

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 3	3		2.50%				1.25%				90	A
AIG	Power 5 Protector	5		4.25%		72%		1.50%				85	A
Great American	Landmark 5	5		4.40%		50%		1.70%				89	A
Lincoln Financial	OptiBlend 5	5		1.50%	4.75%	50%		1.00%				85	A+
Reliance Std	Keystone 5	5		4.00%		25%		2.40%				85	A+
Sentinel	Personal Choice +	5		4.50%			1.75%	2.85%				90	B++
Standard	ISA 5	5		4.25%		30%		2.00%				93	A
American Equity	Asset Shield	7		3.25%		15%	1.90%	1.90%	X		X	80	A-
American Natl	ASIA Plus 7	7		4.85%		17%	2.00%	2.15%	X			80	A
Equitable L&C	Teton Bonus 7	7	5%	3.25%	1.50%	15%	1.50%	1.60%				90	B+
EquiTrust	Market Seven	7	7%*	4.25%		85%	1.75%	2.25%	X		X	85	B++
AIG	Power 7 Protector	7		4.25%		75%		1.50%				85	A
F&G Life	Prosp. Elite 7	7	4%	4.25%		125%	1.85%	1.50%	X	X	X	85	A-
F&G Life	Accum Plus 7	7		3.25%		110%	1.75%	1.00%				85	A-
Great American	Legend 7	7		4.50%		50%	1.30%	1.75%	X	X		85	A
Guggenheim	Highlander 7	7		4.50%		90%		2.25%			X	80	B++
Reliance Std	Keystone 7	7		4.35%		27%		2.45%				85	A+
Standard	ISA 7	7		4.50%		32%		2.00%				90	A
AIG	Power 10 Protector+	10		2.75%		50%		1.30%	X			78	A
Atlantic Coast	Income Navigator	10	5%	2.50%			1.30%	1.50%	X			80	B++
Athene	Agility 10	10	20%*	3.25%		60%		1.30%	X		X	80	A-
American Equity	Asset Shield	10		3.50%		20%	2.00%	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	10%	2.25%		60%		0.85%	X		X	80	A
Equitable L&C	Teton Bonus 10	10	7%	4.00%	0.75%	16%	1.75%	1.85%				85	B+
EquiTrust	Market Value	10		4.50%		100%	2.00%	2.50%	X		X	80	B++
EquiTrust	MarketTen Bonus	10	6%	3.00%		55%	1.50%	1.75%	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	10%	3.50%		100%	1.50%	1.50%	X		X	80	A-
Great American	Safe Return	10		3.00%		30%		1.20%	X	X		85	A
Guggenheim	Highlander	10	4%	3.50%		85%		2.00%	X		X	80	B++
Guggenheim	TriVista	10	10%*	4.25%		90%		2.25%	X			81	B++
Legacy/Americo	LibertyMark SE 10	10		6.00%		107%	2.30%	2.95%		X		85	A
Legacy/Ameritas	Flex Mark Select +	10	6%	2.40%		30%		1.00%	X		X	85	A
Lincoln Financial	OptiBlend 10	10		1.50%	4.75%	50%		1.00%				80	A+
North American	Charter 10 Plus	10	6%	2.50%	5.75%	20%	1.10%	1.10%				79	A+
North American	Benefit Solutions	10		4.60%	4.35%	45%	1.70%	1.80%	X		X	75	A+
North American	Strategic Design X	10		3.75%		70%	1.45%	1.70%	X		X	79	A+
North American	VersaChoice 10	10		4.00%	2.00%	80%	1.80%	2.00%				79	A+
Oxford Life	Royal Select	10	8%	3.30%				1.30%	X			80	A-
Reliance Std	Keystone 10	10		4.70%		29%		2.45%				85	A+
Standard	ISA	10		4.70%		33%		2.00%				80	A
Equitable L&C	Teton Bonus 14	14	10%	4.25%	0.25%	17%	1.85%	2.10%				80	B+
EquiTrust	MarketPwr Bonus	14	10%	3.50%		60%	1.75%	2.00%	X			75	B++
F&G Life	Prosp. Elite 14	14	8%	4.25%		120%	1.85%	1.50%	X	X	X	85	A-
North American	Charter 14 Plus	14	8%	3.00%	5.25%	22%	1.40%	1.30%				75	A+
Natl Western	Ultra Future	15	9%		6.00%	50%		1.65%	X			80	A
Athene	Performance Elite	15	15%	4.00%		75%		1.50%				73	A
American Equity	Bonus Gold	16	10%	2.25%	4.75%	14%	1.60%	1.30%	X		X	80	A-

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