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Multi Year Guarantee Annuities

Company	Plan	Interest Rate	Guaranteed Rate	Liquidity	Surrender Charges	Issue Ages
Corebridge Financial A AM Best A+ S&P (formerly American General)	American Pathway Vision MYG 5 (Other States)	> \$100,000 4.50% Years 1-5 < \$100,000 3.15% Years 1-5	1.00%	15% Free Withdrawal After 1st Year	8,8,8,7,6	18-85
	American Pathway Solutions MYG 5 (New York)	> \$100,000 4.10% Years 1-5 < \$100,000 3.00% Years 1-5			7,6,5,4,3	
American National A AM Best	Palladium MYG 5	\$250,000+ 5.40% Years 1-5 \$100,000-\$249,999 5.25% Years 1-5 < \$100,000 5.15% Years 1-5	2.50%	10% Free Withdrawal After 30 Days	8,8,8,7,6,5,4,3,2,1 - MVA <small>*30 day surrender window after 5th year</small>	0-90
	Palladium MYG 5 (New York)	\$250,000+ 3.50% Years 1-5 \$100,000-\$249,999 3.35% Years 1-5 < \$100,000 3.25% Years 1-5		Interest Only After 30 Days 10% Free Withdrawal After 1st Year	Partial withdrawal or full surrender not permitted in the first 3 contract years	
Athene A AM Best \$246.1 Billion in Assets Call for State Availability	Max Rate 3	MA > \$100,000 4.60% Years 1-3 < \$100,000 4.35% Years 1-3	1.00%	Interest Only After 30 Days	10,10,10 - MVA	0-85
		CT, NJ > \$100,000 4.60% Years 1-3 < \$100,000 4.35% Years 1-3			10,10,10 - MVA	
		NY > \$100,000 3.95% Years 1-3 < \$100,000 3.85% Years 1-3			9.3, 8.4, 7.5 - MVA	
	Max Rate 5	MA > \$100,000 5.20% Years 1-3 < \$100,000 4.80% Years 1-3			10,10,10,10,10 - MVA	0-83
		CT, NJ > \$100,000 5.15% Years 1-3 < \$100,000 4.75% Years 1-3			10,10,10,10,10 - MVA	
		NY > \$100,000 4.70% Years 1-3 < \$100,000 4.40% Years 1-3			9.3, 8.4, 7.5, 6.6, 5.7 - MVA	
Clear Spring Life and Annuity A- AM Best \$12 Billion in Assets (Formerly Guggenheim)	Preserve MYGA 1	\$5,000 (Q) / \$10,000 (NQ) - \$249,999 4.30% Year 1 \$250,000+ (Q/NQ) 4.40% Year 1	1.00%	10% Free Withdrawal After 1st Year OR Interest Only After 30 Days	7 - MVA	0-90
	Preserve MYGA 2	\$5,000 (Q) / \$10,000 (NQ) - \$249,999 4.50% Years 1-2 \$250,000+ (Q/NQ) 4.60% Years 1-2			7,6 - MVA	
	Preserve MYGA 3	\$5,000 (Q) / \$10,000 (NQ) - \$249,999 4.80% Years 1-3 \$250,000+ (Q/NQ) 4.90% Years 1-3			7,6,5 - MVA	
	Preserve MYGA 5	\$5,000 (Q) / \$10,000 (NQ) - \$249,999 4.80% Years 1-5 \$250,000+ (Q/NQ) 4.90% Years 1-5			7,6,5,4,3 - MVA	

EquiTrust B++ AM Best \$25.7 Billion in Assets	Certainty Select 3 5.00% Years 1-3 \$10,000 minimum (Q/NQ)	1.00%	Interest Only After 30 Days	10,10,9 - MVA	0-90
	Certainty Select 5 5.25% Years 1-5 \$10,000 minimum (Q/NQ)			10,10,9,9,8 - MVA	
	Certainty Select 6 5.30% Years 1-6 \$10,000 minimum (Q/NQ)			10,10,9,9,8,8 - MVA	
F&G A- AM Best BB+ S&P *eApplication Only	Platinum 3 4.35% Years 1-3 \$20,000 minimum (Q/NQ)	1.00%	Interest Only After 30 Days	9,8,7 - MVA	0-90
	Platinum 5 4.85% Years 1-5 \$20,000 minimum (Q/NQ)			9,8,7,6,5 - MVA	
Guaranty Income Life A- AM Best \$29 Billion in Assets	Guaranty Rate Lock 3 > \$100,000 4.50% Years 1-3 < \$100,000 4.40% Years 1-3	0.50%	5% Free Withdrawal After 1st Year RMD Friendly No Surrender Penalty at Death	9,8,7 - MVA	0-100
	Guaranty Rate Lock 5 > \$100,000 4.80% Years 1-5 < \$100,000 4.70% Years 1-5			9,8,7,6,5 - MVA	
Mass Mutual Ascend A+ AM Best A+ S&P (formerly Great American)	Secure Gain 3 > \$100,000 4.50% Years 1-3 < \$100,000 4.35% Years 1-3 \$10,000 minimum (Q/NQ)	2.85%	10% Free Withdrawal After 1st Year OR Interest Only After 30 Days	9,8,7,6,5,4 - MVA	0-89 Q/NQ 0-75 Inherited Q/NQ
	Secure Gain 5 CT > \$100,000 4.55% Year 1 < \$100,000 4.45% Year 1 Average Yield \$10,000 minimum (Q/NQ)			9,8,7,6,5 NO MVA	
	Secure Gain 5 Other States - Check Availability > \$100,000 4.85% Year 1 < \$100,000 4.70% Year 1 Average Yield \$10,000 minimum (Q/NQ)			9,8,7,6,5 - MVA	
Mutual of Omaha A+ AM Best	Ultra Premier 5 4.60% Years 1-5 \$25,000 minimum	0.05%	10% Free Withdrawal After 30 Days	9,9,8,7,6 - MVA	0-89
Nassau Re B++ AM Best Founded 1851 Formerly Phoenix Life \$27 Billion in Assets Call for State Availability	Nassau MYAnnuity 5X 5.50% Years 1-5 \$10,000 minimum	1.00%	RMD Friendly After Year 1 No Liquidity - NQ	9,8,7,6,5 - MVA	0-85
			5.30% Years 1-5 \$10,000 minimum		
Nationwide A+ AM Best	Secure Growth 5 Years Other States > \$100,000 4.70% Years 1-5 < \$100,000 4.45% Years 1-5 \$10,000 minimum NY > \$100,000 4.60% Years 1-5 < \$100,000 4.30% Years 1-5 \$10,000 minimum	0.50%	10% Free Withdrawal After 30 Days	8,8,7,6,5 - MVA	0-90
Oxford Life A AM Best	Multi-Select 3 4.85% Years 1-3 \$20,000 minimum	1.00%	10% Free Withdrawal After 1st Year OR Interest Only Starting After 30 Days Qualified Dollars, Max RMD is 10% Annually	10,9,8 - MVA	18-85
	Multi-Select 4 5.00% Years 1-4 \$20,000 minimum			10,9,8,7 - MVA	
	Multi-Select 5 5.10% Years 1-5 \$20,000 minimum			10,9,8,7,6 - MVA	

Reliance Standard A++ AM Best	Eleos MVA	4.75% Years 1-5 \$10,000 Q/NQ Minimum Issue - Single Premium \$500,000 Maximum Issue	2.65%	10% Free Withdrawal In 1st Year NO Interest Only	8,7,6,5,4 - MVA Nursing Home Waiver	0-85
Sagicor A- AM Best 162 Years Old \$2 Billion+ in Assets (Not in CT)	Milestone 3	> \$100,000 4.65% Years 1-3 \$50,000 - \$99,999 4.40% Years 1-3 \$15,000 = \$49,999 3.65% Years 1-3	1.00%	10% Free Withdrawal In 1st Year NO Interest Only	9,8,7 - MVA	15 Days - Age 90
	Milestone 5	> \$100,000 5.30% Years 1-5 \$50,000 - \$99,999 5.05% Years 1-5 \$15,000 = \$49,999 4.60% Years 1-5			9,8,7,6,5 - MVA	
SILAC B+ AM Best *Call for State Specifics	Secure Savings 2	2.60% Years 1-2 \$10,000 Q/NQ Minimum	1.00%	5% Free Withdrawal After 1st Year NO Interest Only No Withdrawal Privileges Surrender Charges at Death or Spousal Continuation	9,8, - MVA	0-90
	Secure Savings 2 Elite	5.00% Years 1-2 \$10,000 Q/NQ Minimum		5% Free Withdrawal After 1st Year NO Interest Only No Withdrawal Privileges Surrender Charges at Death or Spousal Continuation	9,8,7 - MVA	
	Secure Savings 3	3.15% Years 1-3 \$10,000 Q/NQ Minimum		5% Free Withdrawal After 1st Year NO Interest Only No Withdrawal Privileges Surrender Charges at Death or Spousal Continuation	9,8,7,6,5 - MVA	
	Secure Savings 3 Elite	5.50% Years 1-3 \$10,000 Q/NQ Minimum		5% Free Withdrawal After 1st Year NO Interest Only No Withdrawal Privileges Surrender Charges at Death or Spousal Continuation		
	Secure Savings 5	3.45% Years 1-5 \$10,000 Q/NQ Minimum		5% Free Withdrawal After 1st Year NO Interest Only No Withdrawal Privileges Surrender Charges at Death or Spousal Continuation		
	Secure Savings 5 Elite	5.35% Years 1-5 \$10,000 Q/NQ Minimum				

Index Annuities - No Variable License Required! EIA Hot Sheet - Principal and Interest are Guaranteed! Choice of Multiple Cap Options

Company	Plan	Interest Rate	Guaranteed Rate	Liquidity	Surrender Charges	Issue Ages
Corebridge Financial A AM Best A+ S&P (formerly American General)	AIG Power 5 Protector <i>Designed for Growth</i>	\$25,000 Q/NQ Annual Pt to Pt Cap > \$100,000 = 10.00% Annual Pt to Pt Cap < \$100,000 = 9.00% MSCI > \$100,000 = 7.00% MSCI < \$100,000 = 6.00% PIMCO > \$100,000 = 65% PIMCO < \$100,000 = 50% Fixed Rate > \$100,000 = 4.40% Fixed Rate < \$100,000 = 4.15% (Annual % Participation of Index)	0.00%	10% Free Withdrawal After 1st Year	8,7,6,5,4	18-80
	AIG Power 7 Protector <i>Designed for Growth</i>	\$25,000 Q/NQ Annual Pt to Pt Cap > \$100,000 = 10.50% Annual Pt to Pt Cap < \$100,000 = 9.50% MSCI > \$100,000 = 7.50% MSCI < \$100,000 = 6.35% PIMCO > \$100,000 = 65% PIMCO < \$100,000 = 50% Fixed Rate > \$100,000 = 4.50% Fixed Rate < \$100,000 = 4.25% (Annual % Participation of Index)				
Americo A AM Best	Growth Commander 6	\$10,000 Q/NQ Minimum 1 Year Pt to Pt Morgan Stanley = 187% Participation Rate Uncapped (1.5% Fee) 2 Year Pt to Pt Morgan Stanley = 290% Participation Rate Uncapped (1.5% Fee) Participation Rate Guaranteed	1.00%	10% Free Withdrawal After 1st Year	8,8,7,6,5,4	0-85
Athene A AM Best \$246.1 Billion in Assets	Agility 10 25% Income Bonus <i>Designed for Income</i> Death Benefit Built-In No Fee Nursing Home Waiver Increasing Income Payout	Call for Participation Rates: BNP Diversified Index Nasdaq FC 175% Bonus on Index Return that goes into Income Account Fixed Rate = 2.75% \$10,000 Minimum	1.10%	10% Free Withdrawal In 1st Year	9,9,8,7,6,5,4,3,2,1	40-80
	Performance Elite 7 - CT Performance Elite 7 Plus <i>Designed for Growth</i>	S&P 500 1 Yr. Pt to Pt = 10.00% Fixed Rate = 4.15% Call for Participation Rates: BNP Diversified Index \$25,000 Minimum / \$1,000,000 Maximum	100% Return of Premium		9, 8.8, 7.9, 6.9, 5.9, 5, 4	0-83
	Ascent Pro 10 Bonus Select CT/MA Ascent 10 Bonus 2.0 Most Other States 3% Account Value Bonus <i>Designed for Income</i> Increasing Payout Option No Death Benefit	S&P 500 1 Yr. Pt to Pt = 5.25% Fixed Rate = 2.30% Call for Participation Rates: BNP Diversified Index \$10,000 Minimum / \$1,000,000 Maximum Income Options: Option 1: 20% Income Bonus 10% Simple Years 1-10 5% Simple Years 11-20 Option 2: 15% Income Bonus 7% Simple Years 1-10 4% Simple Years 11-20+ 200% Index Return (Index Return x 2 Plus Roll-up Int)	10% Minimum Return on Principal After the 10th Year		8.3, 8, 7.1, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6, 0.9 CT Call for Other States' Surrender Charges	0-80

Global Atlantic A AM Best A- S&P \$84 Billion in Assets	Choice Income II <i>Designed for Income</i> Income Doubler Loss of 2 out of 5 ADLs	\$25,000 Q/NQ 8% Simple Interest Annually Until Income is Turned On S&P 500 Ann Pt to Pt = 4.00% PIMCO 75% Participation - Uncapped Ann Pt to Pt Fixed Rate = 2.00%	Depends on State	10% Free Withdrawal Beginning of Yr 1 Contract Value Roll-up will stop immediately if income payments begin	9,9,8,7,6,5,4,3,2,1	45-85 Q/NQ
	Income 150+ SE <i>Designed for Income</i> within 1-5 Years Income Doubler Loss of 2 out of 5 ADLs	20% Income Bonus Day 1 7.50% Simple Interest Yrs 2-5 \$25,000-\$99,999 S&P 500 Ann Pt to Pt = 6.75% Fixed Rate = 3.50% \$100,000+ S&P 500 Ann Pt to Pt = 7.00% Fixed Rate = 3.75%		10% Free Withdrawal Beginning of Yr 1 Contract Value Receive roll-up income base Decreases Pro Rata of Withdrawal	10,9,8,7,6,5,4,3,2,1	55-85 Q/NQ
Mass Mutual Ascend A+ AM Best A+ S&P (formerly Great American)	American Landmark 5 <i>Designed for Growth</i>	 S&P 500 Ann Pt to Pt Cap = 9.00% Fixed Rate = 4.25% < \$100,000 S&P 500 Ann Pt to Pt Cap = 8.75% Fixed Rate = 4.10% <i>No Income Rider \$10,000 Q/NQ</i>	87.50% of Principal at 2.85%	10% Free Withdrawal Beginning of Yr 1 Contract Value	9,8,7,6,5	0-89 NQ 18-89 Q
	American Legend 7 <i>Flexible</i>	\$10,000 Q/NQ > \$100,000 S&P 500 Ann Pt to Pt Cap = 10.00% Fixed Rate = 4.60% < \$100,000 S&P 500 Ann Pt to Pt Cap = 9.75% Fixed Rate = 4.50% <i>Income Riders: 7% Simple Interest for 10 Years (Income Secure)</i>			9,8,7,6,5,4,3	0-85 NQ 18-85 Q
SILAC B+ AM Best	Denali 7 Growth	Annual Pt to Pt w/ Cap = 11.00% Fixed Rate = 5.00% \$10,000 Minimum	1.00%	5% Free Withdrawal After 1st Year	12,12,11,10,9,7,4	0-85
	Denali 10 Growth	Annual Pt to Pt w/ Cap = 15.00% Fixed Rate = 5.50% \$10,000 Minimum			12,12,11,10,9,8,7,6,4,2	