] COLA Not available: MO,OH,UT Liquidity Opt Not available: MN,NJ,OR,WA	3.50% 1.60% 1.60%	0 - 84 85 - 90 Period Certain 5 - 9 years 0 - 90

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<b>Fidelity &amp; Guaranty Life:</b> OM Financial Life Ins. Co.  A.M. Best: B++ Moody's: Ba1 Fitch: BBB	Guarantee Income	\$10,000 +	0 - 100 [Non-Qualified] 18 - 100 [Qualified]	Fixed Period, 5 - 50 years Certain up to age 120	3.00%	0 - 89
	[Available with Safeguard Option for Medicaid planning]	\$1MM + requires home office approval	Age last birthday for Owners and Annuitants	Optional increase: up to 5% Safeguard Option Not available in: KS,NJ  Available all States Except: NY	2.75% 2.50% 2.25% 2.00% 1.50% 0.75%	90 - 94 95 96 97 98 99 - 100
					SPIA w/Safeguard Option commission schedule is different.	
<b>Genworth Life:</b>  A.M. Best: A S&P: A Moody's: A2	Secure Living Income Provider SPIA	\$10,000+ and modal payment of at least \$100. \$2.5 MM+ requires home office approval	Not specified Owner under 59 1/2 may be subject to 10% IRS penalty. If age 70 1/2 or over, RMD requirements must be met on qualified funds.	Life Only Refund (Cash or Installment) Certain and Life options Period Certain options (5 - 50 yrs subj approval) Optional annual increase 1% - 6% Non-Qual only  State Availability: All (issued in NY by Genworth NY)	3.00% 1.125%	0 - 90 for Life Only, single annuitant
<b>ING - USA:</b>  A.M. Best: A S&P: A+ Moody's: A2 Fitch: A-	SPIA	\$15,000+ and modal payment of at least \$50. \$2 MM+ requires home office approval	35 - 80 (owner & annuitant) without prior approval for life payouts. 0 - 80 for period certain payout options	Fixed Period Certain 5 - 30 years <b>[Fixed Period Certain currently not available]</b> Life payout with Certain 5 - 20 years Life income with Joint Survivor with Certain Life payout with Cash Refund Life payout with Installment Refund Joint & Survivor w/w/o Certain 5 - 20 years Optional annual increases: Period Certain: 3% - 6% Joint Life - must select 100% Survivor Other payouts: 3%	3.00%	0 - 90
<b>Lincoln Benefit:</b>  A.M. Best: A+ S&P: AA- Moody's: A1 Fitch: A	IncomeReady	\$5,000 +  \$1MM + requires home office approval	1 - 90 Life Only [age nearest] No age limit - Period Certain Only	Life Only, w/Period Certain Period Certain Only Joint & Survivor or Contingent, w/Period Certain Installment Refund Up to 12 months payment deferral. Payment Periods: 5 - 30 years Optional annual increases 2%, 3%, 4%, or 5% (except Period Certain 5 - 9 years) State Availability: All (Issued in NY by Allstate Life of NY)	3.00%	0 - 99
<b>Lincoln National:</b> [Lincoln Financial Group] [Ika: Jefferson-Pilot]	Insured Income SPIA	\$25,000+ Life payment options \$10,000+ Period Certain Only payment options \$2MM max ages to 65 \$500K max ages over 65	15 - 80 Life Payment options 15 - 85 Life w Period Certain * Annuitant's birth certificate copy required for Life payment options. 0 - 95 Period Certain Only payment options	Life Only w/Period Certain or Installment Refund Joint & Survivor Life, w/Period Certain Period Certain Only Up to 12 months payment deferral. No extra liquidity provisions.	3.00% 3.00%	Life Option Period Certain 15 - 85 0 - 90
	A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	SmartIncome Inflation Annuity	\$50,000 min. \$2MM max ages to 65 \$500K max ages over 65	Non-Qualified: 50-85 single or joint annuitants (both) Qualified: 50-85 for single annuitants 50-75 for joint annuitants (both)	Life Only Joint Life Only  Uses CPI-Urban Roth IRAs not available in: CA,ME,NV,WV,WY	3.00% +0.25% trail

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<b>New York Life:</b> A.M. Best: A++ S&P: AA+ Moody's: Aaa Fitch: AAA	Lifetime Income Annuity & Fixed Period Income Annuity  [Check availability to Agent, B/D or Finl Institution]	\$10,000 +  Min prem for Life w/Cash Refund Ages 86-95: \$25K in SD,WV,WY \$50K in CA,ME,NV	[Age Last Birthday] 0 - 85 Non-Qualified, all options 86 - 89 Life w/Cash Refund, Life w/Installment Refund Life w/ 10,15,20-yr Period Cert. 90 - 95 Life w/Cash Refund only 18 - 84 Qualified, all options Life w/ 10-yr Period Cert. 85 - 89 Life w/Cash Refund, Life w/ 10-yr Period Cert. 0 - 80 Fixed Period Only	Life Only, w/Period Certain 5 - 30 years Period Certain Only Joint Life, w/Period Certain 5 - 30 years Joint & (40% to 100%) Survivor Single or Joint Life w/Cash Refund Single or Joint Life w/Installment Refund Optional annual increase: 1% to 5% Changing Needs Rider, age 59 1/2 + Income enhancement option (non-qualified) Withdrawal features: 'Up to 100%', '30%' Single or Joint Life w/Percent of Premium Death Benefit [25% or 50% of initial premium] (non-qualified)	Lifetime Income: 3.00%  Period Certain: 2.25% 3.00% 4.00%	0 - 95  5 - 14 years 15 - 19 years 20+ years
	05/07/12 NYL will introduce the NYL Guaranteed Lifetime Income Annuity II and NYL Guaranteed Period Income Annuity II. NYL GLIA II: Annual increase option 1-10% NYL GPIA II: Issue ages 18-89 for Qualified, 0-95 for Non-Qual; Period Certain durations 5-30 yrs; Liquidity features - up to 100% cash w/d, payment acceleration of 3-months; Annual increqase option 1-10%					
	Guaranteed Future Income Annuity II  [Check availability to Agent, B/D or Finl Institution]	\$10,000 min initial prem \$100 min subsequent prem  Deferral: min of 2 years max of 40 years Income pymt must begin by age 85; 70 1/2 for qualified	[Age Last Birthday] 0 - 75 Non-Qualified For Joint Life: both annuitants 75 or younger 18 - 68 1/2 Qualified For Joint Life: both annuitants 68 1/2 or younger	Death benefit prior to Income start date: Life Only: None All other pymt options: Return of Premium Payment options: Single or Joint life: Life Only Life with Period Certain Life with Cash Refund Life with Installment Refund Available in all States Except OR,NY,NV		
<b>North American:</b> A.M. Best: A+ S&P: A+ Fitch: AA-	Income	\$10,000 + [Non-Qualified] \$2,000 + [Qualified]	0 - 85 all options 0 - 95 Period Certain  Joint age min 35	5 - 20 year Period Certain Life Only Life w/Period Certain Joint Life & Survivorship Joint Life & Survivorship w/Period Certain Installment or Cash Refund Commutation not available. Available in all States Except NY	2.00% 2.00%	0 - 99 Period Certain 5 - 9 years
<b>Mutual of Omaha            United of Omaha</b> A.M. Best: A+ S&P: AA- Moody's: Aa3	Income Access  [substandard underwriting (Medical) available]	\$10,000 + \$100/month min payout. \$1MM + requires home office approval	0 - 85 (owner and annuitant)	Life Only Life w/Period Certain Joint Life & Survivorship Joint Life & Survivorship w/Period Certain Installment Refund Periods Certain Return of Premium: Cancellation [disc 1-5, 100%6+] or Terminal illness 3% Inflation option 50% increase for Nursing Home Confinement Available all States [Companion Life Ins Co in NY]	3.25%	0 - 85
	Ultra-Income  [substandard underwriting (Medical) available, x-NY]	\$10,000 + \$100/month min payout. \$1MM + requires home office approval	0 - 85 (owner and annuitant)	Life Only Life w/Period Certain Joint Life & Survivorship Joint Life & Survivorship w/Period Certain Installment Refund Periods Certain Return of Premium: Cancellation [disc 1-5, 100%6+] or Terminal illness [ROP not avail in NY] COLA 0 - 6% Available all States [Companion Life Ins Co in NY]	3.50%	0 - 85

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<b>Protective Life:</b> A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A	ProPayer Income Annuity	\$10,000 +	0 - 85 Life Only or Life w/Cash refund	Life Only, Life Only 2 lives	3.00%	
	ProPayer Income Annuity NY	\$1MM maximum	0 - 90 Certain Period, Life w/Certain Period, or Life w/Installment Refund	Certain Period 10-30 yrs Life w/Certain Period (single or joint & survivor) Life w/Installment Refund (single or joint & survivor) Life w/Cash Refund (single or joint & survivor)  PayPlus option: COLA up to 10%/annum Commutable Value option on Certain Period only [except NY] Available all States		
<b>Reliance Standard:</b> A.M. Best: A S&P: A Moody's: A3 Fitch: A-	Alpha SPIA	\$5,000+ & modal premium of at least \$100	0 - 95 (owner and annuitant)	Stand-alone policy: Period Certain, 5 - 10 years	3.00%	0 - 95
	* Suspended issuance effective 04/29/2011 *	Max prem \$250K		Annuitization of existing Apollo or Eleos [5 years after policy issue date] Period Certain Life Only, w/Installment Refund Life w/Period Certain Joint & Survivor, w/Period Certain Available all States Except: AL, MD, NY		
<b>Standard Insurance:</b> A.M. Best: A S&P: AA- Moody's: A1 Fitch: A+	Stable Income Annuity	\$15,000 +	0 - 90	Life Income (commutation/inflation available) Life Income w/Installment Refund (comm available) Life Income w/Certain Period (comm/infl available) Joint & Survivor Life Income Joint & Survivor Life Income w/Installment Refund Joint & Survivor Life Income w/Certain Period Joint & Contingent Survivor Life Income Certain Period (inflation available) 5-40 yrs Inflation Protection: 1%,2%,3%,4%, or 5% Up to 12 months payment deferral. Available in: OR,PA,TX	3.00%	0 - 90
	Tailored Income Annuity	\$1MM + requires home office approval	0 - 90	Life Income (commutation/inflation available) Life Income w/Installment Refund (comm available) Life Income w/Certain Period (comm/infl available) Joint & Survivor Life Income Joint & Survivor Life Income w/Installment Refund Joint & Survivor Life Income w/Certain Period Joint & Contingent Survivor Life Income Certain Period (inflation available) 5-40 yrs Inflation Protection: 1%,2%,3%,4%, or 5% Up to 12 months payment deferral. Available in all States Except: NY,OR,PA,TX		

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