



Sample Report

REPORT **BACK TEST TIME FRAME**
DATE 10/2011 - 10/2021
 10/6/21 **PREMIUM:** \$100,000

RESET OPTIONS REPRESENTED
 ANNUAL BIENNIAL

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 518 eligible crediting methods

	CARRIER/PRODUCT	BEST TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	PAR	FEE	RETURN
1	Athene Performance Elite 7	A+ 7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	135%	1.75%	11.27%
2	Athene Performance Elite 7 Plus	A+ 7	*NASDAQ FC/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	135%	2.70%	10.84%
3	Athene Performance Elite 7	A+ 7	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	205%	1.75%	9.45%
4	Athene Performance Elite 7 Plus	A+ 7	*BNP Paribas MAD 5/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	205%	2.70%	9.02%
5	Athene Performance Elite 7	A+ 7	*S&P 500 RC 8%/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	115%	1.75%	8.76%
6	Fidelity & Guaranty F&G Power Accumulator 7	A- 7	*CIBC Balanced Asset 10/Biennial/Point To Point	0.00%	0.00%	0.00%	6.80%	100%	0.00%	8.40%
7	Nassau Re Growth Annuity 7	B+ 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	62%	1.00%	8.39%
8	Athene Performance Elite 7 Plus	A+ 7	*S&P 500 RC 8%/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	115%	2.70%	8.34%
9	Athene Performance Elite 7	A+ 7	*AI Powered US Equity/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	160%	1.75%	8.26%
10	Americo (Legacy) LibertyMark SE 7	A 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	63%	1.50%	7.98%
11	Fidelity & Guaranty F&G Power Accumulator 7	A- 7	*CIBC Balanced Asset 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	165%	1.25%	7.97%
12	Athene Performance Elite 7 Plus	A+ 7	*AI Powered US Equity/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	160%	2.70%	7.84%
13	Americo (Legacy) LibertyMark SE 7 Plus	A 7	S&P 500/Biennial/Point To Point	*5.00%	0.00%	0.00%	0.00%	58%	1.50%	7.79%
14	Athene Performance Elite 7	A+ 7	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	90%	1.75%	7.75%
15	SILAC Denali 7	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	115%	0.00%	7.64%
16	American Equity AssetShield 7	A- 7	*SG Global Sentiment/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	145%	1.50%	7.47%
17	American Equity AssetShield 7	A- 7	*Credit Suisse Tech Edge/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	145%	1.50%	7.43%
18	SILAC Denali 7	B+ 7	*Credit Suisse RavenPack Boost/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	7.40%
19	Athene Performance Elite 7 Plus	A+ 7	*NASDAQ FC/Annual/Point To Point	6.00%	0.00%	0.00%	0.00%	90%	2.70%	7.33%
20	Athene Accumulator 7	A+ 7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	82%	0.95%	7.26%
21	Sentinel Security Retirement Plus Multiplier 7 w/BUR	B++ 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	56%	1.25%	7.26%
22	Atlantic Coast Life Retirement Plus Multiplier 7 w/BUR	B++ 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	56%	1.25%	7.26%
23	Athene Performance Elite 7	A+ 7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	70%	0.00%	7.13%
24	Americo (Legacy) LibertyMark 7	A 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	53%	1.00%	7.09%
25	Nassau Re Growth Annuity 7	B+ 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	45%	0.00%	7.00%
26	Equitrust Life MarketSeven Index w/IBR	B++ 7	*Barclays Focus50/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	115%	0.00%	6.90%
27	Equitrust Life MarketSeven Index	B++ 7	*Barclays Focus50/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	115%	0.00%	6.90%
28	Americo (Legacy) LibertyMark 7 Plus	A 7	S&P 500/Biennial/Point To Point	*5.00%	0.00%	0.00%	0.00%	48%	1.00%	6.89%
29	Fidelity & Guaranty F&G Power Accumulator 7	A- 7	*CIBC Balanced Asset 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	120%	0.00%	6.88%
30	SILAC Denali 7	B+ 7	S&P 500/Annual/Monthly Average	0.00%	0.00%	0.00%	3.00%	100%	0.00%	6.87%
31	Global Atlantic Choice Income II 7 w/IMB	A 7	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	2.25%	100%	0.00%	6.87%
32	Athene Performance Elite 7	A+ 7	*AI Powered US Equity/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	122%	1.75%	6.84%
33	Athene Performance Elite 7 Plus	A+ 7	*NASDAQ FC/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	70%	0.95%	6.73%
34	Fidelity & Guaranty F&G Power Accumulator 7	A- 7	*CIBC Balanced Asset 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	140%	1.25%	6.70%
35	Athene Performance Elite 7	A+ 7	*BNP Paribas MAD 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	150%	1.75%	6.67%
36	SILAC Denali 7 SV	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	6.65%
37	SILAC Denali 7 SV	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	6.65%
38	Great American Index Protector 7	A 7	*S&P 500 RC 10%/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	60%	0.00%	6.65%
39	Americo (Legacy) LibertyMark SE 7	A 7	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	150%	1.50%	6.61%
40	Fidelity & Guaranty FG AccumulatorPlus 7 w/Fee	A- 7	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	150%	1.25%	6.57%

*Uses Partial Hypothetical Back-Testing

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REPORT **BACK TEST TIME FRAME**
DATE 10/2011 - 10/2021
 10/6/21 **PREMIUM:** \$100,000

RESET OPTIONS REPRESENTED
 ANNUAL BIENNIAL

STATE: ALL
 LOWEST AM BEST RATING: B

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SURRENDER TERMS INCLUDED IN THIS REPORT
 7yr

Top 40 of 441 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%	6.80%	100%	0.00%	8.40%
2	SILAC Denali 7	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	115%	0.00%	7.64%
3	SILAC Denali 7	B+ 7	*Credit Suisse RavenPack Boost/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	7.40%
4	Athene Performance Elite 7	A+ 7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	70%	0.00%	7.13%
5	Nassau Re Growth Annuity 7	B+ 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	45%	0.00%	7.00%
6	Equitrust Life MarketSeven Index w/IBR	B++ 7	*Barclays Focus50/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	115%	0.00%	6.90%
7	Equitrust Life MarketSeven Index	B++ 7	*Barclays Focus50/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	115%	0.00%	6.90%
8	Fidelity & Guaranty F&G Power Accumulator 7	A- 7	*CIBC Balanced Asset 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	120%	0.00%	6.88%
9	SILAC Denali 7	B+ 7	S&P 500/Annual/Monthly Average	0.00%	0.00%	0.00%	3.00%	100%	0.00%	6.87%
10	Global Atlantic Choice Income II 7 w/IMB	A 7	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	2.25%	100%	0.00%	6.87%
11	SILAC Denali 7 SV	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	6.65%
12	SILAC Denali 7 SV	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	6.65%
13	Great American Index Protector 7	A 7	*S&P 500 RC 10%/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	60%	0.00%	6.65%
14	National Western Life ChoiceOptimizer 7	A 7	*S&P 500 Low Vol 8%/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	70%	0.00%	6.46%
15	National Western Life ChoiceOptimizer 7 MVA	A 7	*S&P 500 Low Vol 8%/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	70%	0.00%	6.46%
16	Oceanview Harbourview 7	A- 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	41%	0.00%	6.40%
17	SILAC Teton 7	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.25%	100%	0.00%	6.40%
18	SILAC Teton 7	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	95%	0.00%	6.32%
19	SILAC Denali 7	B+ 7	*Barclays Atlas 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	110%	0.00%	6.30%
20	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%	6.28%
21	SILAC Denali 7	B+ 7	S&P 500/Annual/Monthly Average	0.00%	0.00%	0.00%	0.00%	65%	0.00%	6.24%
22	SILAC Denali 7	B+ 7	*Barclays Atlas 5 Boost/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	6.23%
23	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%	55%	0.00%	6.10%
24	SILAC Denali 7	B+ 7	S&P 500/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	40%	0.00%	6.05%
25	Athene Performance Elite 7	A+ 7	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	105%	0.00%	6.01%
26	Fidelity & Guaranty F&G Power Accumulator 7	A- 7	iShares Core S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	5.90%	49%	0.00%	6.00%
27	SILAC Teton 7 SV	B+ 7	S&P 500/Annual/Monthly Average	0.00%	0.00%	0.00%	4.00%	100%	0.00%	5.98%
28	SILAC Teton 7	B+ 7	S&P 500/Annual/Monthly Average	0.00%	0.00%	0.00%	4.00%	100%	0.00%	5.98%
29	SILAC Denali 7 SV	B+ 7	S&P 500/Annual/Monthly Average	0.00%	0.00%	0.00%	4.00%	100%	0.00%	5.98%
30	SILAC Denali Bonus 7 SV	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	5.00%	0.00%	0.00%	1.25%	100%	0.00%	5.92%
31	SILAC Denali Bonus 7	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	5.00%	0.00%	0.00%	1.25%	100%	0.00%	5.92%
32	SILAC Teton 7 SV	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.75%	100%	0.00%	5.90%
33	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%	5.89%
34	SILAC Denali 7	B+ 7	S&P 500/Annual/Monthly Sum	0.00%	0.00%	2.25%	0.00%	100%	0.00%	5.86%
35	Capitol Life Summit Prime 7	A- 7	NASDAQ-100/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	28%	0.00%	5.79%
36	Athene Performance Elite 7	A+ 7	*S&P 500 RC 8%/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	60%	0.00%	5.73%
37	SILAC Denali 7	B+ 7	S&P 500/Annual/Monthly Average	0.00%	0.00%	6.50%	0.00%	100%	0.00%	5.66%
38	SILAC Teton 7 SV	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	85%	0.00%	5.66%
39	Sentinel Security Retirement Plus Multiplier 7	B++ 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	36%	0.00%	5.65%
40	Atlantic Coast Life Retirement Plus Multiplier 7	B++ 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	36%	0.00%	5.65%

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CURRENT INDEX PERFORMANCE

POWERED BY: INDEXALYZER

SORT BY: **Highest Return**

TIME FRAME: **12 MONTH**

10/6/2021

	INDEX	INDEX CLOSING PRICES			12 MONTH RETURN
		Oct-20	—	Oct-21	
1	10 Year Treasury	0.68	—	1.47	116.40%
2	Dow Jones Real Estate	256.75	—	385.92	50.31%
3	EuroStoxx 50	2,680.30	—	3,945.96	47.22%
4	Russell 2000	1,531.20	—	2,241.63	46.40%
5	S&P 400	1,884.94	—	2,683.64	42.37%
6	Nikkei 225	21,344.08	—	29,663.50	38.98%
7	Deutsche Bank CROCI US II TR	20,551.47	—	27,136.92	32.04%
8	S&P 500 Total Return	6,956.20	—	9,098.25	30.79%
9	iShares Core S&P 500	333.39	—	435.95	30.76%
10	iShares US Real Estate	79.78	—	103.83	30.14%
11	S&P 500	3,380.80	—	4,357.04	28.88%
12	NASDAQ-100	11,326.51	—	14,555.38	28.51%
13	iShares MSCI ACWI	79.33	—	100.76	27.02%
14	Hang Seng	23,085.79	—	28,938.74	25.35%
15	iShares MSCI EAFE	62.55	—	78.20	25.02%
16	Dow Jones Industrial Average	27,816.90	—	34,326.46	23.40%
17	Barclays Shiller CAPE	509.05	—	601.52	18.16%
18	S&P MAESTRO 5 ER	231.72	—	273.56	18.06%
19	Dow Jones Real Estate RC 10%	1,240.15	—	1,450.80	16.99%
20	Morgan Stanley 3D	579.49	—	665.68	14.87%
21	S&P 500 RC 10%	3,806.56	—	4,367.26	14.73%
22	Barclays Shiller Global	221.91	—	253.61	14.29%
23	JP Morgan Mozaic II	261.86	—	298.37	13.94%
24	S&P 500 RC 7.5%	283.52	—	318.62	12.38%
25	Wisdom Tree Siegel Strategic Value	236.91	—	264.11	11.48%
26	Barclays Armour II	227.66	—	253.20	11.22%
27	Annuity Linked TVI	280.85	—	311.68	10.98%
28	PIMCO Global Optima	344.54	—	382.21	10.93%
29	S&P 500 RC 8%	3,840.38	—	4,237.15	10.33%
30	CIBC Balanced Asset 10	373.64	—	410.62	9.90%
31	BNP Paribas High Dividend Plus	187.79	—	206.04	9.72%
32	Goldman Sachs Dynamo Strategy	189.76	—	206.42	8.78%
33	S&P 500 Low Volatility 8%	464.10	—	504.61	8.73%
34	PIMCO Tactical Balance ER	213.11	—	231.65	8.70%
35	PIMCO Tactical Balance	249.06	—	270.63	8.66%
36	RBA Select Equity Yield CIBC 5%	153.75	—	166.35	8.19%
37	Goldman Sachs Voyager	105.56	—	114.18	8.17%
38	S&P 500 RC 5% TR	229.00	—	247.64	8.14%
39	JP Morgan Strategic Balanced	212.86	—	230.07	8.09%
40	S&P 500 RC 5% ER	149.27	—	161.30	8.06%
41	Smart Passage SG	536.74	—	578.98	7.87%
42	Bloomberg Dynamic Balance I	889.85	—	958.86	7.75%
43	BNP Paribas MAD 5	256.99	—	276.23	7.48%
44	JP Morgan ETF Efficiente 5	137.24	—	147.26	7.30%
45	Franklin US	367.76	—	394.61	7.30%
46	S&P US Retiree Spending	492.54	—	527.10	7.02%
47	Morgan Stanley Dynamic Balance	262.45	—	280.18	6.76%
48	S&P 500 Aristocrates TR	2,876.16	—	3,069.83	6.73%
49	Morgan Stanley Dynamic Allocation	1,258.00	—	1,342.56	6.72%
50	NYSE ZEBRA EDGE	302.14	—	321.64	6.45%

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CURRENT INDEX PERFORMANCE

POWERED BY: INDEXALYZER

10/6/2021

	INDEX	INDEX CLOSING PRICES			12 MONTH RETURN
		Oct-20	—	Oct-21	
51	S&P 500 Aristocrates ER	1,686.90	—	1,794.90	6.40%
52	NASDAQ FC INDEX	245.18	—	260.74	6.35%
53	Morgan Stanley Diversified Select	259.42	—	275.82	6.32%
54	Merrill Lynch GPA	208.09	—	221.10	6.25%
55	JP Morgan Cycle Index	201.68	—	213.80	6.01%
56	Morgan Stanley Target Equity Balance	291.17	—	308.64	6.00%
57	AI Powered US Equity Index	2,396.63	—	2,539.05	5.94%
58	Citi Flexible Allocation 6 ER	352.21	—	372.93	5.88%
59	Citi Grandmaster	309.84	—	327.98	5.85%
60	Morningstar Dividend Yield Focus TV 5 TR USD	166.25	—	175.51	5.57%
61	S&P 500 Low Volatility 5%	324.53	—	342.57	5.56%
62	Credit Suisse Retiree Balanced	237.63	—	250.76	5.53%
63	S&P 500 Sector Rotator Daily RC2 5% ER	219.84	—	231.72	5.40%
64	BNP Paribas Momentum Multi Asset 5	263.67	—	277.72	5.33%
65	S&P 500 Economic Cycle Factor Rotator	367.86	—	386.74	5.13%
66	Credit Suisse Momentum	2,429.38	—	2,553.99	5.13%
67	Barclays Low Vol 5	200.63	—	210.77	5.06%
68	CS Tactical Multi Asset	251.58	—	264.24	5.03%
69	AQR DynamiQ Allocation	183.58	—	192.42	4.81%
70	Morgan Stanley Global Opportunities	263.60	—	276.18	4.77%
71	CIBC Balanced Asset 5	191.50	—	200.14	4.51%
72	Janus SG Market Consensus II	248.11	—	259.21	4.47%
73	JP Morgan Sector Rotator 5	158.36	—	165.40	4.45%
74	Morgan Stanley Dynamic Contribution	271.16	—	283.18	4.43%
75	Citi Flexi-Beta 5 Excess Return	275.37	—	287.49	4.40%
76	Bloomberg Dynamic Balance II	269.58	—	281.16	4.30%
77	US Innovative Leaders 5	249.36	—	259.98	4.26%
78	Bloomberg Dynamic Balance II ER	235.09	—	244.95	4.19%
79	Credit Suisse RavenPack	244.62	—	254.74	4.14%
80	Goldman Sachs Aging of America	116.76	—	121.43	4.00%
81	Societe Generale Columbia Adaptive Risk Allocation	273.06	—	283.82	3.94%
82	Barclays Zorya 5%	203.17	—	211.09	3.90%
83	SG Macro Compass Index	393.44	—	408.71	3.88%
84	Fidelity Multifactor Yield 5% ER	275.15	—	285.23	3.66%
85	SG Global Sentiment Index	377.24	—	390.99	3.64%
86	Fidelity AIM Dividend	258.79	—	268.02	3.57%
87	Horizon Ascend 5%	137.29	—	141.98	3.42%
88	Goldman Sachs Momentum Builder Multi-Asset Class	193.75	—	200.26	3.36%
89	Deutsche Bank CROCI Sectors II 5.5% VCI	3,568.27	—	3,676.09	3.02%
90	Barclays Trailblazer	208.23	—	213.89	2.72%
91	Deutsche Bank CROCI Sectors III 5.5% VCI	3,557.50	—	3,637.02	2.24%
92	AB Growth & Value Balanced Index	369.83	—	376.98	1.93%
93	Goldman Sachs Mariner	140.86	—	143.54	1.90%
94	SG Global Balanced	394.25	—	401.45	1.83%
95	Barclays Atlas 5	277.18	—	281.73	1.64%
96	Merrill Lynch RPM	259.34	—	263.53	1.62%
97	PIMCO US Fundamental Balanced	288.55	—	293.17	1.60%
98	First Trust Capital Strength Barclays 5%	208.25	—	211.15	1.39%
99	AB All Market Index	232.50	—	235.54	1.31%
100	Merrill Lynch Strategic Balanced	1,680.43	—	1,699.39	1.13%

**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. 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.*



CURRENT INDEX PERFORMANCE

POWERED BY: INDEXALYZER

10/6/2021

	INDEX	INDEX CLOSING PRICES			12 MONTH RETURN
		Oct-20	—	Oct-21	
101	AI Powered Multi Asset Index	3,188.73	—	3,222.79	1.07%
102	PIMCO Global Elite Markets	292.62	—	295.35	0.93%
103	JP Morgan Mojave	228.50	—	229.03	0.23%
104	Barclays Focus50	258.12	—	258.64	0.20%
105	Credit Suisse Tech Edge	285.24	—	285.71	0.16%
106	S&P Prism	5,421.05	—	5,421.05	0.00%
107	Barclays Shiller CAPE Allocator 6	241.52	—	241.52	0.00%
108	Deutsche Bank Momentum Asset Allocator 5.5% VCI	184.85	—	183.99	-0.47%
109	Morgan Stanley Dynamic Rotator	308.06	—	305.66	-0.78%
110	S&P 500 MARC 5%	384.96	—	379.87	-1.32%
111	Goldman Sachs Pathfinder	192.61	—	189.63	-1.55%
112	Janus SG Market Consensus	272.31	—	265.06	-2.66%
113	Bank of America Destinations	237.21	—	227.99	-3.89%
114	London Gold	1,902.00	—	1,757.05	-7.62%
115	iShares Gold Trust	36.28	—	33.49	-7.69%
116	SPDR Gold	178.70	—	164.59	-7.90%
117	Janus SG Guidance	293.02	—	269.85	-7.91%
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TABLE OF CONTENTS

1. Performance Report Lists

With this report you can run list of products and crediting methods broken down in several different ways. You can use these reports to help you determine which products to offer or use them to help you solidify a sale.

2. 2 Year Allocation Strategy Supplement Reports

Agents have been using this allocation strategy for years, but they have never been able to illustrate it. Now you can! With this report you can demonstrate your mastery of the Fixed Indexed industry by showing a client that not only are they buying safety but maximized growth potential as well.

3. Carrier Comparison Reports

If you are in a competitive situation you can show how superior your product is with this report. You can also do some competitive analysis for pre-sale purposes. This is also a great way to show a client the power of diversity by splitting up their dollars between two or more great products.

4. Product Comparison Reports

You can use this report to compare several different products at a time. You will have the ability to demonstrate diversity or use this in a competitive situation. This is also a great report to show how possible future rate reductions could affect the client's over-all growth.

5. Crediting Method vs Stock Market Reports

If you have clients that are still emotionally tied to the stock market or any risky equities, this report will help get them off the fence. We can demonstrate how the best product crediting methods in the industry compare to the actual market.

6. IUL Allocation Reports

Until the full-blown version of INDEXALYZER IUL is ready, you can still use this report to guide your IUL clients into the best performing crediting methods available in their IUL.

7. Existing Policy Performance Reports

One of the most lucrative un-tapped market in our industry our current FIA owners. You can use this report to demonstrate the power of all the new index options that have been recently made available. This is a powerful way to help these clients get more growth out of their "safe" money.

8. Non-Guaranteed Income Rider Performance Reports

There is a new frontier of Income Rider products that have recently been introduced. The only problem is how to compare them. They are all roughly built the same way, with one difference...PERFORMANCE! This report will help you demonstrate the true way to compare these amazing products.

9. Index Family Reports

If you have a client or you yourself are partial towards a certain index, this report will show you all the products that use each index. You can compare each product based upon performance and know beyond a shadow of a doubt that you are offering the best product from each index family.

Print out the Report Request Form you desire, complete it, then

e-mail it to info@indexannuityreturns.com or to your Sales Manger.



INDEXALYZER™ Report Request Form

Top 40 Reports On 10yr Back-Tested Performance History

AGENT NAME:		PHONE #:	
E-MAIL ADDRESS:		APPOINTMENT DATE:	

List Carriers You Want Included
 Show All Carriers

___ Your Client's Age ___ State ___ Lowest AM Best Rating

_____ Premium _____ Tax Status

- Include Bonus Products
- Include Products With Fees
- Show 10/10/10 Compliant Products Only
- Include Annual Reset (1yr)
- Include Biennial Reset (2yr)
- Include Triennial Reset (3yr)
- Include Quinquennial Reset (5yr)
- Exclude Fee-Based (Non-Commissionable Products)
- Include Indices With Partial Hypothetical History
- Include MVA Products
- Include Products That Have Below 10% Free Withdrawals
- Include Products That Are Not RMD Friendly
- Show Flexible Premium Products Only
- Show Single Premium Products Only
- Show Both Flexible & Single Premium Products

List Carriers You Want Excluded

Draw Down (To account for possible future rate reductions)

- Show Only 0% Draw Down

Include The Following Draw Down Percentages:

___% ___% ___% ___%

Surrender Terms To Show:

___16 ___15 ___14 ___13 ___12 ___11 ___10
 ___9 ___8 ___7 ___6 ___5 ___4 ___3

Product Comparison Reports

AGENT NAME:	PHONE #:
E-MAIL ADDRESS:	APPOINTMENT DATE:

Product #1	
Product #2	
Product #3	
Product #4	
Product #5	
Product #6	
Product #7	
Product #8	
Product #9	
Product #10	
Product #11	
Product #12	
Product #13	
Product #14	
Product #15	

State: _____ Premium: \$ _____ Surrender Period(s): _____

Notes:

Existing Policy Performance Report

AGENT NAME:	PHONE #:
E-MAIL ADDRESS:	APPOINTMENT DATE:

Existing Policy

CARRIER: _____ PRODUCT: _____

Enter the current rates being offered by existing carrier.

	INDEX	PAR	CAP	SPREAD	TRIGGER	FEE
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						

Carriers and product's you want to compare to.

CARRIER	PRODUCT	CARRIER	PRODUCT



(888) 990-5501

INDEXALYZER™ Report Request Form

Non-Guaranteed Income Rider Performance Report

AGENT NAME:	PHONE #:
E-MAIL ADDRESS:	APPOINTMENT DATE:

Select the products you want to be included in the report:

- Allianz 222
- American Equity Option 3
- Athene Agility
- Fidelity & Guarantee Life Retirement Pro
- North American Strategic Design X

Information about the client:

State: _____

Age: _____

Premium: \$ _____

Notes: