



Top 25 Report

REPORT DATE 6/26/20 **BACK TEST TIME FRAME** 6/2010 - 6/2020 **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 257 eligible crediting methods

	CARRIER/PRODUCT	TERM	CREDITING METHOD	BONUS	TRIGGER	CAP	SPREAD	PAR	FEE	RETURN
1	North American NAC VersaChoice 10	10	*Fidelity Multifactor Yield 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	185%	1.50%	10.00%
2	Midland National MNL RetireVantage 10	10	*Fidelity Multifactor Yield 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	170%	1.00%	9.63%
3	Athene Performance Elite 10	10	*NASDAQ FC/Biennial/Point To Point	4.00%	0.00%	0.00%	0.00%	135%	1.75%	9.43%
4	Athene Performance Elite 10 Plus	10	*NASDAQ FC/Biennial/Point To Point	10.00%	0.00%	0.00%	0.00%	135%	2.70%	9.07%
5	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%	8.66%
6	Athene Performance Elite 10	10	*BNP Paribas MAD 5/Biennial/Point To Point	4.00%	0.00%	0.00%	0.00%	185%	1.75%	8.61%
7	Athene Performance Elite 10	10	*NASDAQ FC/Annual/Point To Point	4.00%	0.00%	0.00%	0.00%	100%	1.75%	8.39%
8	Athene Performance Elite 10 Plus	10	*BNP Paribas MAD 5/Biennial/Point To Point	10.00%	0.00%	0.00%	0.00%	185%	2.70%	8.25%
9	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%	8.23%
10	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%	8.23%
11	Midland National MNL RetireVantage 10	10	*S&P MARC 5% Excess Return/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	170%	1.00%	8.08%
12	Athene Performance Elite 10 Plus	10	*NASDAQ FC/Annual/Point To Point	10.00%	0.00%	0.00%	0.00%	100%	2.70%	8.03%
13	Athene Performance Elite 10	10	*AI Powered US Equity/Biennial/Point To Point	4.00%	0.00%	0.00%	0.00%	155%	1.75%	7.96%
14	Americo (Legacy) FutureMark 10 LT	10	*SG Columbia ARAI FUSION/Annual/Point To Point	0.00%	1.00%	0.00%	0.00%	120%	1.00%	7.70%
15	Americo (Legacy) FutureMark 10	10	*SG Columbia ARAI FUSION/Annual/Point To Point	0.00%	1.00%	0.00%	0.00%	120%	1.00%	7.70%
16	Athene Performance Elite 10 Plus	10	*AI Powered US Equity/Biennial/Point To Point	10.00%	0.00%	0.00%	0.00%	155%	2.70%	7.60%
17	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%	7.58%
18	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%	7.40%
19	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%	7.27%
20	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%	7.18%
21	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%	7.13%
22	Americo (Legacy) LibertyMark 10	10	*SG Columbia ARAI FUSION/Annual/Point To Point	0.00%	2.00%	0.00%	0.00%	100%	1.25%	7.12%
23	Americo (Legacy) LibertyMark SE 10 LT	10	*SG Columbia ARAI FUSION/Annual/Point To Point	0.00%	3.00%	0.00%	0.00%	93%	1.75%	7.00%
24	Americo (Legacy) LibertyMark SE 10	10	*SG Columbia ARAI FUSION/Annual/Point To Point	0.00%	3.00%	0.00%	0.00%	93%	1.75%	7.00%
25	Global Atlantic Choice Income II 10 w/IMB	10	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	1.50%	100%	1.05%	6.97%

*Uses Partial Hypothetical Backtesting

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