

**REPORT DATE**  
4/16/20

**BACK TEST TIME FRAME**  
4/2010 - 4/2020

**RESET OPTIONS REPRESENTED**  
ANNUAL BIENNIAL  
TRIENNIAL

STATE: Any  
LOWEST AM BEST RATING: B+

*This report represent the top 25 performing Fixed Indexed Annuity Crediting Methods based upon the sorting criteria selected for this report. The rates used for this report are updated at the beginning of every month and can be changed without warning. Hypothetical returns, like the ones represented in this report, should not be the only criteria used when selecting a Fixed Indexed Annuity product. All features of a particular product should be considered along with the performance information represented in this report.*

SURRENDER TERMS INCLUDED IN THIS REPORT  
**10yr**

Top 25 of 1024 eligible crediting methods

	CARRIER/PRODUCT	TERM	CREDITING METHOD	BONUS	TRIGGER	CAP	SPREAD	PAR	FEE	RETURN
1	Equitrust Life Market Value Index	10	*Barclays Focus50/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	140%	0.00%	9.91%
2	Fidelity & Guaranty F&G Power Accumulator 10	10	*CIBC Balanced Asset 10/Biennial/Point To Point	0.00%	0.00%	0.00%	5.00%	100%	0.00%	9.04%
3	Fidelity & Guaranty FG AccumulatorPlus 10	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	140%	0.00%	8.92%
4	Fidelity & Guaranty FG AccumulatorPlus 10 w/Fee	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	160%	1.25%	8.86%
5	Equitrust Life Market Value Index w/IBR	10	*Barclays Focus50/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	120%	0.00%	8.55%
6	Equitable Life Teton 10	10	*Barclays Atlas 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	115%	0.00%	7.95%
7	Atlantic Coast Life Retirement Plus Multiplier 10 w/BUR	10	*Goldman Sach Motif/Triennial/Point To Point	0.00%	0.00%	0.00%	0.00%	200%	1.25%	7.78%
8	Sentinel Security Retirement Plus Multiplier 10 W/BUR	10	*Goldman Sach Motif/Triennial/Point To Point	0.00%	0.00%	0.00%	0.00%	200%	1.25%	7.78%
9	Fidelity & Guaranty Prosperity Elite 10 Protection	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	120%	0.60%	7.73%
10	Fidelity & Guaranty FG Accelerator Plus 10 w/Fee	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	145%	2.15%	7.58%
11	Fidelity & Guaranty Prosperity Elite 10 En	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	3.00%	0.00%	0.00%	0.00%	120%	0.60%	7.42%
12	Equitable Life Teton 10	10	*Barclays Atlas 5 Boost/Annual/Point To Point	0.00%	0.00%	0.00%	0.50%	100%	0.00%	7.38%
13	Fidelity & Guaranty FG Accelerator Plus 10	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	120%	0.90%	7.32%
14	Equitrust Life Market Value Index	10	*Barclays Focus50/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	7.18%
15	Midland National MNL Income Planning Annuity	10	*S&P 500 RC 8%/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0%	0.00%	6.96%
16	Equitable Life Teton 10 SV	10	*Barclays Atlas 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	6.93%
17	Equitrust Life Market Ten Bonus Index	10	*Barclays Focus50/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	0%	0.00%	6.76%
18	Guggenheim TriVista	10	S&P Economic Cycle Factor Rotator/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	6.74%
19	Americo (Legacy) LibertyMark 10 LT	10	*SG Columbia ARAI FUSION/Annual/Point To Point	0.00%	2.00%	0.00%	0.00%	100%	1.25%	6.67%
20	Americo (Legacy) LibertyMark 10	10	*SG Columbia ARAI FUSION/Annual/Point To Point	0.00%	2.00%	0.00%	0.00%	100%	1.25%	6.67%
21	Equitable Life Teton Bonus 10	10	*Barclays Atlas 5/Annual/Point To Point	7.00%	0.00%	0.00%	0.00%	85%	0.00%	6.63%
22	Atlantic Coast Life Retirement Plus Multiplier 10	10	*Goldman Sach Motif/Triennial/Point To Point	0.00%	0.00%	0.00%	0.00%	140%	0.00%	6.56%
23	Sentinel Security Retirement Plus Multiplier 10	10	*Goldman Sach Motif/Triennial/Point To Point	0.00%	0.00%	0.00%	0.00%	140%	0.00%	6.56%
24	Equitrust Life Market Value Index w/IBR	10	*Barclays Focus50/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	90%	0.00%	6.47%
25	Midland National MNL Income Planning Annuity	10	*Fidelity Multifactor Yield 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0%	0.00%	6.47%

\*Uses Partial Hypothetical Backtesting

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*\*For agent use and allocation recommendation purposes only. The Index Resource Center LLC and all affiliated companies will not be responsible for inaccuracies in this report. Rates are based on index movements starting ten years ago on the first business day of the month stated on this report moving forward ten years. Initial method rates are used. Future carrier rate changes are not considered. Data sources used for this report are as follows, but are not limited to: finance.yahoo.com, us.spindices.com, mlsb.ml.com, morganstanley.com, kitco.com, index.barcap.com, index.db.com, pimcoindex.com, jpmorganindices.com, finance.google.com, Morningstar, janussg-mc.com, madindex.bnpparibas.com, solactive.com, trailblazer.barclays.com and notes.credit-suisse.com. Crediting methods represented in this report may not be available in all states. The carrier(s) [insurance company/companies] listed on this report do not represent, nor claim any assistance to the methods used, the data used, or the calculations used for the data on this report. Rates are all based upon maximum premium bands and maximum bonus. Bonuses may vary by annuitant age and state approval. Some indexes use hypothetical backtesting to achieve the ten years of performance.*