

**REPORT BACK TEST TIME FRAME**

**RESET OPTIONS REPRESENTED**

STATE: CA

**DATE** 4/2013 - 4/2023

ANNUAL BIENNIAL

LOWEST AM BEST RATING: B

4/3/23 **PREMIUM:** \$100,000

TRIENNIAL

SURRENDER TERMS INCLUDED	
5yr	7yr

*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.*

Top 25 of 508 eligible crediting methods

	CARRIER/PRODUCT	BEST TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	BOOST	FLOOR	PAR	FEE	RETURN
1	Athene Accumulator 7	A 7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	220%	0.95%	16.82%
2	Athene Performance Elite 7	A 7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	225%	1.25%	16.81%
3	Athene Performance Elite 7 Plus	A 7	*NASDAQ FC/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	225%	2.20%	16.25%
4	Athene Accumulator 5	A 5	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	210%	0.95%	16.14%
5	Athene Performance Elite 7	A 7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	175%	0.00%	14.76%
6	<sup>1</sup> Fidelity & Guaranty F&G Power Accumulator 7	A- 7	*CIBC Balanced Asset 10/Biennial/Point To Point	0.00%	0.00%	0.00%	4.00%	0.00%	0.00%	215%	0.00%	14.49%
7	Athene Performance Elite 7 Plus	A 7	*NASDAQ FC/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	175%	0.95%	14.22%
8	Athene Protector 7	A 7	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	135%	0.00%	13.77%
9	Athene Performance Elite 7	A 7	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	145%	1.25%	13.32%
10	Athene Protector 5	A 5	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	130%	0.00%	13.28%
11	Athene Accumulator 7	A 7	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	140%	0.95%	13.18%
12	Athene Performance Elite 7 Plus	A 7	*NASDAQ FC/Annual/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	145%	2.20%	12.78%
13	Athene Accumulator 5	A 5	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	135%	0.95%	12.69%
14	Athene Accumulator 7	A 7	*AI Powered US Equity/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	275%	0.95%	12.12%
15	<sup>1</sup> 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%	0.00%	0.00%	360%	1.25%	12.07%
16	<sup>1</sup> 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%	0.00%	0.00%	315%	0.00%	11.99%
17	<sup>1</sup> 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%	0.00%	0.00%	275%	1.25%	11.97%
18	Athene Performance Elite 7	A 7	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	115%	0.00%	11.80%
19	Athene Performance Elite 7	A 7	*AI Powered US Equity/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	275%	1.25%	11.78%
20	Athene Accumulator 5	A 5	*AI Powered US Equity/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	265%	0.95%	11.69%
21	Athene Performance Elite 7 Plus	A 7	*NASDAQ FC/Annual/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	115%	0.95%	11.28%
22	Athene Performance Elite 7 Plus	A 7	*AI Powered US Equity/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	275%	2.20%	11.25%
23	Athene Accumulator 7	A 7	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	335%	0.95%	11.14%
24	Athene Performance Elite 7	A 7	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	340%	1.25%	10.96%
25	Integrity (Legacy) JourneyMark 7 Expanse	A+ 7	*Citi Flexi-Beta 5 ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	290%	1.00%	10.87%

\*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.*