

Index Comparison Spreadsheet



Fast. Reliable. Consistent.

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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
Mass Mutual Ascend	Landmark 3	3		7.00%		110%		3.35%				90	A++
Oceanview	Harbourview 3	3		7.50%		140%		4.00%				89	A
American Equity	Asset Shield	5		9.00%*		170%*	2.70%*	3.55%				85	A
Axonic	Trailhead 5	5		10.75%		106%		5.05%				89	A-
Corebridge	Power 5 Protector	5		9.50%	0.00%	235%*		4.30%				85	A
EquiTrust	Market Five	5		10.50%*		190%	2.50%	4.75%				90	B++
Farmers Life Ins Co	Harvest 5	5		11.00%*		165%*		3.75%				85	B++
GILICO	Wealth Choice 5	5		12.75%		160%	2.50%	5.00%				90	A-
Lincoln Financial	OptiBlend 5	5		8.50%	0.00%	115%		4.00%				85	A
Mass Mutual Ascend	Landmark 5	5		13.00%		70%		4.00%				89	A++
Reliance Std	Reliance Accumulator 5	5		9.25%	1.00%	220%		4.40%				85	A++
Corebridge	Power 7 Protector	7		9.50%	0.00%	235%*		4.30%	X			85	A
American Equity	Asset Shield	7		9.50%*		175%*	2.90%*	3.80%				85	A
American National	Strategy Index PLUS 7	7	11%	5.65%		90%		2.50%	X			80	A
Athene	Performance Elite 7 Plus	7	6%*	11.00%*		245%*		4.35%				83	A+
Axonic	Trailhead 7	7		10.75%		106%		5.05%				89	A-
EquiTrust	Market Seven	7		11.00%*		200%	2.75%	5.00%				85	B++
F&G Life	Accum Plus 7	7		10.50%*	0.00%	245%*	3.25%*	3.75%				85	A
Farmers Life Ins Co	Harvest 7	7	8%	7.25%*		140%*		3.50%				85	B++
GILICO	Wealth Choice 7	7		13.00%		165%	2.50%	5.00%				90	A-
Global Atlantic	ForeAccumulation II	7		16.00%	0.00%	195%		4.00%				85	A
Lincoln Financial	OptiBlend 7	7		9.25%	0.00%	120%		4.25%				85	A
Mass Mutual Ascend	Legend 7	7		14.25%		75%		4.15%	X			85	A++
Reliance Std	Reliance Accumulator 7	7		9.75%	1.00%	225%		4.55%				85	A++
Silac	Denali Bonus 7	7	10%	6.25%	0.00%	155%	2.25%	3.25%	X			90	B
The Standard	ISA 7	7		9.50%		57%		4.50%				90	A
Corebridge	Power Select Builder 8	8	10%	4.65%		200%*		2.50%				80	A
American Equity	Asset Shield Bonus	10	21%*	6.00%*		170%*	2.50%*	1.90%				80	A
Aspida	Synergy Choice Bonus	10	15%	9.50%		140%		2.50%				80	A-
Athene	Ascent Pro 10 Bonus	10	20%*	5.50%		140%		2.85%	X		X	80	A+
Athene	Agility 10	10	50%*	5.00%		125%		2.80%	X	X	X	80	A+
Athene	Performance Elite 10 Plus	10	20%*	8.00%*		185%*		2.90%				78	A+
Axonic	Trailhead 10	10		10.75%		106%		5.05%				89	A-
Clear Spring Life	TriVista	10	10%*	10.25%		180%		4.60%	X			81	A-
Clear Spring Life	Highlander	10	10%	7.50%		170%		3.60%	X			80	A-
EquiTrust	Market Ten	10	11%	6.00%		150%	2.00%	3.50%				80	B++
EquiTrust	Market Edge	10	23%	6.50%		100%	1.50%	2.25%				80	B++
F&G Life	Performance Pro	10	17%	6.25%		140%	2.00%	2.75%	X		X	80	A
Farmers Life Ins Co	Harvest	10	14%	7.25%*		140%*		3.00%				85	B++
GILICO	Wealth Choice 10	10		11.00%		165%	2.25%	5.00%	X			80	A-
Global Atlantic	ForeAccumulation II Bonus	10	14%*	13.00%		125%		3.00%				85	A
Legacy/Ameritas	Flex Mark Select +	10	6%	8.85%		175%		3.35%	X		X	85	A
Lincoln Financial	OptiBlend 10	10		9.30%	0.00%	125%		4.25%				80	A
Nassau Re	Bonus Annuity Plus	10	21%*	6.75%		76%		3.20%				80	B++
North American	VersaChoice 10	10		8.80%		175%*	1.90%	3.10%				79	A+
North American	Charter 10 Plus	10	23%*	6.00%		135%*	1.40%	2.70%				79	A+
Oceanview	Harbourview 10	10		9.50%		180%		8.50%				84	A
Oxford Life	Royal Select	10	8%	8.00%				3.95%	X			80	A
Reliance Std	Reliance Accumulator 10	10		10.00%	1.00%	230%		4.55%				80	A++
Silac	Denali Bonus 10	10	15%	6.75%	0.00%	165%	2.25%	3.50%	X			85	B
EquiTrust	Market Power Bonus	14	15%	6.00%		160%	2.25%	3.50%	X			75	B++
F&G Life	Prosp. Elite 14	14	14%	8.50%		155%	2.35%	3.75%	X	X	X	85	A
North American	Charter 14 Plus	14	29%*	6.50%		140%*	1.45%	2.80%				75	A+
Silac	Denali Bonus 14	14	15%	7.50%	0.00%	185%	2.50%	3.75%	X			80	B
Athene	Performance Elite 15 Plus	15	27%*	9.50%*		215%*		3.70%				73	A+