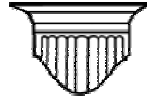


NEW YORK ANNUITY PRODUCTS



The Granite Insurance Brokerage, LLC

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Traditional Annuities	Last Updated	A.M. Best Rating	Product Name	Initial Interest Rate	Guarantee Period	Current Base Rate*	Guaranteed Interest Rate	Issue Ages	Minimum Premium	Surrender Period	Surrender Charges
Allianz Life	07/07/2009	A+	Dominator 5 Dominator 10	3.00% 3.85%	5 years 10 years	3.00% 3.85%	3% 3%	0-80 0-80	\$35,000 \$35,000	7 years 7 years	7654321 MVA 7654321 MVA
American Equity	07/01/2009	A-	FPDA-1-NY SPDA-2-NY	5.50% 6.25%	1 year 1 year	3.50% 3.25%	3% 3%	0-75 Q; 0-80 NQ 0-75 Q; 0-80 NQ	\$2,000 \$2,000	11 years 8 years	10,10,10,10,9876,4.5,3,1.5 10,9,8,7,6,4.5,3,1.5
Aviva	04/01/2009	A+	Coming soon								
Companion Life	07/01/2009	A+	SPDA (Bonus Flex Annuity)	4.25%	1 year	3.25%	2%	0-75Q; 0-84 NQ	\$2,000	6 years	777642
Lincoln Life	07/01/2009	A++	Classic 7 (SPDA) (\$100k+) Classic 7 (SPDA) (<\$100k) Classic 5 (SPDA)(\$100k+) Classic 5 (SPDA)<\$100k	6.65% year 1; 5.65% year 1; 5.25% year 1; 4.25% year 1;	7 years 5 years	3.65% yrs. 2-7 3.25% yrs. 2-5	1.5% 1.5%	0-85 0-85	\$10,000 \$10,000	7 years 5 years	7654321 76543
Genworth Life	07/13/2009	A	SecureLiving (\$250k+) Liberty (\$100k-\$249,999) SPDA (less than \$100k)	5.55% 5.05% 4.55%	1 year	3.05%	2%	0-85	\$2,000 Q \$5,000 NQ	6 years	998765
			SecureLiving (\$250k+) Liberty (\$100k-\$249,999) SPDA (less than \$100k)	3.80% 3.70% 3.55%	3 year	3.05%	2%	0-85	\$2,000 Q \$5,000 NQ	6 years	998765
			SecureLiving (\$250k+) Liberty (\$100k-\$249,999) SPDA (less than \$100k)	3.55% 3.45% 3.30%	5 year	3.05%	2%	0-85	\$2,000 Q \$5,000 NQ	6 years	998765
			SecureLiving (\$100k+) Independence (\$50k-\$99,999) SPDA (less than \$50k)	4.50% year 1; 4.00% year 1; 3.50% year 1;	1 year	3.00%	3.00% year 2 2.5% yrs. 3-6	0-85	\$2,000 Q \$5,000 NQ	6 years	998765
			SecureLiving (\$100k+) SmartRate (\$50k-\$99,999) SPDA (less than \$50k)	3.25% 3.15% 3.05%	5 years	3.05%	2%	0-85	\$5,000	7 years	7776543
National Integrity	06/30/2009	A++	FPDA (New Momentum)	3.00% year 1; 3.10% year 1; 3.30% year 1; 3.90% year 1; 4.25% year 1;	2 years 3 years 5 years 7 years 10 years	2.25% yr. 2 2.35% yrs. 2-3 2.55% yrs. 2-5 3.15% yrs. 2-7 3.50% yrs. 2-10	2.0%	0-82	\$2,000Q; \$5,000 NQ	7 years	7654321 MVA
			SPDA (Momentum Advantage)	3.30% year 1; 3.65% year 1; 4.25% year 1; 4.60% year 1;	4 years 5 years 7 years 10 years	2.55% yrs. 2-4 2.90% yrs. 2-5 3.50% yrs. 2-7 3.85% yrs. 2-10	2.0%	0-86 0-86 0-85 0-83	\$20,000	4 years 5 years 7 years 7 years	7654 MVA 76543 MVA 7654321 MVA 7654321 MVA
			SPDA II	3.55%	5 years	3.55%	2.0%	0-85	\$2,000Q; \$3,000 NQ	7 years	7776543
Presidential	07/09/2009	B+	Classic SPDA	4.00%	1 year	4.00%	4%yrs 1-4;3% yrs5+	0-90	\$5,000	7 years	6655442
			SPDA (Secure 4)	3.30%	4 years	3.30%	3%	0-90	\$5,000	4 years	7665
			SPDA (Secure 5)	3.65%	5 years	3.65%	3%	0-90	\$5,000	5 years	77664
			SPDA (Secure 6)	3.70%	6 years	3.70%	3%	0-90	\$5,000	6 years	777654
Security Mutual	07/01/2009	A	SPDA 5&5 (\$25,000+)	3.85%	5 years	3.85%	2%	0-85	\$5,000	5 years	77765
			SPDA 5&5 (<\$25,000)	3.60%	5 years	3.60%	2%	0-85	\$5,000	5 years	77765
			SPDA (\$25,000+)	3.80%	1 year	3.55%	2%	0-85	\$5,000	7 years	7776543
			SPDA (<\$25,000)	3.55%	1 year	3.55%	2%	0-85	\$5,000	7 years	7776543
			SPDA (\$25,000+)	4.05%	3 years	4.05%	4.15%yrs 1-3;2% yrs4+	0-85	\$5,000	7 years	9998765
SPDA (<\$25,000)	3.80%	3 years	3.80%	3.9%yrs 1-3;2% yrs4+	0-85	\$5,000	7 years	9998765			
(Bailout rates are 25 basis points less than illustrated.)											
Equity Indexed Annuities	Last Updated	A.M. Best Rating	Product Name	Crediting Option	Current Caps	Participation Percentage	Guaranteed Interest Rate	Issue Ages	Minimum Premium	Surrender Period	Surrender Charges
Allianz Life	06/02/2009	A+	Master Dex (EIA) Master Dex Bonus (EIA)	S&P monthly pt to pt	2.40% 2.20%	100%	1.50%	0-85	\$25,000	7 years	10,987654

*Rates and plan availability subject to frequent changes. For illustrative purposes only. Please call for updated information before all presentations. For broker use only.