

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		4.60%				2.35%				90	A
Great American	Landmark 5	5		5.30%				2.65%				89	A
Lincoln Financial	OptiBlend 5	5		5.75%	1.50%	45%		2.75%				85	A+
Reliance Std	Keystone 5	5		5.05%		40%		2.95%				85	A+
Sentinel	Personal Choice +	5		6.25%			2.25%	3.40%				90	B++
Standard	ISA 5	5		5.40%		44%		2.00%				93	A
American Equity	Choice 6	6		5.00%	2.00%	43%	1.60%	2.00%	X		X	80	A-
American Equity	Asset Shield	7		5.00%		43%		2.75%	X		X	80	A-
Equitable L&C	Teton Bonus 7	7	5	4.25%	2.00%	40%	1.50%	2.25%				90	B
EquiTrust	Market Seven	7	7%*	5.50%		90%	1.75%	2.75%	X		X	85	B++
American Nat'l	ASIA Plus 7	7	1%	4.05%			1.00%	1.95%	X			80	A
F&G Life	Prosp. Elite 7	7	4%	5.50%			2.10%	1.50%	X	X	X	85	B++
F&G Life	Accum Plus 7	7		4.75%		130%	2.00%	1.00%				85	A-
Great American	Legend 7	7		5.40%		65%	2.00%	2.70%	X	X		85	A
Great American	Premier Bonus	7	5.75%	3.25%		40%		1.80%				85	A
Great American	Premier Inc Bonus	7	8%*	3.00%		35%		1.80%	X			85	A
Guggenheim	Highlander 7	7		5.50%		50%		3.00%				80	B++
Reliance Std	Keystone 7	7		5.40%		42%		2.95%				85	A+
Standard	ISA 7	7		5.75%		46%		2.00%				90	A
American Equity	Choice 8	8		5.25%	1.75%	48%	1.70%	2.10%	X		X	80	A-
Atlantic Coast	Income Navigator	10	8%*	3.45%			1.50%	2.00%	X			80	B++
Athene	Agility 10	10	25%*	3.75%		85%		1.65%	X		X	80	A-
American Equity	Asset Shield	10		5.25%		50%	1.80%	2.85%	X		X	80	A-
American Equity	Income Shield 10	10	7%	2.25%		80%	1.20%	1.15%	X		X	80	A-
Athene	Ascent 10 Bonus 2.0	10	10%	3.00%		85%	1.40%	1.20%	X		X	80	A
Equitable L&C	Teton Bonus 10	10	7%	5.25%	1.00%	45%	1.75%	2.75%				85	B
EquiTrust	Market Value	10		6.00%		85%	1.90%	2.75%	X		X	80	B++
EquiTrust	MarketTen Bonus	10	6%	3.75%		50%	1.25%	1.60%	X		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	10%	4.00%			1.60%	1.50%	X		X	80	B++
Great American	Safe Return	10		4.00%		45%		2.00%	X	X		85	A
Guggenheim	Highlander	10	4%	4.50%		40%		2.50%	X			80	B++
Guggenheim	TriVista	10	10%*	5.25%	3.00%	110%		3.00%	X			81	B++
Legacy/Americo	LibertyMark SE 10	10		8.25%		145%	2.65%	3.95%		X		85	A
Legacy/Ameritas	Flex Mark Select +	10	6%	2.95%		65%		1.70%	X		X	85	A
Lincoln Financial	OptiBlend 10	10		5.60%	1.50%	45%		2.10%	X		X	80	A+
North American	Strategic Design X	10		5.25%		100%	2.00%	2.35%	X		X	79	A+
North American	VersaChoice 10	10		4.00%		30%	1.60%	1.90%				79	A+
Oxford Life	Royal Select	10	8%	4.60%				2.10%	X			80	A-
Reliance Std	Keystone 10	10		5.75%		44%		3.00%				85	A+
Standard	ISA	10		6.00%		50%		2.00%				80	A
Equitable L&C	Teton Bonus 14	14	10%	6.00%	0.50%	50%	2.00%	3.00%				80	B
EquiTrust	MarketPwr Bonus	14	12%	3.00%		50%	1.20%	1.50%	X			75	B++
F&G Life	Prosp. Elite 14	14	8%	5.25%			1.85%	1.50%	X	X	X	85	B++
North American	Charter 14 PLUS	14	10%	3.50%	4.30%	27%	1.50%	1.60%				75	A+
North American	Benefit Solutions	14		6.00%	2.25%	65%	2.20%	2.50%	X		X	75	A+
Natl Western	Ultra Future	15	9%		0.00%	70%		3.15%	X			80	A
Athene	Performance Elite	15	13%*	4.50%	3.50%	125%	1.75%	1.70%				73	A
American Equity	Bonus Gold	16	10%	2.25%	3.75%	25%	1.20%	1.15%	X		X	80	A-

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