

MERIT INSURANCE SERVICES, Inc.

05-06-2021

639 Prospect Avenue, West Hartford, CT 06105

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COMPANY	PLAN	INTEREST RATE	GTD RATE	LIQUIDITY	SURRENDER CHARGES	ISSUE AGES
American Equity A- A.M. Best A- S&P	Guarantee Shield 3	1.75% Years 1-3 \$10,000Q/\$10,000NQ Minimum	1.00%	10% Free Withdrawal after 1st Yr or Interest Only after 30 days	9,8,7 MVA	18-85
	Guarantee Shield 5	2.25% Years 1-5 \$10,000Q/\$10,000NQ Minimum			9,8,7,6,5 MVA	
American National A.A.M. Best	Palladium MYG3	1.95% Years 1-3 \$100,000-\$249,999 2.10% Years 1-3 \$250,000+	1.00%	10% Free Withdrawal	8,8,8 MVA	0-90
F&G A- A.M. Best BB+ S&P	Platinum 3	1.95% Years 1-3	1.00%	Interest Only after 30 days No 10% Free Withdrawal	9,8,7-MVA	0-90
	Platinum 5	2.55% Years 1-5			9,8,7,6,5-MVA	
	Platinum 7	2.80% Years 1-7 \$20,000 minimum On-Line App Over \$600,000 needs approval			9,8,7,6,5,4,3-MVA Nursing Home Waiver, Unemployment Waiver Terminal Illness Waiver 30 day window at end of guarantee period to withdraw without charges, resets vary by state	
Great American A+ A.M. Best	SecureGain 5 CT	2.25% >\$100,000 2.15% <\$100,000	1.00%	10% Free Withdrawal after 1st Yr Or Interest Only after 30 days	9,8,7,6,5-MVA	0-89 Q/NQ
	SecureGain 5 Other States-Check Availability	2.40% >\$100,000 2.25% <\$100,000 \$10,000Q/\$10,000NQ Minimum				0-75 Inherited Q/NQ
Investors Heritage B+ A.M. Best (NOT IN CT)	Heritage Bldr 3 MYG	2.00% Years 1-3 \$25,000 Minimum	1.00%	Interest Only after 30 days 10% Free Withdrawal after 1st Yr	9,8,7 No MVA	0-90
	Heritage Bldr 5 MYG	2.60% Years 1-5 \$25,000 Minimum			9,8,7,6,5 No MVA	
	Heritage Bldr 7 MYG	2.75% Years 1-7 \$25,000 Minimum			9,8,7,6,5,4,3 No MVA	
NassauRe B+ A.M. Best Founded 1851 Formerly Phoenix Life \$27 Billion in assets Call for State Availability	Nassau MYAnnuity 5X	2.80% Years 1-5 - Qualified	1.00%	RMD Friendly	9,8,7,6,5 MVA 30 Day Window at end of Guarantee Period	0-85
		2.80% Years 1-5 - Non-Qualified		No Liquidity		
		2.60% Years 1-5 - Non-Qualified		10% Free Withdrawal after 1st Yr		
		\$10,000 minimum				
Oxford Life A- A.M. Best	Multi-Select 5	2.45% Years 1-5 \$20,000 Minimum	1.00%	Interest Only starting after 30 days Or 10% Free Withdrawal after 1st Yr	10,9,8,7,6 - MVA	18-80
	Multi-Select 4	2.25% Years 1-4 \$20,000 Minimum		10,9,8,7 - MVA		
Reliance Standard A++ A.M. Best, A+ S&P	Eleos MVA	2.25% Years 1-5 \$10,000 Q/NQ min issue Single Premium \$500,000 maximum issue	1.00%	10% Free Withdrawal in Yr 1 No Interest Only	8,7,6,5,4 MVA Nursing Home Waiver	0-85

MERIT IS NOT RESPONSIBLE FOR INCORRECT RATES. PLEASE CALL OR VISIT COMPANY WEBSITES FOR EXACT RATES.

COMPANY	PLAN	INTEREST RATE	GTD RATE	LIQUIDITY	SURRENDER CHRGS	ISS AGS
SILAC B+ A.M. Best	Secure Savings 2 MYGA	1.75% Years 1-2 \$10,000Q/\$10,000NQ Minimum	1.00%	5% Free Withdrawal after 1st Yr No Interest Only	9,8-MVA	0-90
	Secure Savings 2-Elite MYGA Call for State Specifics	2.15% Years 1-2 \$10,000Q/\$10,000NQ Minimum		No Withdrawal Privileges Surrender charges @ death or spousal continuation		
	Secure Savings 5 MYGA	2.70% Years 1-5 \$10,000Q/\$10,000NQ Minimum		5% Free Withdrawal after 1st Yr No Interest Only	9,8,7,6,5-MVA	
	Secure Savings 5-Elite MYGA Call for State Specifics	2.95% Years 1-5 \$10,000Q/\$10,000NQ Minimum		No Withdrawal Privileges Surrender charges @ death or spousal continuation		
The Standard A A.M. Best AA- S&P	Focus Growth Annuity 5	2.35% Years 1-5 (Over \$100,000) 2.25% Years 1-5 (Under \$100,000) \$15,000 Minimum	1.00%	Interest Only after 30 days No 10% Free Withdrawal	8,7,6,5,4- MVA Nursing Home Waiver Terminal Illness Waiver	0-90
INDEX! NO VARIABLE LICENSE REQUIRED ! - EIA HOT SHEET - PRINCIPAL AND INTEREST ARE GUARANTEED ! CHOICE OF MULTIPLE CAP OPTIONS!						
Athene A- A.M. Best A S&P	Agility 10 20% Income Bonus Designed for Income 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 \$10,000 Minimum	1.1%	10% Free Withdrawal In first year	9,9,8,7,6,5,4,3,2,1	40-80
	Performance Elite 7—CT Performance Elite 7 Plus Designed for Growth	1 Yr. Pt to Pt 3.50% - S&P Call for Participation Rates: BNP Diversified Index \$25,000 Minimum/ \$1,000,000 Maximum	100% Return Of Premium	10% Free Withdrawal In first year	9,8,8,7,9,6,9,5,9,5,4	0-83
	Ascent Pro 10 Bonus Select CT Ascent 10 Bonus 2.0 Most Other States 3% Account Value Bonus 5% Income Bonus Designed for Income Increasing Payout Option	1 Yr. Pt to Pt S&P 500 2.25% Call for Participation Rates: BNP Diversified Index \$10,000 Minimum/\$1,000,000 Maximum Income Options: Option 1: 10% Income Bonus 10% Simple Years 1-10 5% Simple years 11-20 Option 2: 5% Income Bonus 7% Simple Years 1-10 4% Simple Years 11=20 Plus 200% Index Return (Index Return x 2 plus Roll-up int)	10% Minimum Return on Principal after the 10th year	10% Free Withdrawal In First Year	8.3, 8, 7.10, 6.2, 5.3, 4.4, 3.5, 2.6, 1.6, .90 CT Call MERIT for other States' surrender charges	0-80
SILAC B+ A.M. Best	Denali 7 Growth	Annual Pt to Pt w/cap: 5.00% Fixed Rate: 2.5% \$10,000 Minimum	1%	5% after year 1	12,12,11,10,9,7,4	0-90
	Denali 10 Growth	Annual Pt to Pt: 5.75% Fixed Rate: 2.75% \$10,000 Minimum	1%	5% after year 1	12,12,11,10,9,8,7,6,4,2	0-85

 **800-477-8546** *LTC IS HOTTER THAN EVER! DO YOUR ANNUITY CLIENTS HAVE LTC?* **860-233-3626** 

MERIT OFFERS MANY SPIA CARRIERS, TOO!

05-06-2021

INDEX!

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COMPANY	PLAN	INTEREST RATE	GTD RATE	LIQUIDITY	SURRENDER CHRGS	ISS AGS
Global Atlantic A A.M. 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 = 2.75% PIMCO 75% Participation – uncapped Annual Pt to Pt	Depends on State	10% 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 150SE <i>Designed for Income within 1-5 Yrs.</i> Income Doubler loss of 2 out of 5 ADLs	\$25,000 Q/NQ 20% Income Bonus day 1 7.5% Simple Interest Yrs 2-5 S&P 500 Ann Pt to Pt \$25k-\$99,999 = 2.25% Ann Pt to Pt \$100k+ = 2.50% PIMCO Balanced 1 Yr \$25k-\$99,999—55%/ \$100k+ - 65%-Participation No Cap		10% beginning of Yr 1 Receive roll-up income base Decreases Pro Rata of withdrawal	10,9,8,7,6,5,4,3,2,1	55-85 Q/NQ
Great American A+ A.M. Best A+ S&P	American Landmark 5 <i>Designed for Growth</i>	\$10,000 Q/NQ Ann Pt to Pt Cap >\$100,000 = 4.30% Ann Pt to Pt Cap <\$100,000 = 4.05% S&P 500 No Income Rider	87.5% of principal at 1.25%	10% Free Withdrawal First Yr.	9,8,7,6,5	0-89 NQ 18-89 Q
	American Legend 7 Flexible	\$10,000 Q/NQ Ann Pt to Pt Cap >\$100,000 = 4.65% Monthly Cap = 2.00% Ann Pt to Pt Cap <\$100,000 = 4.40% Monthly Cap = 1.75% S&P 500 Income Riders: 7% Simple Interest for 10 Years (IncomeSecure)	87.5% of principal at 1.25%		9,8,7,6,5,4,3	0-85 NQ 18-85 Q
American General A A.M. Best A+ S&P	AIG Power 7 Protector <i>Designed for Growth</i>	\$25,000 Q/NQ Ann Pt to Pt Cap >\$100,000 = 4.40% Ann Pt to Pt Cap <\$100,000 = 3.25% S&P 500 MSCI >\$100,000 = 3.75% MSCI <\$100,000 = 2.90% PIMCO >\$100,000 = 44% PIMCO <\$100,000 = 31% (Annual % Participation of Index)	0%	10% Free Withdrawal after First Yr.	8,7,6,5,4,3,2	0-80 Q/NQ
	AIG Power 10 Protector Plus Income <i>Designed for Income</i> If income turned on before 10th year, a portion of roll-up added into income account 1% Income Fee	\$25,000 Q/NQ 5.75% Simple Interest for 10 Yrs Keep policy for 10 Yrs, no withdrawals, your Income Account DOUBLES (200%) Ann Pt to Pt Cap >\$100,000 = 3.00% Ann Pt to Pt Cap <\$100,000 = 2.25% S&P 500 ML Strategic >\$100,000 = 55% ML Strategic <\$100,000 = 40% (Annual % Participation of Index)	0%		10,9,8,7,6,5,4,3,2,1	50-75 Q/NQ

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