

NY Annuity Hot Picks

American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)

Ask us about the ABS Award Program!

31-Dec-08

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
Allianz Life of NY						
New York Dominator	10 yr 5.20%	Best A+ Moody's Aa3 S&P AA	5% of prem paid per policy	7 Years	0-80	10 yr-3.00%
Available only in NY	5 yr 4.80%	\$35,000	year up to cumulative 25%	7-6-5-4-3-2-1-0		5yr-3.00%
No Annuitization Required!	Guaranteed minimum 3%		or Required Min Distribution monthly or annually 1X10 Annuitization Optional	(plus or minus MVA) 30 Day Window at end of guarantee period (No Annuitization Req.)		Plus Producer Perks!
MasterDex Annuity						
Available only in NY	Index Options: 1 Year, S&P 500 Monthly P2P	Monthly Cap	2.40%	7 Years	0-85	4.00%
FPDA first 5 Yrs	1 Year, Nasdaq 100 Monthly P2P	2.40%	Minimum: \$25,000	10-9-8-7-6-5-4		Ages 76-85
	Fixed Account	3.30%				reduced by 50%
Annual Reset EIA			Withdrawals:			
featuring monthly cap	Guar Min Fixed Interest- 1%		10% after Year 1 (max: 100% prem pd)			
with annual crediting	Guar Min Caps: 1% monthly		every 12 months			
on S&P 500 and Nasdaq	1.50% on 100% premium (MAIR)		1X10 Annuitization Optional			
3% Bonus MasterDex Annuity						
Available only in NY	Index Options: 1 Year, S&P 500 Monthly P2P	Monthly Cap	2.20%	7 Years	0-85	4.00%
FPDA first 5 Yrs	1 Year, Nasdaq 100 Monthly P2P	2.20%	Minimum: \$25,000	10-9-8-7-6-5-4		Ages 76-85
	Fixed Account	3.00%				reduced by 50%
Annual Reset EIA			Withdrawals:			
featuring monthly cap	Guar Min Fixed Interest- 1%		10% after Year 1 (max: 100% prem pd)			
with annual crediting	Guar Min Caps: 1% monthly		every 12 months			
on S&P 500 and Nasdaq	Guar Min SV: 1.50% on 100% premium		1X10 Annuitization Optional			
US Life Ins. Co. in the City of NY (AIG)						
Global 8 Index	Global Multiple Index with Cap: 8.25%	Best A++ S&P AA+ Fitch AA+ Moody's Aa1	\$5,000 NQ	10% per year	0-80	6.00%
FPDA	(combination of S&P 500, DJ Euro, Nikkei 225 weighted 50%-30%-20%)	\$2,000 Q	or systematic withdrawal of 10% available in year 1	8-7-6-5-4-3-2-1		4.75% 76-80
includes 5% Premium Bonus	Annual P2P with Participation: 45.00%		5X5 Annuitization Optional	No MVA		
Available in NY	Monthly Additive Account with Cap: 2.60%			Extended Care Rider		
	Fixed Interest Account: 4.55%			Guar Min Withdrawal Benefit:		
	Guaranteed Min. 3% interest on 100% of premium			no upfront fee, payments increase with age & higher annuity value		
Global 6 Index	Global Multiple Index with Cap: 7.75%	Best A++ S&P AA+ Fitch AA+ Moody's Aa1	\$5,000 NQ	10% per year	0-85	5.00%
FPDA	(combination of S&P 500, DJ Euro, Nikkei 225 weighted 50%-30%-20%)	\$2,000 Q	or systematic withdrawal of 10% available in year 1	8-7-6-5-4-3		4.50% 76-80
includes 5% Premium Bonus	Annual P2P with Participation: 45.00%		5X5 Annuitization Optional	No MVA		4.25% 81-85
Available in NY	Monthly Additive Account with Cap: 2.60%			Extended Care Rider		
	Fixed Interest Account: 4.25%			Guar Min Withdrawal Benefit:		
	Guaranteed Min. 3% interest on 100% of premium			no upfront fee, payments increase with age & higher annuity value		
Old Mutual Life Ins. Co. of NY						
Empire Annuity	1st Year Base Rate	Best A Fitch A- Moody's A3	Accumulated Interest Anytime	7-6-5-4-3	0-85	2.00%
Available only in NY	5 Year: 5.10% 4.10%	\$2,000 Q	All fees waived 1st 30 days of renewal period	7-6-5-4-3-2-1		Ages 80-90
SPDA	7 Year: 5.60% 4.60%	\$5,000 NQ	Systematic Withdrawals available immediately (min \$100)	+/- MVA		reduced by 50%
MYGA Annuity	Guaranteed Minimum Rate 3%			Surrender fee resets if renewed		
NY Spectrum Freedom	Index Options: 1 Year, S&P 500 Monthly P2P	1.85%	Minimum: \$10,000	7 Years	0-85	4.50%
Available only in NY	1 Year, S&P 500 Annual P2P	6.00%	\$2,000 option	10-10-10-10-8-6-3		Ages 80-85
FPDA	1 Year, S&P 500 Monthly Average	7.55%	Add'l Min: \$2,000	Nursing Home, Terminal		reduced by 50%
Annual Reset EIA	Fixed Account	4.05%	Withdrawals:	Illness Riders after 1st year		Ask us about
	Guar Min Fixed Interest- 1%-3%		10% after Year 1	Optional Annuitization 5x5		Optional Trail Comm
	Guar Min Caps: 1% monthly, 3% annual					
	Guar Min SV: 2.75% on 100% premium					
NY Spectrum Freedom 10	Index Options: 1 Year, S&P 500 Monthly P2P	1.85%	Minimum: \$10,000	10 Years	0-85	5.00%
Available only in NY	1 Year, S&P 500 Annual P2P	6.15%	\$2,000 option	10-10-10-10-10-8-6-4-2		Ages 80-85
FPDA	1 Year, S&P 500 Monthly Average	7.60%	Add'l Min: \$2,000	Nursing Home, Terminal		reduced by 50%
Annual Reset EIA	Fixed Account	4.15%	Withdrawals:	Illness Riders after 1st year		Ask us about
plus 2% Premium Bonus on initial deposit	Guar Min Fixed Interest- 1%-3%		10% after Year 1	Optional Annuitization 5x5		Optional Trail Comm
	Guar Min Caps: 1% monthly, 3% annual					
	Guar Min SV: 2.75% on 100% premium					
Fort Dearborn Life Insurance Co. of NY						
Platinum Fortifier	1st Year 8.70% if > \$100,000	Best A+ S&P A+ Fitch AAA	\$4,000	10% after Year 1	7 Years	4.75%
Available only in NY	includes 3% 1st year interest rate bonus			Interest available immed.	9,9,8,7,6,5,4	2.75% ages 76-85
SPDA	1st Year 7.70% if < \$100,000				Terminal Illness and Nursing	1.50% ages 86-90
	includes 2% 1st year interest rate bonus				Home Riders-call for details	
	3% minimum guaranteed minimum				Optional Return of Prem Rider	
Classic Fortifier	1st Year 5.90%	\$4,000	10% after 1st Year	5 Years	0-90	4.00%
Available only in NY	Includes 1.00% interest rate bonus yr. 1	(Min Add'l \$1,000)	Interest income available immed.	7-7-7-6-5		2.75% ages 80-85
FPDA	ADDITIONAL DEPOSITS IN YR 1		1x5 Annuitization Optional	Nursing Facility & Terminal		1.50% ages 86-90
	Guaranteed minimum 2.55% first 10 yrs then 3% thereafter			Illness riders		
			Includes 1% BAIL-OUT (DURING 1ST 5 YRS)			
National Integrity Life Insurance						
NEW MOMENTUM	1st Year Base Rate	Best A+ S&P AAA Fitch AAA	\$2,000 Q	10%	7 Years	5.00%
Available only in NY,VT,NH,ME	10 Year: 5.20% 4.45%	\$5,000 NQ	Systematic withdrawal of 10%	7-6-5-4-3-2-1	0-85	3.00% Ages 80-85
FPDA	7 Year: 4.95% 4.20%	Minimum	(\$100 minimum)	(+/- MVA)	(owner any age)	QIO Special:
QIO Special: 5.50%	5 Year: 4.75% 4.00%	into each option				3.00%
	3 Year: 4.20% 3.45%	selected		Disability Rider where available		1.00% Ages 80-85
	2 Year: 4.10% 3.35%					Commission based on annuitant's age
MOMENTUM ADVANTAGE	1st Year Base Rate			10% or		0-79 80+
Available only in NY,VT,NH,ME	10 Year: 5.55%* 4.80%*	\$20,000	Systematic Withdrawal Available	7 Years	0-83	3.50% 1.50%
SPDA	7 Year: 5.30%* 4.55%*		in 30 Days	7-6-5-4-3-2-1	0-85	3.00% 1.00%
	5 Year: 4.95% 4.20%		All or part available in 30-day window before guar period ends & thereafter-1,2 & 3 yr renewals	(+/- MVA)	0-86	2.50% 0.50%
with Death Benefit Rider!	4 Year: 4.75% 4.00%				0-86	2.00% 0.50%
				Resets only if renewed 4 yrs or more		
				Disability Rider where available		
SPDA 2	4.90% Years 1-5					4.00%
not available in ME,MD,MA,MN,NI	Guaranteed Min. 3.00% Varies by State	\$3,000	10%	7 Years	0-85	2.00% Ages 80-85
SC,TX,UT,VT			Systematic withdrawal of 10%	7-7-6-5-4-3	Inherited IRA ok	
Available in NY as National Integrity Life SPDA			(\$100 minimum)	Optional 5x5 Annuitization with Full Comp		
			Unemployment, Terminal Illness, Healthcare Riders where available			
						Commission based on annuitant's age

Rates and Commissions Subject to Change without Notice