

# MERIT's ANNUITY HOTPICKS

## Multiple Year Guarantee Annuity Rates

June 15, 2017

Company	Product	A.M.Best	Guar.Period	Year 1	Years 2+	Comm**	Net Yield	IssueAges
EquiTrust	Certainty Select	B++	3 Years	2.00%	2.00%	2.00%	2.00%	0-90
Guggenheim	Preserve	B++	3 Years	2.00%	2.00%	1.00%	2.00%	0-90
Athene*	MaxRate 3	A-	3 Years	1.40%	1.40%	1.30%	1.40%	0-85
F&G	Platinum 5	B++	5 Years	3.10%	3.10%	2.00%	3.10%	0-90
Oxford Life	Multi-Select 5	A-	5 Years	2.65%	2.65%	2.50%	2.65%	18-80
EquiTrust	Certainty Select	B++	5 Years	2.60%	2.60%	3.00%	2.60%	0-90
Guggenheim	Preserve	B++	5 Years	2.50%	2.50%	2.50%	2.50%	0-90
Athene*	MaxRate5	A-	5 Years	2.40%	2.40%	2.00%	2.40%	0-83
Reliance Standard	Eleos MVA	A+	5 Years	3.55%	2.05%	3.25%	2.35%	0-85
American Equity	Guarantee 5	A-	5 Years	2.30%	2.30%	2.50%	2.30%	18-85
EquiTrust	Certainty Select	B++	6 Years	2.75%	2.75%	3.00%	2.75%	0-90
Guggenheim	Preserve	B++	6 Years	2.60%	2.60%	2.50%	2.60%	0-90
American Equity	Guarantee 6	A-	6 Years	2.45%	2.45%	2.50%	2.45%	18-85
Oxford Life	Multi-Select 7	A-	7 Years	2.90%	2.90%	2.50%	2.90%	18-80
Guggenheim	Preserve	B++	7 Years	2.80%	2.80%	2.50%	2.80%	0-90
American Equity	Guarantee 7	A-	7 Years	2.60%	2.60%	2.50%	2.60%	18-85
Athene*	MaxRate7	A-	7 Years	2.50%	2.50%	2.50%	2.50%	0-83
EquiTrust	Certainty Select	B++	8 Years	3.00%	3.00%	3.00%	3.00%	0-90
EquiTrust	Certainty Select	B++	10 Years	3.25%	3.25%	3.00%	3.25%	0-90
Guggenheim	Preserve	B++	10 Years	3.10%	3.10%	3.00%	3.10%	0-90

**CALL FOR STATE AVAILABILITY**

\*\$100,000+

\*\*Commission reduction at older ages

Interest Rates may vary on higher deposits

## MEDICAID COMPLIANT SPIA

Speak with your Elder Care Attorney-Clients/Friend- and tell them you have a Medicaid compliant SPIA.

This SPIA has the verbiage and offers less than a 5 year Period Certain which is what attorneys want for their clients.

## GREAT AMERICAN SAFE RETURN -10YR EIA – FOR INCOME

Return of Premium

Income Account Value Paid out at Death

Interest Rate Bailout

6% Simple Interest Income Rider for 12 Years or 7% Simple Interest Income Rider for 10 Years

5.5% Commission (ages 18-75) (Trails available) (Commission reduction at older ages)

## NORTH AMERICAN – BENEFIT SOLUTIONS

20% Signing Bonus Day 1

20% Bonus – 5<sup>th</sup> Anniversary

20% Bonus – 10<sup>th</sup> Anniversary

60% Guaranteed Return by 10<sup>th</sup> Anniversary

Income Account Paid at Death

**MERIT INSURANCE SERVICES, Inc.**

800-477-8546 or 860-233-3626

[www.meritins.com](http://www.meritins.com)

“Your Annuity Agency of Choice”