

Index Comparison Spreadsheet



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Riders

CARRIER	PRODUCT	TERM	BONUS	ANNUAL CAP	ANNUAL SPREAD	PAR RATE	MTHLY CAP	FIXED	INCOME	DEATH	CARE	MAX ISSUE	AM Best Rating
Great American	Landmark 5	5		6.10%		75%		3.00%				89	A
Reliance Std	Keystone 5	5		5.70%		41%		3.05%				85	A+
Sentinel	Personal Choice +	5		6.25%			2.25%	3.40%				90	B++
Standard	ISA 5	5		5.50%				2.00%				93	A
American Equity	Choice 6	6		4.75%	1.50%	45%	1.60%	1.90%	X		X	80	A-
Voya	WealthBuilder 6	6		4.75%				2.00%				80	A
American Equity	Income Shield 7	7		4.75%		90%		1.90%	X		X	80	A-
EquiTrust	IncomeMarc Seven	7	7%	3.50%		65%	1.25%	2.00%	X			80	B++
American Nat'l	ASIA Plus 7	7	1%	4.35%			1.65%	2.65%	X			80	A
F&G Life	Prosp. Elite 7	7	4%	5.00%			2.00%	1.00%	X	X	X	85	B++
Great American	Legend III	7		6.10%		70%	2.25%	2.85%	X	X		85	A
Integrity	Indextra 7	7		4.00%		100%		2.10%	X			85	A+
Voya	Quest 7	7		3.50%	2.25%	35%	1.60%	1.75%	X			80	A
Reliance Std	Keystone 7	7		6.05%		43%		3.05%				85	A+
Standard	ISA 7	7		5.75%				2.00%				90	A
American Equity	Choice 8	8		5.00%	1.25%	50%	1.70%	2.00%	X		X	80	A-
North American	PerfChc 8 Plus	8	3%	3.60%	2.70%		1.40%	1.50%				85	A+
Voya	WealthBuilder 8	8		5.25%				2.30%				80	A
Voya	WealthBuilderPlus	8		7.25%				3.00%	X			80	A
EquiTrust	MarketBooster	9	7%	3.50%		50%	1.25%	1.65%	X			80	B++
American Equity	Choice 10	10		5.25%	1.25%	52%	1.80%	2.10%	X		X	80	A-
American Equity	Income Shield 10	10	7%	2.25%		80%	1.20%	1.15%	X		X	80	A-
American Nat'l	ASIA Plus 10	10	1%	4.70%			1.75%	2.80%	X			80	A
Athene	Ascent 10 Bonus 2.0	10	15%	2.75%		75%	1.30%	1.05%	X		X	80	A
Athene	Benefit 10	10	6%	2.50%			1.30%	1.10%	X	X	X	78	A
EquiTrust	DynaMarc	10	10%*	5.00%		100%	1.85%	2.60%	X		X	80	B++
EquiTrust	MarketTen Bonus	10	6%	2.50%		30%	1.00%	1.00%	X			80	B++
F&G Life	Safe Income Plus	10	8%	2.00%			1.10%	1.00%	X		X	80	B++
F&G Life	Performance Pro	10	9%	4.50%			1.85%	1.00%	X		X	80	B++
Great American	Safe Return	10		5.00%		50%		2.00%	X	X		85	A
Great American	Valor 10	10	2%	4.50%		65%		1.00%	X	X		85	A
Guggenheim	Highlander	10	4%	4.50%		35%		2.50%	X			80	B++
Guggenheim	TriVista	10	10%*	5.00%	2.40%	100%		2.40%	X			81	B++
Legacy/Americo	LibertyMark SE 10	10		7.25%		115%	2.50%	3.35%		X		85	A
Legacy/Ameritas	Flex Mark Select +	10	6%	3.00%		55%		1.45%	X		X	85	A
Oxford Life	Royal Select	10	8%	3.85%				2.30%	X			80	A-
Oxford Life	Silver Select	10	4%	4.60%				2.70%	X			80	A-
Reliance Std	Keystone 10	10		6.45%		45%		3.10%				85	A+
Standard	ISA	10		5.75%				2.00%				80	A
Voya	QuestPlus	10	6%	2.25%	3.50%	25%	1.10%	1.10%	X			80	A
EquiTrust	MarketPwr Bonus	14	10%	3.00%		50%	1.20%	1.50%	X			75	B++
EquiTrust	Market12Bonus	14	12%	2.50%		40%	1.10%	1.30%	X			75	B++
F&G Life	Prosp. Elite 14	14	8%	4.75%			1.75%	1.00%	X	X	X	85	B++
North American	Charter 14 PLUS	14	10%	3.85%	4.15%	30%	1.50%	1.70%				75	A+
North American	Benefit Solutions	14		6.40%	1.50%	90%	2.50%	3.00%	X		X	75	A+
Natl Western	Ultra Future	15	9%		0.25%	60%		2.45%	X			80	A
Athene	Performance Elite	15	13%	4.75%	2.75%	120%	1.75%	1.75%				73	A
American Equity	Bonus Gold	16	10%	2.25%	3.75%	25%	1.20%	1.15%	X		X	80	A-