

Highest Par Only

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 1033 eligible crediting methods

	CARRIER/PRODUCT	BEST TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	BOOST	FLOOR	PAR	FEE	RETURN
1	Sentinel Security Accumulation Protector Plus RER	B++ 10	*Credit Suisse ESG Macro 5/Biennial/Point to Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	385%	0.95%	19.20%
2	Sentinel Security Accumulation Protector Plus RER	B++ 10	*Credit Suisse Momentum/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	385%	0.95%	11.34%
3	Atlantic Coast Life Accumulation Protector Plus RER	B++ 10	*Credit Suisse ESG Macro 5/Biennial/Point to Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	385%	0.95%	19.20%
4	Atlantic Coast Life Accumulation Protector Plus RER	B++ 10	*Credit Suisse Momentum/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	385%	0.95%	11.34%
5	¹ Fidelity & Guaranty FG Accelerator Plus 10 w/Fee	A- 10	*CIBC Balanced Asset 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	375%	0.63%	13.27%
6	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%	0.00%	365%	1.25%	12.23%
7	American General Power 10 Protector	A 10	*AQR DynamiQ Allocation/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	365%	1.50%	8.52%
8	American General Power 10 Protector Plus Income	A 10	*AQR DynamiQ Allocation/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	355%	1.50%	8.28%
9	¹ Fidelity & Guaranty FG Accelerator Plus 10 w/Fee	A- 10	*GS Global Factor/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	350%	0.63%	9.56%
10	American Equity AssetShield 10	A- 10	*Credit Suisse Tech Edge/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	350%	1.50%	14.55%
11	American Equity AssetShield 10	A- 10	S&P 500 Aristocrats Daily RC 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	345%	1.50%	9.05%
12	Americo (Legacy) LibertyMark SE 10 LT	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	342%	1.75%	12.56%
13	Americo (Legacy) LibertyMark SE 10	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	342%	1.75%	12.56%
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%	0.00%	340%	0.95%	15.42%
15	Athene Accumulator 10	A 10	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	340%	0.95%	11.30%
16	Americo (Legacy) LibertyMark Freedom 10 LT	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	339%	1.75%	12.45%
17	Americo (Legacy) LibertyMark Freedom 10	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	339%	1.75%	12.45%
18	Americo (Legacy) LibertyMark Freedom 10 LT	A 10	*SG Laser/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	335%	1.75%	12.01%
19	Americo (Legacy) LibertyMark Freedom 10	A 10	*SG Laser/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	335%	1.75%	12.01%
20	American Equity AssetShield 10	A- 10	*BofA Destinations/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	330%	1.50%	7.89%
21	Nationwide Peak 10	A+ 10	*BNP Paribas Global H-Factor/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	325%	0.00%	16.40%
22	¹ Fidelity & Guaranty Prosperity Elite 10 Protection	A- 10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	325%	0.60%	10.34%
23	¹ Fidelity & Guaranty Prosperity Elite 10 En	A- 10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	3.00%	0.00%	0.00%	0.00%	0.00%	0.00%	325%	0.60%	10.02%
24	¹ Fidelity & Guaranty FG AccumulatorPlus 10 w/Fee	A- 10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	325%	1.25%	8.98%
25	¹ Fidelity & Guaranty FG Accelerator Plus 10 w/Fee	A- 10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	325%	0.63%	9.67%
26	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%	0.00%	320%	0.00%	17.31%
27	Sentinel Security Accumulation Protector Plus	B++ 10	*Credit Suisse Momentum/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	320%	0.00%	10.61%
28	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%	0.00%	320%	0.00%	12.16%
29	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%	0.00%	320%	0.00%	12.16%
30	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%	0.00%	320%	0.00%	17.31%
31	Atlantic Coast Life Accumulation Protector Plus	B++ 10	*Credit Suisse Momentum/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	320%	0.00%	10.61%
32	American Equity AssetShield 10	A- 10	*SG Global Sentiment/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	320%	1.50%	12.48%
33	Americo (Legacy) LibertyMark 10 LT	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	317%	1.25%	12.20%
34	Americo (Legacy) LibertyMark 10	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	317%	1.25%	12.20%
35	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%	0.00%	315%	0.00%	15.95%
36	Annexus (Athene) BCA 10 2.0	A 10	*Citi Grandmaster/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	315%	0.95%	11.64%
37	Midland National MNL RetireVantage 10	A+ 10	*Fidelity Multifactor Yield 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	310%	1.00%	9.90%
38	¹ Fidelity & Guaranty F&G Flex Accumulator	A- 10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	305%	1.25%	8.42%
39	Oceanview Harbourview 10 CA	A- 10	Credit Suisse Retiree Balanced/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	300%	0.00%	9.95%
40	Oceanview Harbourview 10	A- 10	Credit Suisse Retiree Balanced/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	300%	0.00%	9.95%

*Uses Partial Hypothetical Back-Testing

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