

# MERIT's ANNUITY HOTPICKS

## Multiple Year Guarantee Annuity Rates

May 18, 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	1.60%	1.60%	1.30%	1.60%	0-85
Oxford Life	Multi-Select 5	A-	5 Years	2.65%	2.65%	2.50%	2.65%	18-80
Athene*	MaxRate5	A-	5 Years	2.60%	2.60%	2.00%	2.60%	0-83
EquiTrust	Certainty Select	B++	5 Years	2.60%	2.60%	3.00%	2.60%	0-90
American Equity	Guarantee 5	A-	5 Years	2.50%	2.50%	2.50%	2.50%	18-85
Guggenheim	Preserve	B++	5 Years	2.50%	2.50%	2.50%	2.50%	0-90
Reliance Standard	Eleos MVA	A+	5 Years	3.55%	2.05%	3.25%	2.35%	0-85
F&G	Platinum 5	B++	5 Years	1.85%	1.85%	2.00%	1.85%	0-90
EquiTrust	Certainty Select	B++	6 Years	2.75%	2.75%	3.00%	2.75%	0-90
American Equity	Guarantee 6	A-	6 Years	2.65%	2.65%	2.50%	2.65%	18-85
Guggenheim	Preserve	B++	6 Years	2.60%	2.60%	2.50%	2.60%	0-90
Oxford Life	Multi-Select 7	A-	7 Years	2.90%	2.90%	2.50%	2.90%	18-80
American Equity	Guarantee 7	A-	7 Years	2.80%	2.80%	2.50%	2.80%	18-85
Guggenheim	Preserve	B++	7 Years	2.80%	2.80%	2.50%	2.80%	0-90
Athene*	MaxRate7	A-	7 Years	2.70%	2.70%	2.50%	2.70%	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”