

REPORT BACK TEST TIME FRAME
RESET OPTIONS REPRESENTED

STATE: ALL

DATE 04/2014 - 04/2024
 4/11/24 \$100,000

 Annual / Biennial / Triennial / Quadrennial /
 Quinquennial

 LOWEST AM BEST RATING: B++
 0%

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

10YR

Top 50 of 473 eligible crediting methods

	CARRIER/PRODUCT	AM	TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	BOOST	FLOOR	PAR	FEE	RETURN
1	Guaranty (GILICO)/Wealth Choice 10 Bonus	B++	10	S&P 500/Monthly/Sum	5%	0%	3.5%	0%	0%	0%	100%	0%	9.42%
2	United Life/WealthChoice 10 Bonus	A-	10	S&P 500/Monthly/Sum	5%	0%	3.5%	0%	0%	0%	100%	0%	9.42%
3	American National/Strategy Indexed Annuity Plus 10	A	10	S&P 500/Monthly/Sum	1%	0%	3.65%	0%	0%	0%	100%	0%	9.27%
4	United Life/WealthChoice 10	A-	10	S&P 500/Monthly/Sum	0%	0%	3.5%	0%	0%	0%	100%	0%	8.89%
5	Guaranty (GILICO)/Wealth Choice 10	B++	10	S&P 500/Monthly/Sum	0%	0%	3.5%	0%	0%	0%	100%	0%	8.89%
6	Ibexis/FIA Plus 10	A-	10	S&P 500/Annual/P-P	0%	0%	23.75%	0%	0%	-15%	100%	0%	8.78%
7	Fidelity and Guaranty/Prosperity Elite 10 Protection	A-	10	S&P 500/Monthly/Sum	4%	0%	3.2%	0%	0%	0%	100%	0%	8.71%
8	Fidelity and Guaranty/Prosperity Elite 10 Protection	A-	10	S&P 500/Monthly/Sum	4%	0%	3.2%	0%	0%	0%	100%	0%	8.71%
9	Fidelity and Guaranty/Prosperity Elite 10 Protection	A-	10	S&P 500/Monthly/Sum	3%	0%	3.2%	0%	0%	0%	100%	0%	8.61%
10	Fidelity and Guaranty/Prosperity Elite 10 Protection	A-	10	S&P 500/Monthly/Sum	3%	0%	3.2%	0%	0%	0%	100%	0%	8.61%
11	Fidelity and Guaranty/Prosperity Elite 10	A-	10	S&P 500/Monthly/Sum	2%	0%	3.2%	0%	0%	0%	100%	0%	8.5%
12	Fidelity and Guaranty/Prosperity Elite 10 Enhancement	A-	10	S&P 500/Monthly/Sum	2%	0%	3.2%	0%	0%	0%	100%	0%	8.5%
13	Americo (Legacy)/LibertyMark Freedom 10 LT	A	10	S&P 500/Biennial/P-P	0%	0%	0%	0%	0%	0%	76%	0%	8.48%
14	Americo (Legacy)/LibertyMark Freedom 10	A	10	S&P 500/Biennial/P-P	0%	0%	0%	0%	0%	0%	76%	0%	8.48%
15	Fidelity and Guaranty/Prosperity Elite 10 Enhancement	A-	10	S&P 500/Monthly/Sum	1.25%	0%	3.2%	0%	0%	0%	100%	0%	8.42%
16	Fidelity and Guaranty/Prosperity Elite 10 Enhancement	A-	10	S&P 500/Monthly/Sum	1.25%	0%	3.2%	0%	0%	0%	100%	0%	8.42%
17	Delaware Life/Target Growth 10	A-	10	S&P 500/Annual/P-P	0%	0%	0%	2%	0%	0%	75%	0%	8.42%
18	Americo (Legacy)/ClassicMark 10 LT	A	10	S&P 500/Biennial/P-P	0%	0%	0%	0%	0%	0%	75%	0%	8.37%
19	Americo (Legacy)/ClassicMark 10	A	10	S&P 500/Biennial/P-P	0%	0%	0%	0%	0%	0%	75%	0%	8.37%
20	Aspida/Synergy Choice Max 10	A-	10	S&P 500/Annual/P-P	0%	0%	0%	0%	0%	0%	65%	0%	8.22%
21	Delaware Life/Target Growth 10	A-	10	S&P 500/Annual/P-P	0%	0%	0%	0%	0%	0%	65%	0%	8.22%
22	American Life/American Select 10 Bonus	B++	10	S&P 500/Annual/P-P	10%	0%	11%	0%	0%	0%	100%	0%	7.97%
23	Americo (Legacy)/ClassicMark 10 Plus	A	10	S&P 500/Biennial/P-P	4%	0%	0%	0%	0%	0%	67%	0%	7.96%
24	Ibexis/FIA Plus 10	A-	10	S&P 500/Annual/P-P	0%	0%	18.75%	0%	0%	-10%	100%	0%	7.88%
25	Americo (Legacy)/ClassicMark 10 LT Plus	A	10	S&P 500/Biennial/P-P	3%	0%	0%	0%	0%	0%	67%	0%	7.86%
26	Lincoln National/OptiBlend 10	A+	10	S&P 500/Annual/P-P	0%	0%	0%	0%	0%	0%	62%	0%	7.86%
27	Nassau Re/Growth Annuity w/Inc G-B	B++	10	S&P 500/Biennial/P-P	0%	0%	0%	0%	0%	0%	70%	0%	7.85%
28	Nassau Re/Growth Annuity G-B	B++	10	S&P 500/Biennial/P-P	0%	0%	0%	0%	0%	0%	70%	0%	7.85%
29	Aspida/Synergy Choice Max 10	A-	10	S&P 500/Biennial/P-P	0%	0%	0%	0%	0%	0%	70%	0%	7.85%
30	Nassau Re/Growth Annuity G-A	B++	10	S&P 500/Biennial/P-P	0%	0%	0%	0%	0%	0%	70%	0%	7.85%
31	Nassau Re/Growth Annuity w/Inc G-A	B++	10	S&P 500/Biennial/P-P	0%	0%	0%	0%	0%	0%	70%	0%	7.85%
32	Sentinel/Accumulation Protector Plus	B++	10	S&P 500/Biennial/P-P	10%	0%	0%	0%	0%	0%	60%	0%	7.82%
33	Fidelity and Guaranty/Performance Pro	A-	10	S&P 500/Triennial/P-P	15%	0%	24.5%	0%	0%	0%	100%	0%	7.75%
34	Fidelity and Guaranty/AcceleratorPlus 10	A-	10	S&P 500/Monthly/Sum	7%	0%	2.6%	0%	0%	0%	100%	0%	7.68%
35	Fidelity and Guaranty/Prosperity Elite 10 Protection	A-	10	S&P 500/Annual/P-P	4%	0%	11.5%	0%	0%	0%	100%	0%	7.61%
36	Fidelity and Guaranty/Prosperity Elite 10 Protection	A-	10	S&P 500/Annual/P-P	4%	0%	11.5%	0%	0%	0%	100%	0%	7.61%
37	American Equity/FlexShield 10	A-	10	S&P 500/Annual/P-P	0%	0%	17%	0%	0%	-15%	100%	0%	7.56%
38	Nassau Re/Growth Annuity w/Inc G-A	B++	10	S&P 500/Annual/P-P	0%	0%	12.25%	0%	0%	0%	100%	0%	7.55%
39	Nassau Re/Growth Annuity G-A	B++	10	S&P 500/Annual/P-P	0%	0%	12.25%	0%	0%	0%	100%	0%	7.55%
40	Ibexis/FIA Plus 10	A-	10	S&P 500/Annual/P-P	0%	0%	15.75%	0%	0%	-5%	100%	0%	7.55%
41	Nationwide/Peak 10	A+	10	S&P 500/Biennial/P-P	0%	0%	0%	1%	0%	0%	70%	0%	7.53%
42	Fidelity and Guaranty/Prosperity Elite 10 Protection	A-	10	S&P 500/Annual/P-P	3%	0%	11.5%	0%	0%	0%	100%	0%	7.51%
43	Fidelity and Guaranty/Prosperity Elite 10 Protection	A-	10	S&P 500/Annual/P-P	3%	0%	11.5%	0%	0%	0%	100%	0%	7.51%
44	Nassau Re/Bonus Annuity w/Inc G-A	B++	10	S&P 500/Annual/P-P	10%	0%	10%	0%	0%	0%	100%	0%	7.48%
45	Nassau Re/Bonus Annuity G-A	B++	10	S&P 500/Annual/P-P	10%	0%	10%	0%	0%	0%	100%	0%	7.48%
46	Sentinel/Accumulation Protector Plus	B++	10	S&P 500/Annual/P-P	10%	0%	10%	0%	0%	0%	100%	0%	7.48%
47	Fidelity and Guaranty/AcceleratorPlus 10	A-	10	S&P 500/Monthly/Sum	5%	0%	2.6%	0%	0%	0%	100%	0%	7.48%
48	United Life/WealthChoice 10	A-	10	S&P 500/Annual/P-P	0%	0%	12%	0%	0%	0%	100%	0%	7.43%
49	Guaranty (GILICO)/Wealth Choice 10	B++	10	S&P 500/Annual/P-P	0%	0%	12%	0%	0%	0%	100%	0%	7.43%
50	Fidelity and Guaranty/Prosperity Elite 10 Enhancement	A-	10	S&P 500/Annual/P-P	2%	0%	11.5%	0%	0%	0%	100%	0%	7.4%

*Uses Partial Hypothetical Back-Testing

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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. 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. 'A.M. Best Financial Strength Rating: A- ('Excellent'), 4th highest out of 16 ratings for financial strength. Rating as of December 4, 2020.*

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 LOWEST AM BEST RATING: B++
 0%

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
10YR

Top 50 of 2423 eligible crediting methods

	CARRIER/PRODUCT	AM	TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	BOOST	FLOOR	PAR	FEE	RETURN
1	Athene/Accumulator 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	0%	0%	0%	0%	0%	0%	260%	0.95%	31.12%
2	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	18%	0%	0%	0%	0%	0%	225%	2.2%	28.7%
3	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	17%	0%	0%	0%	0%	0%	225%	2.2%	28.59%
4	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	16%	0%	0%	0%	0%	0%	225%	2.2%	28.48%
5	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	16%	0%	0%	0%	0%	0%	225%	2.2%	28.48%
6	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	12%	0%	0%	0%	0%	0%	225%	1.25%	28.03%
7	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	11%	0%	0%	0%	0%	0%	225%	1.25%	27.92%
8	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	11%	0%	0%	0%	0%	0%	225%	1.25%	27.92%
9	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	11%	0%	0%	0%	0%	0%	225%	1.25%	27.92%
10	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	10%	0%	0%	0%	0%	0%	225%	2.2%	27.8%
11	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	8%	0%	0%	0%	0%	0%	225%	2.2%	27.57%
12	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	6%	0%	0%	0%	0%	0%	225%	1.25%	27.33%
13	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	4%	0%	0%	0%	0%	0%	225%	1.25%	27.09%
14	Athene/Accumulator 10	A	10	AI Powered Global Opportunities*/Annual/P-P	0%	0%	0%	0%	0%	0%	190%	0.95%	25.41%
15	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	18%	0%	0%	0%	0%	0%	175%	0.95%	24.36%
16	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	17%	0%	0%	0%	0%	0%	175%	0.95%	24.26%
17	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	16%	0%	0%	0%	0%	0%	175%	0.95%	24.15%
18	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	16%	0%	0%	0%	0%	0%	175%	0.95%	24.15%
19	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	12%	0%	0%	0%	0%	0%	175%	0%	23.72%
20	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	11%	0%	0%	0%	0%	0%	175%	0%	23.61%
21	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	11%	0%	0%	0%	0%	0%	175%	0%	23.61%
22	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	11%	0%	0%	0%	0%	0%	175%	0%	23.61%
23	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	10%	0%	0%	0%	0%	0%	175%	0.95%	23.49%
24	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Biennial/P-P	8%	0%	0%	0%	0%	0%	175%	0.95%	23.27%
25	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	6%	0%	0%	0%	0%	0%	175%	0%	23.04%
26	Sentinel/Accumulation Protector Plus RER	B++	10	Credit Suisse ESG Macro 5%*/Triennial/P-P	10%	0%	0%	0%	0%	0%	550%	0.95%	22.89%
27	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	4%	0%	0%	0%	0%	0%	175%	0%	22.8%
28	Atlantic Coast/Accumulation Protector Plus RER	B++	10	Credit Suisse ESG Macro 5%*/Triennial/P-P	5%	0%	0%	0%	0%	0%	550%	0.95%	22.32%
29	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Annual/P-P	18%	0%	0%	0%	0%	0%	160%	2.2%	22.3%
30	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Annual/P-P	17%	0%	0%	0%	0%	0%	160%	2.2%	22.19%
31	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Annual/P-P	16%	0%	0%	0%	0%	0%	160%	2.2%	22.09%
32	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Annual/P-P	16%	0%	0%	0%	0%	0%	160%	2.2%	22.09%
33	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	12%	0%	0%	0%	0%	0%	160%	1.25%	21.66%
34	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	11%	0%	0%	0%	0%	0%	160%	1.25%	21.55%
35	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	11%	0%	0%	0%	0%	0%	160%	1.25%	21.55%
36	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	11%	0%	0%	0%	0%	0%	160%	1.25%	21.55%
37	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Annual/P-P	10%	0%	0%	0%	0%	0%	160%	2.2%	21.44%
38	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Annual/P-P	8%	0%	0%	0%	0%	0%	160%	2.2%	21.21%
39	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	6%	0%	0%	0%	0%	0%	160%	1.25%	20.98%
40	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	4%	0%	0%	0%	0%	0%	160%	1.25%	20.75%
41	Sentinel/Accumulation Protector Plus RER	B++	10	Credit Suisse ESG Macro 5%*/Biennial/P-P	10%	0%	0%	0%	0%	0%	385%	0.95%	20.69%
42	Athene/Ascent Pro 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	0%	0%	0%	0%	0%	0%	160%	1%	20.66%
43	Athene/Accumulator 10	A	10	UBS Innovative Balanced*/Biennial/P-P	0%	0%	0%	0%	0%	0%	260%	0.95%	20.17%
44	Atlantic Coast/Accumulation Protector Plus RER	B++	10	Credit Suisse ESG Macro 5%*/Biennial/P-P	5%	0%	0%	0%	0%	0%	385%	0.95%	20.13%
45	Sentinel/Accumulation Protector Plus	B++	10	Credit Suisse ESG Macro 5%*/Triennial/P-P	10%	0%	0%	0%	0%	0%	465%	0%	20.08%
46	Atlantic Coast/Accumulation Protector Plus	B++	10	Credit Suisse ESG Macro 5%*/Triennial/P-P	5%	0%	0%	0%	0%	0%	465%	0%	19.52%
47	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Annual/P-P	18%	0%	0%	0%	0%	0%	125%	0.95%	18.91%
48	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Annual/P-P	17%	0%	0%	0%	0%	0%	125%	0.95%	18.81%
49	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Annual/P-P	16%	0%	0%	0%	0%	0%	125%	0.95%	18.7%
50	Athene/Performance Elite 10 Plus	A	10	AI Powered Global Opportunities*/Annual/P-P	16%	0%	0%	0%	0%	0%	125%	0.95%	18.7%

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Top 50 of 1615 eligible crediting methods

	CARRIER/PRODUCT	AM	TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	BOOST	FLOOR	PAR	FEE	RETURN
1	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	12%	0%	0%	0%	0%	0%	175%	0%	23.72%
2	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	11%	0%	0%	0%	0%	0%	175%	0%	23.61%
3	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	11%	0%	0%	0%	0%	0%	175%	0%	23.61%
4	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	11%	0%	0%	0%	0%	0%	175%	0%	23.61%
5	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	6%	0%	0%	0%	0%	0%	175%	0%	23.04%
6	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	4%	0%	0%	0%	0%	0%	175%	0%	22.8%
7	Sentinel/Accumulation Protector Plus	B++	10	Credit Suisse ESG Macro 5%*/Triennial/P-P	10%	0%	0%	0%	0%	0%	465%	0%	20.08%
8	Atlantic Coast/Accumulation Protector Plus	B++	10	Credit Suisse ESG Macro 5%*/Triennial/P-P	5%	0%	0%	0%	0%	0%	465%	0%	19.52%
9	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	12%	0%	0%	0%	0%	0%	125%	0%	18.29%
10	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	11%	0%	0%	0%	0%	0%	125%	0%	18.18%
11	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	11%	0%	0%	0%	0%	0%	125%	0%	18.18%
12	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	11%	0%	0%	0%	0%	0%	125%	0%	18.18%
13	Athene/Agility 10	A	10	AI Powered Global Opportunities*/Biennial/P-P	0%	0%	0%	0%	0%	0%	135%	0%	17.81%
14	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	6%	0%	0%	0%	0%	0%	125%	0%	17.64%
15	Sentinel/Accumulation Protector Plus	B++	10	Credit Suisse ESG Macro 5%*/Biennial/P-P	10%	0%	0%	0%	0%	0%	320%	0%	17.62%
16	Athene/Performance Elite 10	A	10	AI Powered Global Opportunities*/Annual/P-P	4%	0%	0%	0%	0%	0%	125%	0%	17.41%
17	Atlantic Coast/Accumulation Protector Plus	B++	10	Credit Suisse ESG Macro 5%*/Biennial/P-P	5%	0%	0%	0%	0%	0%	320%	0%	17.07%
18	North American/Secure Horizon	A+	10	Loomis Sayles Managed Futures*/Quinquennial/P-P	0%	0%	0%	0%	0%	0%	450%	0%	16.53%
19	North American/Secure Horizon	A+	10	Loomis Sayles Managed Futures*/Quinquennial/P-P	0%	0%	0%	0%	0%	0%	450%	0%	16.53%
20	Global Atlantic (Forethought)/ForeAccumulation II 10	A	10	PIMCO Tactical Balance*/Annual/P-P	0%	0%	0%	0%	0%	0%	285%	0%	15.86%
21	Athene/Performance Elite 10	A	10	UBS Innovative Balanced*/Biennial/P-P	12%	0%	0%	0%	0%	0%	175%	0%	15.46%
22	Athene/Performance Elite 10	A	10	UBS Innovative Balanced*/Biennial/P-P	11%	0%	0%	0%	0%	0%	175%	0%	15.35%
23	Athene/Performance Elite 10	A	10	UBS Innovative Balanced*/Biennial/P-P	11%	0%	0%	0%	0%	0%	175%	0%	15.35%
24	Athene/Performance Elite 10	A	10	UBS Innovative Balanced*/Biennial/P-P	11%	0%	0%	0%	0%	0%	175%	0%	15.35%
25	Athene/Performance Elite 10	A	10	UBS Innovative Balanced*/Biennial/P-P	6%	0%	0%	0%	0%	0%	175%	0%	14.82%
26	Athene/Performance Elite 10	A	10	UBS Innovative Balanced*/Biennial/P-P	4%	0%	0%	0%	0%	0%	175%	0%	14.6%
27	Ibexis/FIA Plus 10	A-	10	BofA U.S. Strength Fast Convergence*/Annual/P-P	0%	0%	0%	0%	0%	-15%	212%	0%	14.53%
28	Ibexis/FIA Plus 10	A-	10	BofA U.S. Strength Fast Convergence*/Annual/P-P	0%	0%	0%	0%	0%	-10%	194%	0%	14.44%
29	North American/Secure Horizon Plus	A+	10	Loomis Sayles Managed Futures*/Quinquennial/P-P	20%	0%	0%	0%	0%	0%	305%	0%	14.34%
30	North American/Secure Horizon Plus	A+	10	Loomis Sayles Managed Futures*/Quinquennial/P-P	20%	0%	0%	0%	0%	0%	305%	0%	14.34%
31	North American/Secure Horizon Plus	A+	10	Loomis Sayles Managed Futures*/Quinquennial/P-P	20%	0%	0%	0%	0%	0%	305%	0%	14.34%
32	Aspida/Synergy Choice Max 10	A-	10	Goldman Sachs Grand Prix*/Biennial/P-P	0%	0%	0%	0%	0%	0%	295%	0%	14.28%
33	North American/Secure Horizon	A+	10	Loomis Sayles Managed Futures*/Quadrennial/P-P	0%	0%	0%	0%	0%	0%	390%	0%	14.12%
34	North American/Secure Horizon	A+	10	Loomis Sayles Managed Futures*/Quadrennial/P-P	0%	0%	0%	0%	0%	0%	390%	0%	14.12%
35	North American/NAC Control X.	A+	10	Barclays Transitions 12% VC*/Biennial/P-P	0%	0%	0%	4%	0%	0%	115%	0%	13.73%
36	North American/NAC Control X.	A+	10	Barclays Transitions 12% VC*/Biennial/P-P	0%	0%	0%	4%	0%	0%	115%	0%	13.73%
37	North American/NAC Control X.	A+	10	Barclays Transitions 12% VC*/Biennial/P-P	0%	0%	0%	4%	0%	0%	115%	0%	13.73%
38	Athene/Agility 10	A	10	AI Powered Global Opportunities*/Annual/P-P	0%	0%	0%	0%	0%	0%	100%	0%	13.64%
39	Nationwide/Peak 10	A+	10	BNP Paribas Global H-Factor*/Biennial/P-P	0%	0%	0%	0%	0%	0%	310%	0%	13.55%
40	Sentinel/Accumulation Protector Plus	B++	10	Credit Suisse ESG Macro 5%*/Annual/P-P	10%	0%	0%	0%	0%	0%	210%	0%	13.53%
41	North American/Secure Horizon	A+	10	S&P Prism*/Quinquennial/P-P	0%	0%	0%	0%	0%	0%	320%	0%	13.36%
42	North American/Secure Horizon	A+	10	S&P Prism*/Quinquennial/P-P	0%	0%	0%	0%	0%	0%	320%	0%	13.36%
43	North American/Secure Horizon	A+	10	Loomis Sayles Managed Futures*/Triennial/P-P	0%	0%	0%	0%	0%	0%	360%	0%	13.27%
44	North American/Secure Horizon	A+	10	Loomis Sayles Managed Futures*/Triennial/P-P	0%	0%	0%	0%	0%	0%	360%	0%	13.27%
45	Ibexis/FIA Plus 10	A-	10	BofA U.S. Strength Fast Convergence*/Annual/P-P	0%	0%	0%	0%	0%	-5%	163%	0%	13.23%
46	Nationwide/Peak 10 SV	A+	10	BNP Paribas Global H-Factor*/Biennial/P-P	0%	0%	0%	0%	0%	0%	300%	0%	13.15%
47	Midland/RetireVantage 10	A+	10	Nasdaq-100 Volatility Control 12%*/Biennial/P-P	0%	0%	0%	0%	0%	0%	100%	0%	13.03%
48	Atlantic Coast/Accumulation Protector Plus	B++	10	Credit Suisse ESG Macro 5%*/Annual/P-P	5%	0%	0%	0%	0%	0%	210%	0%	13%
49	North American/Secure Horizon	A+	10	Loomis Sayles Managed Futures*/Biennial/P-P	0%	0%	0%	0%	0%	0%	295%	0%	12.92%
50	North American/Secure Horizon	A+	10	Loomis Sayles Managed Futures*/Biennial/P-P	0%	0%	0%	0%	0%	0%	295%	0%	12.92%

*Uses Partial Hypothetical Back-Testing

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SORT BY: Highest Return

TIME FRAME: 12 MONTH

4/11/2024

	INDEX	INDEX CLOSING PRICES			12 MONTH RETURN
		Apr 2023	—	Apr 2024	
1	Nikkei 225	\$27,923.37	-	\$39,581.81	41.75%
2	NASDAQ-100	\$12,964.16	-	\$18,011.65	38.93%
3	Technology Select Sector	\$1,486.85	-	\$2,062.09	38.69%
4	BofA U.S. Strength Fast Convergence*	\$191.94	-	\$256.71	33.74%
5	10 Year Treasury	\$3.43	-	\$4.56	32.79%
6	5 Year Treasury	\$3.55	-	\$4.61	29.86%
7	S&P 500 Total Return	\$8,794.29	-	\$11,218.73	27.57%
8	S&P 500	\$4,108.94	-	\$5,160.64	25.6%
9	iShares Core S&P 500	\$411.47	-	\$516.72	25.58%
10	S&P 500 Dynamic Intraday TCA*	\$568.67	-	\$706.79	24.29%
11	Barclays Fortune 500 12%*	\$262.74	-	\$319.33	21.54%
12	Nasdaq-100 Volatility Control 12%*	\$5,722.12	-	\$6,888.25	20.38%
13	S&P 500 RC 10%	\$853.46	-	\$1,022.68	19.83%
14	S&P 500 IQ*	\$392.82	-	\$470.65	19.81%
15	Barclays US Tech 12%*	\$398.74	-	\$475.56	19.27%
16	iShares MSCI ACWI	\$91.50	-	\$108.37	18.44%
17	S&P 400	\$2,499.33	-	\$2,945.15	17.84%
18	Barclays Shiller CAPE	\$578.99	-	\$680.77	17.58%
19	S&P 500 FC*	\$386.05	-	\$453.82	17.55%
20	S&P 500 RC 7.5%	\$324.00	-	\$379.47	17.12%
21	London Gold	\$2,002.70	-	\$2,333.00	16.49%
22	S&P 500 RC 7%*	\$309.01	-	\$359.47	16.33%
23	iShares Gold Trust	\$37.99	-	\$44.04	15.93%
24	SPDR Gold	\$186.28	-	\$215.61	15.75%
25	EuroStoxx 50	\$4,333.29	-	\$5,000.83	15.4%
26	Barclays Transitions 12% VC*	\$1,037.50	-	\$1,185.82	14.3%
27	Dow Jones Industrial Average	\$33,684.79	-	\$38,461.51	14.18%
28	Citi Aria*	\$275.19	-	\$313.78	14.02%
29	Barclays Shiller Global*	\$264.81	-	\$301.60	13.89%
30	Russell 2000	\$1,786.59	-	\$2,028.39	13.53%
31	S&P 500 RC 5%	\$252.50	-	\$285.88	13.22%
32	S&P 500 RC 8%	\$4,121.15	-	\$4,648.71	12.8%
33	Goldman Sachs Equity TimeX*	\$95.43	-	\$106.45	11.55%
34	Barclays Armour II	\$263.66	-	\$293.70	11.39%
35	Nasdaq 100 VC 7%*	\$2,993.27	-	\$3,329.22	11.22%
36	PIMCO Tactical Balance*	\$274.79	-	\$303.74	10.54%
37	Morgan Stanley 3D*	\$640.61	-	\$707.21	10.4%
38	NASDAQ FC INDEX*	\$235.10	-	\$258.08	9.77%
39	BNP Paribas Technology Balanced 7*	\$289.70	-	\$318.01	9.77%
40	PIMCO Global Optima*	\$338.35	-	\$370.62	9.54%
41	iShares MSCI EAFE	\$72.13	-	\$78.30	8.55%
42	Morgan Stanley Dynamic Rotator*	\$283.30	-	\$307.24	8.45%
43	Citi Flexi-Beta 5 Excess Return*	\$262.99	-	\$284.69	8.25%
44	S&P 500 RC 5% (Excess Return)	\$159.63	-	\$172.10	7.81%
45	BofA Global MegaTrends*	\$460.22	-	\$495.51	7.67%
46	S&P 500 ESG Daily Risk Control 5%*	\$169.73	-	\$182.21	7.35%
47	Barclays Transitions 6% VC*	\$321.89	-	\$345.42	7.31%
48	S&P 500 Dividend Aristocrats Daily Risk Control 5%	\$3,167.25	-	\$3,390.75	7.06%
49	S&P 500 Duo Swift*	\$5,659.03	-	\$6,040.70	6.74%
50	SG Macro Compass*	\$368.25	-	\$392.98	6.72%

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	INDEX	INDEX CLOSING PRICES			12 MONTH RETURN
		Apr 2023	—	Apr 2024	
51	Barclays Agility Shield*	\$275.66	-	\$294.12	6.7%
52	BNP Paribas MAD 5*	\$267.42	-	\$285.08	6.6%
53	Credit Suisse ESG Macro 5**	\$1,969.78	-	\$2,096.81	6.45%
54	Bloomberg Dynamic Balance I	\$876.14	-	\$931.86	6.36%
55	Bloomberg Global Momentum Diversified Leaders 5% ER*	\$3,351.89	-	\$3,559.57	6.2%
56	Morningstar Dividend Yield Focus TV 5 TR USD	\$184.05	-	\$195.20	6.06%
57	BNP Paribas Global H-Factor*	\$230.81	-	\$244.59	5.97%
58	Deutsche Bank CROCI Sectors III 5.5% VCI*	\$4,002.36	-	\$4,241.23	5.97%
59	Loomis Sayles Managed Futures*	\$107.30	-	\$113.70	5.96%
60	Health Care Select Sector	\$1,353.83	-	\$1,432.33	5.8%
61	Nasdaq Generations 5*	\$274.39	-	\$290.12	5.73%
62	Deutsche Bank Momentum Asset Allocator 5.5% VCI	\$180.56	-	\$190.78	5.66%
63	Janus SG Guidance*	\$380.98	-	\$402.20	5.57%
64	Goldman Sachs Momentum New Horizons*	\$101.31	-	\$106.88	5.5%
65	PIMCO Global Elite Markets*	\$249.88	-	\$263.46	5.43%
66	PIMCO Tactical Balance ER*	\$228.97	-	\$240.64	5.1%
67	Goldman Sachs Momentum Builder Multi Asset Class	\$197.27	-	\$206.81	4.84%
68	Barclays Shiller CAPE Allocator 6*	\$231.39	-	\$242.43	4.77%
69	Franklin US*	\$372.69	-	\$390.33	4.73%
70	S&P 500 Low Volatility RC 5%	\$355.54	-	\$371.39	4.46%
71	JP Morgan Cross-Asset Strategy*	\$570.04	-	\$594.40	4.27%
72	Barclays Global MA*	\$265.87	-	\$276.44	3.98%
73	Franklin Quality Dividends*	\$306.59	-	\$318.69	3.95%
74	RBA Select Equity Yield CIBC 5**	\$165.75	-	\$172.26	3.93%
75	Franklin SG Select*	\$241.88	-	\$251.11	3.82%
76	S&P 500 Low Volatility RC 8%	\$524.53	-	\$543.85	3.68%
77	Research Affiliates Global Multi Asset*	\$279.49	-	\$289.67	3.64%
78	Credit Suisse Momentum*	\$2,537.03	-	\$2,628.97	3.62%
79	Smart Passage SG*	\$538.30	-	\$557.70	3.6%
80	Bloomberg Dynamic Balance II	\$265.84	-	\$274.99	3.44%
81	SG Global Balanced*	\$352.20	-	\$363.65	3.25%
82	BlackRock iBLD Diversa VC7 ER*	\$124.32	-	\$128.23	3.15%
83	SG Columbia Adaptive Risk Allocation*	\$253.26	-	\$261.00	3.06%
84	Goldman Sachs Grand Prix*	\$101.86	-	\$104.89	2.97%
85	UBS Innovative Balanced*	\$527.73	-	\$543.28	2.95%
86	UBS Multi Asset Inflation Aware*	\$502.28	-	\$516.94	2.92%
87	AI Powered US Equity Index*	\$2,337.41	-	\$2,404.55	2.87%
88	S&P U.S. Dividend Growers VA RC2 7.5**	\$2,438.52	-	\$2,508.15	2.86%
89	S&P 500 MARC 5**	\$361.84	-	\$371.57	2.69%
90	BlackRock ESG US 5% ER*	\$923.44	-	\$947.86	2.64%
91	AI Global Tactical*	\$2,996.76	-	\$3,073.49	2.56%
92	Morgan Stanley Global Opportunities*	\$249.40	-	\$255.75	2.55%
93	AI Powered Multi Asset Index*	\$2,892.02	-	\$2,963.60	2.48%
94	BlackRock iBLD Endura VC 5.5*	\$127.08	-	\$130.22	2.47%
95	Barclays Atlas 5*	\$246.07	-	\$252.14	2.47%
96	CS Tactical Multi Asset*	\$231.26	-	\$236.77	2.38%
97	Merrill Lynch GPA*	\$200.05	-	\$204.66	2.3%
98	Dimensional US Foundations*	\$310.38	-	\$317.49	2.29%
99	Horizon Ascend 5**	\$134.09	-	\$137.06	2.21%
100	Merrill Lynch Strategic Balanced*	\$1,550.41	-	\$1,584.59	2.2%

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	INDEX	INDEX CLOSING PRICES			12 MONTH RETURN
		Apr 2023	—	Apr 2024	
101	Fidelity AIM Dividend*	\$255.65	-	\$261.24	2.19%
102	BNP Paribas High Dividend Plus*	\$205.89	-	\$210.19	2.09%
103	NASDAQ Biotechnology	\$4,174.66	-	\$4,261.74	2.09%
104	JP Morgan Mozaic II*	\$367.41	-	\$375.05	2.08%
105	GUGGENHEIM RBP Blended Index	\$152.43	-	\$155.42	1.96%
106	Goldman Sachs Voyager*	\$110.23	-	\$112.36	1.93%
107	Morgan Stanley Expanded Horizons*	\$247.81	-	\$252.42	1.86%
108	Morgan Stanley Dynamic Global*	\$291.04	-	\$296.35	1.82%
109	AB All Market Index*	\$221.70	-	\$225.56	1.74%
110	CIBC Balanced Asset 10*	\$365.11	-	\$371.33	1.7%
111	Dow Jones Real Estate RC 10%	\$1,376.40	-	\$1,398.97	1.64%
112	AB Growth and Value Balanced Index*	\$341.57	-	\$346.43	1.42%
113	S&P 500 Dividend Aristocrats Daily Risk Control 5% (Excess Return)	\$1,794.70	-	\$1,819.83	1.4%
114	NYSE ZEBRA EDGE	\$320.86	-	\$324.78	1.22%
115	Janus SG Market Consensus II*	\$205.99	-	\$208.38	1.16%
116	BNP Paribas Momentum Multi Asset 5*	\$257.04	-	\$260.00	1.15%
117	S&P Prism*	\$5,611.07	-	\$5,669.05	1.03%
118	Barclays Global Quality*	\$231.01	-	\$233.38	1.03%
119	Fidelity Multifactor Yield 5% ER*	\$259.79	-	\$262.39	1%
120	Bloomberg US Aggregate	\$2,119.01	-	\$2,133.30	0.67%
121	Citi Grandmaster*	\$323.39	-	\$325.44	0.63%
122	iShares US Real Estate	\$85.08	-	\$85.61	0.62%
123	US Innovative Leaders 5*	\$230.74	-	\$231.97	0.53%
124	CIBC Balanced Asset 5*	\$187.85	-	\$188.85	0.53%
125	Credit Suisse Tech Edge*	\$259.70	-	\$260.88	0.45%
126	Goldman Sachs Mariner*	\$139.67	-	\$140.26	0.42%
127	WisdomTree Siegel Strategic Value*	\$288.17	-	\$289.04	0.3%
128	Morgan Stanley Dynamic Balance*	\$253.38	-	\$253.97	0.23%
129	Morgan Stanley Dynamic Allocation	\$1,225.41	-	\$1,227.65	0.18%
130	JP Morgan Sector Rotator 5*	\$158.63	-	\$158.68	0.03%
131	AI Powered Global Opportunities*	\$1,897.98	-	\$1,898.07	0%
132	Deutsche Bank CROCI US II TR	\$31,713.40	-	\$31,713.40	0%
133	True Balance	\$100.00	-	\$100.00	0%
134	BlackRock iBLD Claria	\$4,796.56	-	\$4,796.56	0%
135	Allianz Blended	\$100.00	-	\$100.00	0%
136	Deutsche Bank CROCI Sectors II 5.5% VCI*	\$3,917.78	-	\$3,917.78	0%
137	BlackRock iBLD Claria ER	\$4,796.56	-	\$4,796.56	0%
138	Franklin Global Trends*	\$241.75	-	\$241.75	0%
139	Barclays Low Vol 5*	\$214.36	-	\$214.34	-0.01%
140	SG Laser*	\$326.10	-	\$325.80	-0.09%
141	Bloomberg US Aggregate RBI S-1	\$176.83	-	\$176.61	-0.12%
142	Dow Jones Real Estate	\$330.05	-	\$329.53	-0.16%
143	Morgan Stanley Dynamic Contribution*	\$276.67	-	\$276.18	-0.18%
144	Barclays Zorya 5%*	\$195.80	-	\$195.34	-0.23%
145	JP Morgan ETF Efficiente 5	\$142.56	-	\$142.19	-0.26%
146	AQR DynamiQ Allocation*	\$181.22	-	\$180.68	-0.3%
147	Citi Flexible Allocation 6 ER*	\$343.50	-	\$342.44	-0.31%
148	SG Global Sentiment*	\$345.50	-	\$344.23	-0.37%
149	S&P MAESTRO 5*	\$255.15	-	\$253.93	-0.48%
150	Bloomberg Dynamic Balance II ER	\$225.03	-	\$223.87	-0.52%

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