



**MERIT INSURANCE SERVICES, LLC**  
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**As of 03/28/2023**

*Rates can change without notice.  
 All commissions are reduced at older ages.  
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 Call for NY Specific Carriers and Products.*

**Multi Year Guarantee Annuities**

Company	Plan	Interest Rate	Guaranteed Rate	Liquidity	Surrender Charges	Issue Ages	Commissions
<b>Corebridge Financial</b> A AM Best A+ S&P (formerly American General)	<b>American Pathway Vision MYG 5 (Other States)</b>	> \$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	Ages 18-75 = 1.50% Ages 76-85 = 0.75%
	<b>American Pathway Solutions MYG 5 (New York)</b>	> \$100,000 4.10% Years 1-5 < \$100,000 3.00% Years 1-5			7,6,5,4,3		
<b>American National</b> A AM Best	<b>Palladium MYG 5</b>	\$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 the 5th year</small>	0-90	Ages 0-79 = 2.50% Ages 80-90 = 0.50%
	<b>Palladium MYG 5 (New York)</b>	\$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		
<b>Athene</b> A AM Best \$246.1 Billion in Assets Call for State Availability	<b>Max Rate 3</b>	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	Ages 0-75 = 1.30% Ages 76-80 = 0.90% Ages 81+ = 0.40%
		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		
	<b>Max Rate 5</b>	MA > \$100,000 5.20% Years 1-3 < \$100,000 4.80% Years 1-3			10,10,10,10,10 - MVA	0-83	Ages 0-75 = 2.00% Ages 76-80 = 1.80% Ages 81+ = 1.10%
		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		
<b>Clear Spring Life and Annuity</b> A- AM Best \$12 Billion in Assets (formerly Guggenheim)	<b>Preserve MYGA 1</b>	\$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	Ages 0-80 = 0.50% Ages 81-85 = 0.38% Ages 86-90 = 0.25%
	<b>Preserve MYGA 2</b>	\$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		
	<b>Preserve MYGA 3</b>	\$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		
	<b>Preserve MYGA 5</b>	\$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		
<b>EquiTrust</b> B++ AM Best \$25.7 Billion in Assets	<b>Certainty Select 3</b>	5.00% Years 1-3 \$10,000 minimum (Q/NQ)	1.00%	Interest Only After 30 Days	10,10,9 - MVA	0-90	Ages 0-80 = 2.00% Ages 81-90 = 1.50%
	<b>Certainty Select 5</b>	5.25% Years 1-5 \$10,000 minimum (Q/NQ)			10,10,9,9,8 - MVA		
	<b>Certainty Select 6</b>	5.30% Years 1-6 \$10,000 minimum (Q/NQ)			10,10,9,9,8,8 - MVA		

<b>F&amp;G</b> A- AM Best BB+ S&P *eApplication Only	<b>Platinum 3</b>	4.35% Years 1-3 \$20,000 minimum (Q/NQ)	1.00%	Interest Only After 30 Days	9,8,7 - MVA	0-90	Ages 0-79 = 1.50% Ages 80-90 = 0.75%
	<b>Platinum 5</b>	4.85% Years 1-5 \$20,000 minimum (Q/NQ)			9,8,7,6,5 - MVA		Ages 0-79 = 2.00% Ages 80-90 = 1.00%
<b>Guaranty Income Life</b> A- AM Best \$29 Billion in Assets	<b>Guaranty Rate Lock 3</b>	> \$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	Ages 0-74 = 1.85% Ages 75-100 = 0.93%
	<b>Guaranty Rate Lock 5</b>	> \$100,000 4.80% Years 1-5 < \$100,000 4.70% Years 1-5			9,8,7,6,5 - MVA		Ages 0-74 = 2.75% Ages 75-100 = 1.50%
<b>Mass Mutual Ascend</b> A+ AM Best A+ S&P (formerly Great American)	<b>Secure Gain 3</b>	> \$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	Ages 0-80 = 2.00% Ages 81-85 = 1.50% Ages 86-89 = 0.50%
	<b>Secure Gain 5 CT</b>	> \$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		Ages 0-80 = 2.50% Ages 81-90 = 1.50%
	<b>Secure Gain 5 Other States - Check Availability</b>	> \$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		
<b>Mutual of Omaha</b> A+ AM Best	<b>Ultra Premier 5</b>	4.60% Years 1-5 \$25,000 minimum	0.05%	10% Free Withdrawal After 30 Days	9,9,8,7,6 - MVA	0-89	Ages 0-75 = 3.00% Ages 76-80 = 2.00% Ages 81-89 = 1.00%
<b>Nassau Re</b> B++ AM Best Founded 1851 Formerly Phoenix Life \$27 Billion in Assets Call for State Availability	<b>Nassau MYAnnuity 5X</b>	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	Ages 0-80 = 2.10% Ages 81+ = 1.10%
		5.30% Years 1-5 \$10,000 minimum		10% Free Withdrawal After 30 Days RMD Friendly			
<b>Nationwide</b> A+ AM Best	<b>Secure Growth 5 Years</b>	Other States > \$100,000 4.70% Years 1-5 < \$100,000 4.45% Years 1-5 \$10,000 minimum	0.50%	10% Free Withdrawal After 30 Days	8,8,7,6,5 - MVA	0-90	Ages 0-75 = 2.00% Ages 76-80 = 1.50% Ages 81-85 = 1.00% Ages 86-90 = 0.50%
		NY > \$100,000 4.60% Years 1-5 < \$100,000 4.30% Years 1-5 \$10,000 minimum					
	<b>Secure Growth 7 Years</b>	Other States > \$100,000 4.75% Years 1-7 < \$100,000 4.50% Years 1-7 \$10,000 minimum			8,8,7,6,5,4,3 - MVA		Ages 0-75 = 2.50% Ages 76-80 = 2.00% Ages 81-85 = 1.25% Ages 86-90 = 0.60%
		NY > \$100,000 4.65% Years 1-7 < \$100,000 4.40% Years 1-7 \$10,000 minimum					
<b>Oxford Life</b> A AM Best	<b>Multi-Select 3</b>	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	Ages 18-75 = 1.00% Ages 76-80 = 0.50% Ages 81-85 = 0.38%
	<b>Multi-Select 4</b>	5.00% Years 1-4 \$20,000 minimum			10,9,8,7 - MVA		Ages 18-75 = 1.30% Ages 76-80 = 0.55% Ages 81-85 = 0.45%
	<b>Multi-Select 5</b>	5.10% Years 1-5 \$20,000 minimum			10,9,8,7,6 - MVA		Ages 18-75 = 2.50% Ages 76-80 = 1.50% Ages 81-85 = 1.15%
<b>Reliance Standard</b> A++ AM Best	<b>Eleos MVA</b>	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	Ages 0-75 = 2.50% Ages 76-80 = 2.00% Ages 81-89 = 1.50%

<b>Sagicor</b> A- AM Best 162 Years Old \$2 Billion+ in Assets (Not in CT)	<b>Milestone 3</b>	> \$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	<table border="1"> <thead> <tr> <th></th> <th>eApp</th> <th>Paper</th> </tr> </thead> <tbody> <tr> <td>Ages 0-80 =</td> <td>1.85%</td> <td>1.35%</td> </tr> <tr> <td>Ages 81-85 =</td> <td>1.35%</td> <td>0.85%</td> </tr> <tr> <td>Ages 86-90 =</td> <td>1.10%</td> <td>0.60%</td> </tr> </tbody> </table>		eApp	Paper	Ages 0-80 =	1.85%	1.35%	Ages 81-85 =	1.35%	0.85%	Ages 86-90 =	1.10%	0.60%
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Ages 0-80 =	1.85%	1.35%																	
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Ages 86-90 =	1.10%	0.60%																	
<b>Milestone 5</b>	> \$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	<table border="1"> <thead> <tr> <th></th> <th>eApp</th> <th>Paper</th> </tr> </thead> <tbody> <tr> <td>Ages 0-80 =</td> <td>2.50%</td> <td>2.00%</td> </tr> <tr> <td>Ages 81-85 =</td> <td>1.75%</td> <td>1.25%</td> </tr> <tr> <td>Ages 86-90 =</td> <td>1.25%</td> <td>0.75%</td> </tr> </tbody> </table>		eApp	Paper	Ages 0-80 =	2.50%	2.00%	Ages 81-85 =	1.75%	1.25%	Ages 86-90 =	1.25%	0.75%				
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<b>SILAC</b> B+ AM Best *Call for State Specifics	<b>Secure Savings 2</b>	2.60% Years 1-2 \$10,000 Q/NQ Minimum	1.00%	5% Free Withdrawal After 1st Year NO Interest Only	9,8, - MVA	0-90	Ages 0-80 = 1.25% Ages 81-90 = 1.00%												
	<b>Secure Savings 2 Elite</b>	5.00% Years 1-2 \$10,000 Q/NQ Minimum		No Withdrawal Privileges Surrender Charges at Death or Spousal Continuation															
	<b>Secure Savings 3</b>	3.15% Years 1-3 \$10,000 Q/NQ Minimum		5% Free Withdrawal After 1st Year NO Interest Only	9,8,7 - MVA		Ages 0-75 = 1.75% Ages 76-80 = 1.50% Ages 81-90 = 1.00%												
	<b>Secure Savings 3 Elite</b>	5.50% Years 1-3 \$10,000 Q/NQ Minimum		No Withdrawal Privileges Surrender Charges at Death or Spousal Continuation	9,8,7,6,5 - MVA														
	<b>Secure Savings 5</b>	3.45% Years 1-5 \$10,000 Q/NQ Minimum		5% Free Withdrawal After 1st Year NO Interest Only															
	<b>Secure Savings 5 Elite</b>	5.35% Years 1-5 \$10,000 Q/NQ Minimum		No Withdrawal Privileges Surrender Charges at Death or Spousal Continuation	Ages 0-75 = 2.00% Ages 76-80 = 1.75% Ages 81-90 = 0.75%														

**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	Commissions
<b>Corebridge Financial</b> A AM Best A+ S&P (formerly American General)	<b>AIG Power 5 Protector</b> <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	Year 1: Q/NQ - Ages 18-80 = 3.25%  Or Trail Options
	<b>AIG Power 7 Protector</b> <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)			8,7,6,5,4,3,2		Year 1: Q/NQ - Ages 18-80 = 4.75%  Or Trail Options
<b>Americo</b> A AM Best	<b>Growth Commander 6</b>	\$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	Ages 0-75 = 5.25% Ages 76-85 = 4.25%
<b>Athene</b> A AM Best \$246.1 Billion in Assets	<b>Agility 10</b> <b>25% Income Bonus</b> <i>Designed for Income</i>  <b>Death Benefit Built-In</b> No Fee <b>Nursing Home Waiver</b> 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%		9,9,8,7,6,5,4,3,2,1	40-80	Ages 40-70 = 6.00% Ages 71-75 = 5.50% Years 76-80 = 5.00% Trails Available
	<b>Performance Elite 7 - CT</b> <b>Performance Elite 7 Plus</b>  <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	Ages 0-70 = 5.00% Ages 71-75 = 4.50% Ages 76-80 = 3.50% Ages 81-83 = 3.00% Trails Available
	<b>Ascent Pro 10 Bonus Select</b> CT/MA  <b>Ascent 10 Bonus 2.0</b> Most Other States  <b>3% Account Value Bonus</b> <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 x2 Plus Roll-up Int)	10% Minimum Return on Principal After the 10th Year	10% Free Withdrawal In 1st 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	Ages 0-70 = 6.50% Ages 71-75 = 6.00% Ages 76-80 = 5.00% Trails Available

<b>Global Atlantic</b> A AM Best A- S&P \$84 Billion in Assets	<b>Choice Income II</b> <i>Designed for Income</i> <b>Income Doubler Loss</b> 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	Ages 45-80 = 7.00% Ages 81-85 = 5.00%
	<b>Income 150+ SE</b> <i>Designed for Income</i> <b>within 1-5 Years</b> <b>Income Doubler Loss</b> 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	Ages 55-75 = 7.00% Ages 76-80 = 5.00%
<b>Mass Mutual Ascend</b> A+ AM Best A+ S&P (formerly Great American)	<b>American Landmark 5</b> <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	Year 1: Ages 18-75 Q = 3.75% Ages 0-75 NQ = 3.75% Ages 76-85 Q/NQ = 2.75% Ages 86-89 = 1.75%  Or Trail Options* *Ages 18-75 = 2.75% FY 0.25% Yrs 2+
	<b>American Legend 7</b> <i>Flexible</i>	 > \$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	Year 1: Ages 18-75 Q = 4.75% Ages 0-75 NQ = 4.75% Ages 76-80 Q/NQ = 2.75% Ages 81-85 = 2.75%  Or Trail Options* *Ages 18-75 = 3.75% FY 1.50% Yrs 2+ 1.00% Yr 3
<b>SILAC</b> B+ AM Best	<b>Denali 7</b> <b>Growth</b>	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	Ages 0-75 = 6.00% Ages 76-80 = 4.50% Ages 81-85 = 3.00% Ages 86-90 = 2.00%
	<b>Denali 10</b> <b>Growth</b>	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		Ages 0-75 = 7.00% Ages 76-80 = 6.00% Ages 81-85 = 4.50%