

Costa Rica
MAY 2-6, 2012

CARRIER/PRODUCT CREDITS

Carrier	Product	Credit
Allianz	All Products	Full Credit
	Except Allianz Dominator Select - 1,2 & 3 Year GIR	No Credit
Allstate Life Insurance Company of NY	All Products	Full Credit
American General	All Products	Full Credit
	Except AG Horizon Choice 9 Year	Half Credit
American National (NY included)	All Products	Full Credit
	Except Palladium MYG 3,4, 6-8 Year	Half Credit
	Except Palladium Immediate Annuity (Payout Period 5-9)	Half Credit
	Except Eagle Annuity 1-4 Year	Half Credit
	Except Palladium Advisor (Qual Sales Only) - Year 4	No Credit
Assurity	All Products	Full Credit
Aviva (NY included)	All Products	Half Credit
AXA Equitable	All Products	Full Credit
Banner	All Products	Full Credit
Companion Life of NY	All Products	Full Credit
First SunAmerica NY	All Products	Full Credit
Fort Dearborn Life (NY included)	All Products	Full Credit
Genworth (NY included)	All Products	Full Credit
	Except Secure Living SPIA - Up to \$2,500,000 (Period Certain < 5 Years)	Half Credit
	Except Secure Living Rate Saver - 5 & 7 Year	Half Credit
	Except Medicare Supplements	Half Credit
ING USA (NY included)	All Products	Full Credit
	Except ING Guarantee Choice 3, 5, 7 & 10 Year - Option A	Half Credit
	Except Classic Choice NY	Half Credit
ING Reliastar (NY included)	All Products	Full Credit
ING Security Life of Denver	All Products	Full Credit
Integrity/National Integrity	All Products	Full Credit
John Hancock	All Products	Full Credit

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Carrier	Product	Credit
Lafayette Life	All Products	Full Credit
LSW/National Life	All Products	Half Credit
Lincoln Benefit Life	All Products	Full Credit
	Except Income Ready SPIA (Period Certain - < 10 yrs)	Half Credit
	Except Tactician Plus 6 & 9	Half Credit
Lincoln Financial	All Products	Full Credit
	Except Lincoln MYGuarantee Plus - 3-6 Year	Half Credit
Mass Mutual	All Products	Full Credit
Medamerica	All Products	Full Credit
MetLife	All Products	Full Credit
Minnesota Life/Securian	All Products	Half Credit
Mutual of Omaha/United of Omaha	All Products	Full Credit
	Except Bonus Flexible Annuity - Years 3-8	No Credit
	Except Medicare Supplements	Half Credit
National Western	All Products	Full Credit
Nationwide	All Products	Full Credit
Old Mutual Financial (NY included)	All Products	Full Credit
	Except OM Guarantee - Platinum 3,5 & 7 (All States Except MN)	Half Credit
	Except OM Guarantee - Plus 3, 5 & 7 (All States Except MN)	Half Credit
	Except OM Immediate Income	Half Credit
Penn Mutual	All Products	Full Credit
Petersen International Underwriters	All Products	Full Credit
Principal Financial	All Products	Full Credit
	Except Secure 4	Half Credit
	Except Select Series Annuity - 3 Year - under \$2 million	Half Credit
Protective Life	All Products	Full Credit
Prudential	All Products	Full Credit

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Carrier	Product	Credit
Reliance Standard	All Products	Full Credit
	Except Alpha - SPIA (12- 35 months in duration)	Half Credit
SBLI	All Products	Full Credit
Security Mutual	All Products	Full Credit
Standard	All Products	Full Credit
Sun Life	All Products	Full Credit
	Except Keyport Index Multipoint SPDA 1yr	Half Credit
	Except Keyport Index Multipoint (2004) SPDA 1yr	Half Credit
	Except SPIA	Half Credit
Transamerica	Except SunExec	Half Credit
	All Products	Full Credit
	Except Trans 6 Plus Re-up Premium	Half Credit
Union Central	Except Secure Rewards SPIA	Half Credit
	Except Transamerica Select 2-8 Years	Half Credit
	All Products	Full Credit
United Home Life	All Products	Full Credit
US Life of New York	All Products	Full Credit
West Coast Life	All Products	Full Credit
	Except Sure Advantage 2 -6	Half Credit
Western National	All Products	Half Credit
William Penn Life Insurance Co. of NY	All Products	Full Credit