

# Index Comparison Spreadsheet



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August 1, 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		6.50%				2.55%				90	A+
Oceanview	Harbourview 3	3		5.25%		65%		2.00%				89	A-
AIG	Power 5 Protector	5		8.50%	0.00%	200%		3.15%				85	A
Atlantic Coast	RPM	5		6.50%		135%		2.70%				85	B++
GILICO	Wealth Choice 5	5		8.50%		115%	1.00%	3.00%				90	B++
Great American	Landmark 5	5		7.15%		85%		2.90%				89	A+
Lincoln Financial	OptiBlend 5	5		8.90%	0.25%	220%		4.00%				85	A+
Reliance Std	Reliance Accumulator 5	5		7.00%	1.00%	165%		3.75%				85	A++
The Standard	ISA 5	5		7.75%		42%		2.00%				93	A
AIG	Power 7 Protector	7		8.75%	0.00%	225%		3.25%				85	A
American Natl	ASIA Plus 7	7		6.90%		115%	2.50%	3.20%	X			80	A
Athene	Performance Elite 7 Plus	7	6%*	11.50%*		215%*		3.00%				83	A
EquiTrust	Market Seven	7	7%*	8.00%		175%	2.85%	4.15%	X		X	85	B++
F&G Life	Accum Plus 7	7		8.00%		165%	2.60%	2.25%				85	A-
GILICO	Wealth Choice 7	7		8.75%		120%	1.00%	3.00%				90	B++
Global Atlantic	Choice Accumulation II	7		8.50%	0.00%	175%	1.25%	3.25%				85	A
Great American	Legend 7	7		8.25%		85%	3.00%	3.25%	X			85	A+
Guggenheim	Highlander 7	7		7.00%		160%		3.25%			X	80	A-
Reliance Std	Reliance Accumulator 7	7		7.15%	1.00%	170%		3.75%				85	A++
Silac	Denali Bonus 7	7	5%	6.00%	0.00%	130%	2.00%	2.50%	X			90	B+
The Standard	ISA 7	7		8.75%		44%		2.00%				90	A
AIG	Power Select Builder 8	8	10%	4.25%	0.00%	115%		2.00%				90	A
AIG	Power 10 Protector+	10		9.00%	1.00%	175%		3.40%	X			78	A
American Equity	Income Shield 10	10	7%	1.75%		45%	1.00%	1.00%	X		X	80	A-
Athene	Ascent Pro 10 Bonus	10	25%*	5.25%		115%		2.30%	X		X	80	A
Athene	Agility 10	10	35%*	4.50%		105%		2.05%	X	X	X	80	A-
Athene	Performance Elite 10 Plus	10	14%*	9.50%*		180%*		2.65%				78	A
Atlantic Coast	Income Navigator	10	5%	2.50%			1.30%	1.50%	X			80	B++
EquiTrust	Market Force	10	8%	9.00%		200%		3.15%				80	B++
EquiTrust	Market Max	10		12.00%		210%		4.00%				80	B++
EquiTrust	Market Ten	10	6%	6.00%		140%	2.35%	3.20%	X		X	80	B++
EquiTrust	Market Value	10		8.00%		175%	2.75%	4.00%	X		X	80	B++
F&G Life	Performance Pro	10	15%	4.00%		105%	1.25%	1.00%	X		X	80	A-
Guggenheim	TriVista	10	10%*	7.50%		155%		3.50%	X			81	A-
Guggenheim	Highlander	10	4%	5.50%		135%		3.00%	X			80	A-
Legacy/Americo	LibertyMark SE 10	10		10.40%		178%		4.50%		X		85	A
Legacy/Ameritas	Flex Mark Select +	10	6%	4.75%		105%		2.50%	X		X	85	A
Lincoln Financial	OptiBlend 10	10		8.25%	0.25%	225%		3.50%				80	A+
North American	Benefit Solutions	10		4.00%	4.35%	35%	1.40%	1.50%	X		X	75	A+
North American	Charter 10 Plus	10	8%	4.75%	2.90%	25%	2.00%	2.40%				79	A+
North American	VersaChoice 10	10		8.25%	0.50%	175%	2.60%	3.70%				79	A+
Oxford Life	Royal Select	10	8%	5.10%				2.85%	X			80	A-
Reliance Std	Reliance Accumulator 10	10		7.15%	1.00%	170%		3.65%				85	A++
Silac	Denali Bonus 10	10	7%	6.25%	0.00%	135%	2.25%	2.50%	X			85	B+
The Standard	ISA	10		8.75%		44%		2.00%				80	A
EquiTrust	Market Power Bonus	14	10%	6.00%		130%	2.25%	3.00%	X			75	B++
F&G Life	Prosp. Elite 14	14	7%	7.00%		165%	2.50%	2.00%	X	X	X	85	A-
North American	Charter 14 Plus	14	10%	5.00%	3.50%	25%	2.10%	2.70%				75	A+
Silac	Denali Bonus 14	14	10%	6.50%	0.00%	145%	2.50%	2.75%	X			80	B+
Athene	Performance Elite 15 Plus	15	20%*	10%*		190%*		2.90%				73	A
Natl Western	Ultra Future	15	9%			146%		3.60%	X			80	A
American Equity	Bonus Gold	16	10%	2.00%	4.75%	17%	1.10%	1.10%	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