

Index Comparison Spreadsheet



Fast. Reliable. Consistent.

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

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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 | | 3.60% | | | | 1.85% | | | | 90 | A |
| AIG | Power 5 Protector | 5 | | 4.60% | | 40% | | 1.75% | | | | 85 | A |
| Great American | Landmark 5 | 5 | | 4.05% | | 55% | | 2.10% | | | | 89 | A |
| Lincoln Financial | OptiBlend 5 | 5 | | 5.00% | 2.00% | 40% | | 2.15% | | | | 85 | A+ |
| Reliance Std | Keystone 5 | 5 | | 3.65% | | 34% | | 2.25% | | | | 85 | A+ |
| Sentinel | Personal Choice + | 5 | | 6.25% | | | 2.25% | 3.40% | | | | 90 | B++ |
| Standard | ISA 5 | 5 | | 4.75% | | 37% | | 2.00% | | | | 93 | A |
| American Equity | Choice 6 | 6 | | 3.75% | 2.50% | 34% | 1.60% | 2.00% | X | | X | 80 | A- |
| American Equity | Asset Shield | 7 | | 3.75% | | 35% | | 2.15% | X | | X | 80 | A- |
| Equitable L&C | Teton Bonus 7 | 7 | 5% | 4.00% | 3.25% | 30% | 1.75% | 2.00% | | | | 90 | B |
| EquiTrust | Market Seven | 7 | 7%* | 4.75% | | 75% | 1.50% | 2.35% | X | | X | 85 | B++ |
| AIG | Power 7 Protector | 7 | | 4.75% | | 62% | | 1.80% | | | | 85 | A |
| F&G Life | Prosp. Elite 7 | 7 | 4% | 5.00% | | 125% | 1.85% | 1.50% | X | X | X | 85 | A- |
| F&G Life | Accum Plus 7 | 7 | | 4.00% | | 130% | 1.60% | 1.00% | | | | 85 | A- |
| Great American | Legend 7 | 7 | | 4.15% | | 55% | 1.75% | 2.15% | X | X | | 85 | A |
| Great American | Premier Bonus | 7 | 5.75% | 2.00% | | 30% | | 1.45% | | | | 85 | A |
| Great American | Premier Inc Bonus | 7 | 8%* | 3.00% | | 40% | | 1.80% | X | | | 85 | A |
| Guggenheim | Highlander 7 | 7 | | 5.25% | | 50% | | 2.50% | | | | 80 | B++ |
| Reliance Std | Keystone 7 | 7 | | 4.00% | | 36% | | 2.25% | | | | 85 | A+ |
| Standard | ISA 7 | 7 | | 4.85% | | 39% | | 2.00% | | | | 90 | A |
| American Equity | Choice 8 | 8 | | 4.00% | 2.25% | 36% | 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%* | 2.75% | | 50% | | 0.90% | X | | X | 80 | A- |
| American Equity | Asset Shield | 10 | | 4.00% | | 40% | 1.80% | 2.25% | X | | X | 80 | A- |
| American Equity | Income Shield 10 | 10 | 7% | 1.75% | | 50% | 1.00% | 1.00% | X | | X | 80 | A- |
| Athene | Ascent Pro 10 Bonus | 10 | 10% | 2.25% | | 50% | 1.00% | 0.90% | X | | X | 80 | A |
| Equitable L&C | Teton Bonus 10 | 10 | 7% | 5.00% | 2.25% | 40% | 2.00% | 2.50% | | | | 85 | B |
| EquiTrust | Market Value | 10 | | 4.75% | | 80% | 1.70% | 2.40% | X | | X | 80 | B++ |
| EquiTrust | MarketTen Bonus | 10 | 6% | 2.25% | | 40% | 1.15% | 1.20% | 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% | 4.00% | | 100% | 1.60% | 1.50% | X | | X | 80 | A- |
| Great American | Safe Return | 10 | | 3.00% | | 35% | | 1.45% | X | X | | 85 | A |
| Guggenheim | Highlander | 10 | 4% | 4.25% | | 40% | | 2.00% | X | | | 80 | B++ |
| Guggenheim | TriVista | 10 | 10%* | 5.25% | 3.50% | 100% | | 2.75% | X | | | 81 | B++ |
| Legacy/Americo | LibertyMark SE 10 | 10 | | 6.50% | | 120% | 2.25% | 3.20% | | X | | 85 | A |
| Legacy/Ameritas | Flex Mark Select + | 10 | 6% | 2.00% | | 50% | | 1.10% | X | | X | 85 | A |
| Lincoln Financial | OptiBlend 10 | 10 | | 4.50% | 2.25% | 36% | | 1.50% | X | | X | 80 | A+ |
| North American | Strategic Design X | 10 | | 4.50% | | 85% | 1.75% | 2.00% | X | | X | 79 | A+ |
| North American | VersaChoice 10 | 10 | | 4.25% | 4.20% | 70% | 1.40% | 1.60% | | | | 79 | A+ |
| Oxford Life | Royal Select | 10 | 8% | 3.95% | | | | 1.65% | X | | | 80 | A- |
| Reliance Std | Keystone 10 | 10 | | 4.30% | | 39% | | 2.30% | | | | 85 | A+ |
| Standard | ISA | 10 | | 5.00% | | 41% | | 2.00% | | | | 80 | A |
| Equitable L&C | Teton Bonus 14 | 14 | 10% | 5.50% | 2.00% | 45% | 2.00% | 2.75% | | | | 80 | B |
| EquiTrust | MarketPwr Bonus | 14 | 10% | 3.00% | | 50% | 1.20% | 1.50% | X | | | 75 | B++ |
| F&G Life | Prosp. Elite 14 | 14 | 8% | 5.00% | | 120% | 1.85% | 1.50% | X | X | X | 85 | A- |
| North American | Charter 14 PLUS | 14 | 10% | 2.50% | 6.00% | 22% | 1.25% | 1.10% | | | | 75 | A+ |
| North American | Benefit Solutions | 14 | | 5.50% | 2.90% | 55% | 2.00% | 2.20% | X | | X | 75 | A+ |
| Natl Western | Ultra Future | 15 | 9% | | 0.00% | 55% | | 2.50% | X | | | 80 | A |
| Athene | Performance Elite | 15 | 13%* | 3.00% | 6.00% | 45% | 1.00% | 0.90% | | | | 73 | A |
| American Equity | Bonus Gold | 16 | 10% | 2.25% | 3.75% | 25% | 1.20% | 1.15% | X | | X | 80 | A- |

For Agent Use Only. Rates subject to change. State variations and premium banding may apply. Call for details prior to solicitation. Alpha Insurance Brokerage, LLC