

Index Comparison Spreadsheet



Fast. Reliable. Consistent.

1501 42nd Street, Suite 380, West Des Moines, IA 50266
Phone: 877-558-0023 Fax: 515-440-5652

January 28, 2022

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 3	3		3.75%				1.25%				90	A+
AIG	Power 5 Protector	5		4.75%		90%		1.55%				85	A
Great American	Landmark 5	5		4.75%		65%		1.60%				89	A+
Lincoln Financial	OptiBlend 5	5		4.00%	0.60%	95%		1.60%				85	A+
Reliance Std	Keystone 5	5		3.65%		30%		2.05%				85	A++
Sentinel	Personal Choice +	5		4.10%			1.75%	2.70%				90	B++
Standard	ISA 5	5		3.85%		29%		2.00%				93	A
American Equity	Asset Shield	7		3.00%		80%	1.70%	1.90%	X		X	80	A-
American Natl	ASIA Plus 7	7		4.35%		85%	2.00%	2.05%	X			80	A
Silac	Denali Bonus 7	7	5%	3.50%	1.25%	75%	1.50%	1.75%				90	B+
EquiTrust	Market Seven	7	7%*	4.25%		95%	1.90%	2.40%	X		X	85	B++
AIG	Power 7 Protector	7		4.85%		90%		1.60%				85	A
F&G Life	Accum Plus 7	7		3.25%		110%	1.25%	1.00%				85	A-
GILICO	Wealth Choice 7	7		5.25%		80%	1.00%	1.50%				90	B++
Great American	Legend 7	7		4.90%		65%	1.85%	1.85%	X			85	A+
Guggenheim	Highlander 7	7		4.50%		95%		2.50%			X	80	A-
Reliance Std	Keystone 7	7		4.00%		32%		2.05%				85	A++
Standard	ISA 7	7		5.00%		35%		2.00%				90	A
AIG	Power 10 Protector+	10		4.25%		90%		1.45%	X			78	A
Atlantic Coast	Income Navigator	10	5%	2.50%			1.30%	1.50%	X			80	B++
Athene	Agility 10	10	30%*	3.00%		65%		1.40%	X	X	X	80	A-
American Equity	Asset Shield	10		3.25%		85%	1.75%	2.00%	X		X	80	A-
American Equity	Income Shield 10	10	7%	1.75%		30%	1.40%	1.00%	X		X	80	A-
Athene	Ascent Pro 10 Bonus	10	20%*	3.00%		65%		1.40%	X		X	80	A
Silac	Denali Bonus 10	10	7%	4.00%	0.75%	90%	1.60%	2.00%				85	B+
EquiTrust	Market Value	10		4.50%		100%	1.85%	2.50%	X		X	80	B++
EquiTrust	MarketTen Bonus	10	6%	2.00%		40%	1.10%	1.00%	X		X	80	B++
F&G Life	Safe Income Plus	10	7%	2.00%			1.10%	1.00%	X		X	80	A-
F&G Life	Performance Pro	10	9%	4.00%		100%	1.25%	1.00%	X		X	80	A-
Great American	Safe Return	10		3.00%		30%		1.20%	X			85	A+
Guggenheim	Highlander	10	4%	3.75%		85%		2.00%	X		X	80	A-
Guggenheim	TriVista	10	10%*	4.50%		100%		2.50%	X			81	A-
Legacy/Americo	LibertyMark SE 10	10		7.10%		129%		3.30%		X		85	A
Legacy/Ameritas	Flex Mark Select +	10	6%	2.60%		35%		0.80%	X		X	85	A
Lincoln Financial	OptiBlend 10	10		4.60%	0.50%	105%		1.75%				80	A+
North American	Charter 10 Plus	10	7%	2.25%	4.50%	15%	1.05%	1.10%				79	A+
North American	Benefit Solutions	10		4.00%	4.35%	35%	1.40%	1.50%	X		X	75	A+
North American	VersaChoice 10	10		3.25%	2.75%	65%	1.50%	1.60%				79	A+
Oxford Life	Royal Select	10	8%	3.90%				1.80%	X			80	A-
Reliance Std	Keystone 10	10		4.25%		35%		2.10%				85	A++
Standard	ISA	10		5.00%		35%		2.00%				80	A
Silac	Denali Bonus 14	14	10%	4.75%	0.25%	105%	2.00%	2.25%				80	B+
EquiTrust	MarketPwr Bonus	14	10%	2.25%		55%	1.10%	1.10%	X			75	B++
F&G Life	Prosp. Elite 14	14	7%	4.00%		120%	1.50%	1.00%	X	X	X	85	A-
North American	Charter 14 Plus	14	9%	2.75%	4.50%	20%	1.20%	1.20%				75	A+
Natl Western	Ultra Future	15	9%			75%		1.65%	X			80	A
Athene	Performance Elite	15	17%	4.50%		90%		1.85%				73	A
American Equity	Bonus Gold	16	10%	2.25%	4.75%	14%	1.60%	1.30%	X		X	80	A-