

Highest No-Fee Methods

REPORT BACK TEST TIME FRAME

RESET OPTIONS REPRESENTED

STATE: ALL

DATE 4/2013 - 4/2023

ANNUAL BIENNIAL

LOWEST AM BEST RATING: B

4/5/23 PREMIUM: \$100,000

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 40 of 1055 eligible crediting methods

	CARRIER/PRODUCT	BEST TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	BOOST	FLOOR	PAR	FEE	RETURN
1	SILAC Denali 10	B+	10	*Nasdaq Generations 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	280%	0.00%	17.74%
2	Sentinel Security Accumulation Protector Plus	B++	10	*Credit Suisse ESG Macro 5/Biennial/Point to Point	5.00%	0.00%	0.00%	0.00%	0.00%	320%	0.00%	17.31%
3	Atlantic Coast Life Accumulation Protector Plus	B++	10	*Credit Suisse ESG Macro 5/Biennial/Point to Point	5.00%	0.00%	0.00%	0.00%	0.00%	320%	0.00%	17.31%
4	Nationwide Peak 10 SV	A+	10	*BNP Paribas Global H-Factor/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	345%	0.00%	16.96%
5	Nationwide Peak 10	A+	10	*BNP Paribas Global H-Factor/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	345%	0.00%	16.96%
6	Nationwide Peak 10	A+	10	*BNP Paribas Global H-Factor/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	325%	0.00%	16.40%
7	Nationwide Peak 10 SV	A+	10	*BNP Paribas Global H-Factor/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	315%	0.00%	15.95%
8	SILAC Denali 10 SV	B+	10	*Nasdaq Generations 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	250%	0.00%	15.92%
9	SILAC Denali Bonus 10	B+	10	*Nasdaq Generations 5/Annual/Point To Point	7.00%	0.00%	0.00%	0.00%	0.00%	235%	0.00%	15.78%
10	SILAC Denali 10	B+	10	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	295%	0.00%	15.54%
11	¹ Fidelity & Guaranty FG Accelerator Plus 10	A-	10	*CIBC Balanced Asset 10/Biennial/Point To Point	0.00%	0.00%	0.00%	5.00%	0.00%	230%	0.00%	15.11%
12	¹ Fidelity & Guaranty FG Accelerator Plus 10	A-	10	*CIBC Balanced Asset 10/Annual/Point To Point	0.00%	0.00%	0.00%	5.50%	0.00%	200%	0.00%	14.95%
13	¹ Fidelity & Guaranty F&G Power Accumulator 10	A-	10	*CIBC Balanced Asset 10/Biennial/Point To Point	0.00%	0.00%	0.00%	4.00%	0.00%	220%	0.00%	14.81%
14	North American Secure Horizon	A+	10	*Loomis Sayles Managed Futures/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	285%	0.00%	14.19%
15	SILAC Teton 10	B+	10	*Nasdaq Generations 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	215%	0.00%	13.78%
16	SILAC Denali 10 SV	B+	10	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	260%	0.00%	13.75%
17	Athene Performance Elite 10	A	10	*NASDAQ FC/Biennial/Point To Point	10.00%	0.00%	0.00%	0.00%	0.00%	145%	0.00%	13.60%
18	SILAC Denali Bonus 10	B+	10	*Credit Suisse RavenPack/Annual/Point To Point	7.00%	0.00%	0.00%	0.00%	0.00%	240%	0.00%	13.49%
19	SILAC Denali Bonus 10 SV	B+	10	*Nasdaq Generations 5/Annual/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	200%	0.00%	13.40%
20	Sentinel Security Accumulation Protector Plus	B++	10	*Credit Suisse ESG Macro 5/Annual/Point to Point	5.00%	0.00%	0.00%	0.00%	0.00%	210%	0.00%	13.36%
21	Atlantic Coast Life Accumulation Protector Plus	B++	10	*Credit Suisse ESG Macro 5/Annual/Point to Point	5.00%	0.00%	0.00%	0.00%	0.00%	210%	0.00%	13.36%
22	SILAC Teton 10 SV	B+	10	*Nasdaq Generations 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	205%	0.00%	13.16%
23	SILAC Denali 10 SV2	B+	10	*Nasdaq Generations 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	205%	0.00%	13.16%
24	SILAC Teton Bonus 10	B+	10	*Nasdaq Generations 5/Annual/Point To Point	8.00%	0.00%	0.00%	0.00%	0.00%	185%	0.00%	12.78%
25	Ameritas (Legacy) IncomeMark Select LT	A	10	*US Innovative Leaders 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	280%	0.00%	12.50%
26	Ameritas (Legacy) IncomeMark Select	A	10	*US Innovative Leaders 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	280%	0.00%	12.50%
27	SILAC Denali 10	B+	10	*Barclays Atlas 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	275%	0.00%	12.43%
28	Nationwide Peak 10	A+	10	*AB Growth & Value Balanced/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	305%	0.00%	12.38%
29	SILAC Teton Bonus 10 SV	B+	10	*Nasdaq Generations 5/Annual/Point To Point	6.00%	0.00%	0.00%	0.00%	0.00%	180%	0.00%	12.26%
30	Nationwide Peak 10 SV	A+	10	*JP Morgan Cycle/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	310%	0.00%	12.24%
31	Nationwide Peak 10	A+	10	*JP Morgan Cycle/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	310%	0.00%	12.24%
32	¹ Fidelity & Guaranty F&G Power Accumulator 10	A-	10	*CIBC Balanced Asset 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	320%	0.00%	12.16%
33	¹ Fidelity & Guaranty FG Accelerator Plus 10	A-	10	*CIBC Balanced Asset 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	320%	0.00%	12.16%
34	Nationwide Peak 10 SV	A+	10	*AB Growth & Value Balanced/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	295%	0.00%	12.00%
35	SILAC Teton 10	B+	10	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	225%	0.00%	11.95%
36	SILAC Denali Bonus 10 SV2	B+	10	*Nasdaq Generations 5/Annual/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	175%	0.00%	11.84%
37	SILAC Denali Bonus 10 SV	B+	10	*Credit Suisse RavenPack/Annual/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	210%	0.00%	11.71%
38	Nationwide Peak 10 SV	A+	10	*JP Morgan Cycle/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	285%	0.00%	11.66%
39	Nationwide Peak 10	A+	10	*AB Growth & Value Balanced/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	275%	0.00%	11.58%
40	SILAC Teton Bonus 10	B+	10	*Credit Suisse RavenPack/Annual/Point To Point	8.00%	0.00%	0.00%	0.00%	0.00%	200%	0.00%	11.50%

*Uses Partial Hypothetical Back-Testing

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