

# MERIT INSURANCE SERVICES, Inc.

05-06-2021

639 Prospect Avenue, West Hartford, CT 06105

Call for Current Rates! Check for State Variations!

Visit our website: [www.meritins.com](http://www.meritins.com)

Go to Forms/apps, review disclosure forms to confirm State info

☎ 800-477-8546 or 860-233-3626 ☎

♦ Rates can change without notice.

♦ All commissions reduced at older ages

♦ Commissions may vary by State, refer to comm contract

CALL FOR NY SPECIFIC CARRIERS & PRODUCTS\*

COMPANY	PLAN	INTEREST RATE	GTD RATE	LIQUIDITY	SURRENDER CHARGES	ISSUE AGES	COMMISSION
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	Ages 18-80 = 1.50% Ages 81-85 = 1.13%
	Guarantee Shield 5	2.25% Years 1-5 \$10,000Q/\$10,000NQ Minimum			9,8,7,6,5 MVA		Ages 18-80 = 2.25% Ages 81-85 = 1.69%
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	Ages 0-79 = 1.50% Ages 80-90 = .5%
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	Ages 0-79 = 1.50% Ages 80-90 = .75%
	Platinum 5	2.55% Years 1-5			9,8,7,6,5-MVA		Ages 0-79 = 2.00% Ages 80-90 = 1.00%
	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		Ages 0-79 = 2.25% Ages 80-90 = 1.125%
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  0-75 Inherited Q/NQ	0-80 = 2.50% 81-90 = 1.50%
	SecureGain 5 Other States-Check Availability	2.40% >\$100,000 2.25% <\$100,000  \$10,000Q/\$10,000NQ Minimum					
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	0-80 = 2.00% 81-90 = 1.00%
	Heritage Bldr 5 MYG	2.60% Years 1-5 \$25,000 Minimum			9,8,7,6,5 No MVA		0-80 = 2.50% 81-90 = 1.25%
	Heritage Bldr 7 MYG	2.75% Years 1-7 \$25,000 Minimum			9,8,7,6,5,4,3 No MVA		0-80 = 3.00% 81-90 = 1.50%
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	Ages 0-80 = 2.10% Ages 81-85 = 1.10%
		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	18-75 = 2.50% 76-80 = 1.50%
	Multi-Select 4	2.25% Years 1-4 \$20,000 Minimum		10,9,8,7 - MVA	18-75 = 1.30% 76-80 = .55%		
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	Ages 0-75 = 2.50% Ages 76-80 = 2.00% Ages 81-85 = 1.50%

MERIT IS NOT RESPONSIBLE FOR INCORRECT RATES. PLEASE CALL OR VISIT COMPANY WEBSITES FOR EXACT RATES. COMMISSIONS ARE REDUCED AT OLDER AGES, REFER TO YOUR COMMISSION SCHEDULE.

COMPANY	PLAN	INTEREST RATE	GTD RATE	LIQUIDITY	SURRENDER CHRGS	ISS AGS	COMMISSION
<b>SILAC</b> 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	Ages 0-80 = 1.25% Ages 81-90 = 1.00%
	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		Ages 0-75 = 2.00% Ages 76-80 = 1.75% Ages 81-90 = 0.75%
	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			
<b>The Standard</b> A A.M. Best AA- S&P	<b>Focus Growth Annuity 5</b>	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	Ages 0-80 = 2.00% Ages 81-85 = 1.00% Ages 86-90 = 0.77%
<b>INDEX!</b> NO VARIABLE LICENSE REQUIRED ! - EIA HOT SHEET - PRINCIPAL AND INTEREST ARE GUARANTEED ! CHOICE OF MULTIPLE CAP OPTIONS!							
<b>Athene</b> A- A.M. Best A S&P	<b>Agility 10</b> 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	Ages 40-70 = 6.0% Ages 71-75 = 5.5% Ages 76-80 = 5.0%  Trails Available
	<b>Performance Elite 7—CT</b> <b>Performance Elite 7 Plus</b> 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	Ages 0-70 = 5.0% Ages 71-75 = 4.5% Ages 76-80 = 3.5% Ages 81-83 = 3.0%  Trails Available
	<b>Ascent Pro 10 Bonus Select CT</b>  <b>Ascent 10 Bonus 2.0</b> 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	Ages 0-70 = 6.5% Ages 71-75 = 6.0% Ages 76-80 = 5.0%  Trails Available
<b>SILAC</b> B+ A.M. Best	<b>Denali 7 Growth</b>	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	Ages 0-80 = 5.5% Ages 81-85 = 4.0% Ages 86-90 = 3.0%
	<b>Denali 10 Growth</b>	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	Ages 0-75 = 7.0% Ages 76-80 = 6.0% Ages 81-85 = 4.5%

 **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!**

**NO VARIABLE LICENSE REQUIRED ! - EIA HOT SHEET - PRINCIPAL AND INTEREST ARE GUARANTEED ! CHOICE OF MULTIPLE CAP OPTIONS!**

COMPANY	PLAN	INTEREST RATE	GTD RATE	LIQUIDITY	SURRENDER CHRGS	ISS AGS	COMMISSION
<b>Global Atlantic</b>  A.A.M. Best A- S&P \$84 Billion in Assets	<b>Choice Income II</b> <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	Ages Q/NQ 45-80 = 7.00%  Ages Q/NQ 81-85 = 5.00%
	<b>Income 150SE</b> <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
<b>Great American</b>  A+ A.M. Best A+ S&P	<b>American Landmark 5</b> <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	Year 1: Ages Q 18-75 = 3.75% Ages NQ 0-75 = 3.75% Ages Q/NQ 76-85 = 2.75% Ages Q/NQ 86-89 = 1.75%  Or Trail Options* ages 18-75* *2.75% FY, .25% Yr 2+,
	<b>American Legend 7 Flexible</b>	\$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
<b>American General</b>  A.A.M. Best A+ S&P	<b>AIG Power 7 Protector</b> <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	Year 1: Ages Q/NQ 0-80 = 4.50%  Or Trail Options
	<b>AIG Power 10 Protector Plus Income</b> <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

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