Sample Report

REPORT DATE
2/1/21

BACK TEST TIME FRAME
2/2011 - 2/2021

RESET OPTIONS REPRESENTED
ANNUAL BIENNIAL
TRIENNIAL QUINQUENNIAL

STATE: ALL
LOWEST AM BEST RATING: B+

This report represent the top 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
7yr

Top 40 of 346 eligible crediting methods

	CARRIER/PRODUCT	BEST	TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	PAR	FEE	RETURN
1	Fidelity & Guaranty F&G Power Accumulator 7	A-	7	*CIBC Balanced Asset 10/Biennial/Point To Point	0.00%	0.00%	0.00%	5.10%	100%	0.00%	**9.14%**
2	Equitable Life Denali 7	B+	7	*Barclays Atlas 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	105%	0.00%	**7.32%**
3	Equitrust Life MarketSeven Index	B++	7	*Barclays Focus50/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	110%	0.00%	**7.22%**
4	Equitable Life Denali 7	B+	7	*Barclays Atlas 5 Boost/Annual/Point To Point	0.00%	0.00%	0.00%	0.25%	100%	0.00%	**7.17%**
5	Global Atlantic Choice Income II 7 w/IMB	A	7	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	2.50%	100%	0.00%	**6.82%**
6	Sentinel Security Retirement Plus Multiplier 7	B++	7	*Goldman Sach Motif/Triennial/Point To Point	0.00%	0.00%	0.00%	0.00%	140%	0.00%	**6.77%**
7	Atlantic Coast Life Retirement Plus Multiplier 7	B++	7	*Goldman Sach Motif/Triennial/Point To Point	0.00%	0.00%	0.00%	0.00%	140%	0.00%	**6.77%**
8	Great American Index Protector 7	A	7	*S&P 500 RC 10%/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	65%	0.00%	**6.41%**
9	Fidelity & Guaranty FG AccumulatorPlus 7	A-	7	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	110%	0.00%	**6.40%**
10	Global Atlantic Choice Income II 7 w/GIB	A	7	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	3.50%	100%	0.00%	**6.35%**
11	Equitable Life Denali 7 SV	B+	7	*Barclays Atlas 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	90%	0.00%	**6.29%**
12	Equitable Life Teton 7 SV	B+	7	*Barclays Atlas 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	85%	0.00%	**5.94%**
13	Equitable Life Teton 7	B+	7	*Barclays Atlas 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	85%	0.00%	**5.94%**
14	Great American Index Protector 7 No MVA	A	7	*S&P 500 RC 10%/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	60%	0.00%	**5.92%**
15	Equitable Life Denali 7	B+	7	S&P 500/Annual/Monthly Sum	0.00%	0.00%	2.50%	0.00%	100%	0.00%	**5.88%**
16	Equitrust Life MarketSeven Index w/IBR	B++	7	*Barclays Focus50/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	85%	0.00%	**5.64%**
17	Athene Performance Elite 7	A	7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	60%	0.00%	**5.59%**
18	Equitrust Life MarketSeven Index	B++	7	*Barclays Focus50/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	75%	0.00%	**5.34%**
19	Global Atlantic Choice Accumulation II 7	A	7	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	6.50%	100%	0.00%	**5.33%**
20	American General Power 7 Protector	A	7	*Merrill Lynch Strategic Balance/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	80%	0.00%	**5.27%**
21	Fidelity & Guaranty F&G Power Accumulator 7	A-	7	*CIBC Balanced Asset 10/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	40%	0.00%	**5.25%**
22	Equitable Life Teton 7 SV	B+	7	S&P 500/Annual/Monthly Sum	0.00%	0.00%	2.25%	0.00%	100%	0.00%	**5.23%**
23	Equitable Life Teton 7	B+	7	S&P 500/Annual/Monthly Sum	0.00%	0.00%	2.25%	0.00%	100%	0.00%	**5.23%**
24	Equitable Life Denali 7 SV	B+	7	S&P 500/Annual/Monthly Sum	0.00%	0.00%	2.25%	0.00%	100%	0.00%	**5.23%**
25	American National Strategy Indexed Annuity Plus 7	A	7	S&P 500/Annual/Monthly Sum	0.00%	0.00%	2.25%	0.00%	100%	0.00%	**5.23%**
26	Athene Performance Elite 7	A	7	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	90%	0.00%	**5.22%**
27	Equitable Life Denali Bonus 7	B+	7	*Barclays Atlas 5/Annual/Point To Point	5.00%	0.00%	0.00%	0.00%	67%	0.00%	**5.20%**
28	Guggenheim Highlander 7	B++	7	*S&P MARC 5% Excess Return/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	85%	0.00%	**5.12%**
29	Equitrust Life MarketSeven Index	B++	7	*S&P MARC 5% Excess Return/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	85%	0.00%	**5.12%**
30	Equitable Life Denali Bonus 7 SV	B+	7	*Barclays Atlas 5/Annual/Point To Point	5.00%	0.00%	0.00%	0.00%	65%	0.00%	**5.07%**
31	Great American American Legend 7	A	7	*S&P 500 RC 10%/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	50%	0.00%	**4.95%**
32	Nassau Re Growth Annuity 7-Year	B+	7	*Smart Passage SG/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	75%	0.00%	**4.91%**
33	Delaware Life Retirement Stages 7	A-	7	*First Trust Capital Strength Barclays 5%/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	75%	0.00%	**4.74%**
34	Equitable Life Denali Bonus 7	B+	7	S&P 500/Annual/Monthly Sum	5.00%	0.00%	1.90%	0.00%	100%	0.00%	**4.61%**
35	Nassau Re Growth Annuity 7-Year	B+	7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	38%	0.00%	**4.53%**
36	American Equity AssetShield 7	A-	7	S&P 500/Annual/Monthly Sum	0.00%	0.00%	2.00%	0.00%	100%	0.00%	**4.46%**
37	Great American American Legend 7 No MVA	A	7	*S&P 500 RC 10%/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	45%	0.00%	**4.46%**
38	American Equity AssetShield 7	A-	7	S&P 500/Annual/NeXt Monthly Sum	0.00%	0.00%	1.20%	0.00%	100%	0.00%	**4.42%**
39	Equitable Life Teton Bonus 7 SV	B+	7	*Barclays Atlas 5/Annual/Point To Point	5.00%	0.00%	0.00%	0.00%	55%	0.00%	**4.37%**
40	Equitable Life Teton Bonus 7	B+	7	*Barclays Atlas 5/Annual/Point To Point	5.00%	0.00%	0.00%	0.00%	55%	0.00%	**4.37%**

**Uses Partial Hypothetical Back-Testing*

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Sample Report Continued

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