

MERIT's ANNUITY HOTPICKS

Multiple Year Guarantee Annuity Rates

May 17, 2018

Company	Product	A.M.Best	Guar.Period	Year 1	Years 2+	Comm**	Net Yield	IssueAges
Principal	Pref Series-3*	A+	3 Years	2.85%	2.85%	1.00%	2.85%	0-90
Colorado Bankers	CBLA-3	B++	3 Years	2.50%	2.50%	1.75%	2.50%	0-90
Guggenheim	Preserve	B++	3 Years	2.50%	2.50%	1.00%	2.50%	0-90
Colorado Bankers	CBLA-5	B++	5 Years	3.60%	3.60%	2.50%	3.60%	0-90
F&G	Platinum 5	B++	5 Years	3.60%	3.60%	2.00%	3.60%	0-90
Oxford Life	Multi-Select 5	A-	5 Years	3.30%	3.30%	2.50%	3.30%	18-80
Reliance Standard	Eleos MVA	A+	5 Years	3.15%	3.15%	2.50%	3.15%	0-85
Athene*	MaxRate5	A-	5 Years	3.10%	3.10%	2.00%	3.10%	0-83
Guggenheim	Preserve	B++	5 Years	3.10%	3.10%	2.50%	3.10%	0-90
EquiTrust	Certainty Select	B++	5 Years	2.60%	2.60%	3.00%	2.60%	0-90
Guggenheim	Preserve	B++	6 Years	3.20%	3.20%	2.50%	3.20%	0-90
EquiTrust	Certainty Select	B++	6 Years	2.75%	2.75%	3.00%	2.75%	0-90
Colorado Bankers	CBLA-7	B++	7 Years	3.85%	3.85%	3.00%	3.85%	0-90
Oxford Life	Multi-Select 7	A-	7 Years	3.55%	3.55%	2.50%	3.55%	18-80
Guggenheim	Preserve	B++	7 Years	3.40%	3.40%	2.50%	3.40%	0-90
Athene*	MaxRate7	A-	7 Years	3.20%	3.20%	2.50%	3.20%	0-83
EquiTrust	Certainty Select	B++	8 Years	2.85%	2.85%	3.00%	2.85%	0-90
Guggenheim	Preserve	B++	10 Years	3.60%	3.60%	3.00%	3.60%	0-90
EquiTrust	Certainty Select	B++	10 Years	3.00%	3.00%	3.00%	3.00%	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)

ATHENE ASCENT-PRO – FOR INCOME

3% Account Value Signing Bonus

15% Income Bonus – Day 1

10% Roll-up for 10 Years

6.5% Commission (ages 0-70)

MERIT INSURANCE SERVICES, Inc.

800-477-8546 or 860-233-3626

www.meritins.com

"Your Annuity Agency of Choice"