

**Rates Subject to Change
Without Notice!**

NEW ERA COMPANIES

NEW ERA LIFE INSURANCE COMPANY
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST

All applications received IN the Home Office
ON or AFTER **NOVEMBER 1, 2025** will receive the rates shown below.

New Money	SECURE CHOICE		TOP CHOICE	
Minimum Premium Amount	3	5	3	5
	Years 1 – 3	Years 1 - 5	Years 1 – 3	Years 1 - 5
\$ 10,000+	5.05%	5.55%	5.15%	5.65%
*Minimum Rate	2.00% Years 4 +	2.00% Years 6 +	1.00% Years 4 +	1.00% Years 6 +
Policy Form #	A-0043	A-0045	A-0063	A-0065

The Secure Choice and Top Choice Annuities are Owner Driven annuities. Read the Disclosure Form carefully for details.

For Internal Exchanges Only!				
	EXCHANGE CHOICE		TOP EXCHANGE	
Minimum Premium Amount	3	5	3	5
	Years 1 – 3	Years 1 - 5	Years 1 – 3	Years 1 - 5
\$ 10,000+	5.15%	5.65%	5.25%	5.75%
*Minimum Rate	2.00% Years 4 +	2.00% Years 6 +	1.00% Years 4 +	1.00% Years 6 +
Policy Form #	A-0043E	A-0045E	A-0063E	A-0065E

NOTE: The Exchange Choice and Top Exchange are to be used ONLY for Internal Exchanges of any New Era Companies existing annuities. It is NOT to be used for new money applications or transfers in to any of the New Era Companies.

Funds transferred from other institutions must be received within 60 days from the date the application and transfer request are received in the Home Office to receive the interest rate applied for.

The annuity will be issued with the higher of the rate held for 60 days or the rate in effect on the date money is received in the home office.

NOTE: “Money Left on Deposit” earned **1.50%** in 2022 and will earn **1.50%** in 2023. These are the rates credited to annuity contracts after the Date of Death of an Owner/Annuitant until a lump-sum settlement check is issued to a beneficiary.



*The minimum guaranteed rate on all Annuities and for “Money Left on Deposit” is subject to change on January 1 of each year!
(The Minimum Rate is Applicable After the Initial Guaranteed Rate Period!)