

MERIT's ANNUITY HOTPICKS

Multiple Year Guarantee Annuity Rates

March 26, 2020

Company	Product	A.M.Best	Guar.Period	Year 1	Years 2+	Comm**	Net Yield	IssueAges
Equitable L&C	SecSaving 2-Elite (no MA)	B+	2 Years	2.45%	2.45%	1.25%	2.45%	0-90
Equitable L&C	SecSaving 2	B+	2 Years	2.05%	2.05%	1.25%	2.05%	0-90
Guggenheim	Preserve	B++	3 Years	2.15%	2.15%	1.00%	2.15%	0-90
F&G	Platinum 3	A-	3 Years	2.05%	2.05%	1.50%	2.05%	0-90
Global Atlantic	SecureFore3 (CT only)	A	3 Years	1.40%	1.40%	1.80%	1.40%	0-85
Equitable L&C	SecSaving 5-Elite (no MA)	B+	5 Years	3.25%	3.25%	2.00%	3.25%	0-90
Equitable L&C	SecSaving 5	B+	5 Years	3.00%	3.00%	2.00%	3.00%	0-90
Investors Heritage	Heritage Bldr 5 (no CT)	B+	5 Years	2.85%	2.85%	2.50%	2.85%	0-90
Guggenheim	Preserve	B++	5 Years	2.50%	2.50%	2.50%	2.50%	0-90
F&G	Platinum 5	A-	5 Years	2.50%	2.50%	2.00%	2.50%	0-90
Oxford Life	Multi-Select 5	A-	5 Years	2.15%	2.15%	2.50%	2.15%	18-80
Reliance Standard	Eleos MVA	A+	5 Years	2.15%	2.15%	2.50%	2.15%	0-85
The Standard	Focus Growth Ann 5	A	5 Years	2.15%	2.15%	2.00%	2.15%	0-93
American General	AmPath VisionMYG (\$100,000+)	A	5 Years	1.90%	1.90%	1.50%	1.90%	0-85
Global Atlantic	SecureFore5 (CT only)	A	5 Years	1.75%	1.75%	2.50%	1.75%	0-85
Lincoln Financial	MYGuarantee Plus (\$100,000+)	A+	5 Years	1.05%	1.05%	2.00%	1.05%	0-85
Guggenheim	Preserve	B++	6 Years	2.60%	2.60%	2.50%	2.60%	0-90
Investors Heritage	Heritage Bldr 7 (no CT)	B+	7 Years	3.00%	3.00%	3.00%	3.00%	0-90
F&G	Platinum 7	A-	7 Years	2.75%	2.75%	2.25%	2.75%	0-90
Guggenheim	Preserve	B++	7 Years	2.65%	2.65%	2.50%	2.65%	0-90
Oxford Life	Multi-Select 7	A-	7 Years	2.40%	2.40%	2.50%	2.40%	18-80

CALL FOR STATE AVAILABILITY

****Commission reduction at older ages
Interest Rates may vary on higher deposits**

MEDICAID COMPLIANT SPIA

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