

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 787 eligible crediting methods

	CARRIER/PRODUCT	BEST TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	BOOST	FLOOR	PAR	FEE	RETURN
1	The Standard Enhanced Choice Index 10	A 10	S&P 500 ESG RC 5% Excess Return/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	240%	1.50%	10.71%
2	The Standard Enhanced Choice Index 10	A 10	S&P 500 ESG RC 5% Excess Return/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	185%	0.00%	9.60%
3	SILAC Denali 10	B+ 10	S&P 500/Annual/Point To Point	0.00%	0.00%	15.00%	0.00%	0.00%	0.00%	100%	0.00%	9.52%
4	Nationwide Peak 10	A+ 10	S&P 500 RC 5% Excess Return/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	0.00%	275%	0.00%	9.37%
5	Nationwide Peak 10 SV	A+ 10	S&P 500 RC 5% Excess Return/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	0.00%	270%	0.00%	9.20%
6	SILAC Denali Bonus 10	B+ 10	S&P 500/Annual/Point To Point	7.00%	0.00%	12.00%	0.00%	0.00%	0.00%	100%	0.00%	9.13%
7	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%
8	Nationwide Peak 10	A+ 10	S&P 500 RC 5% Excess Return/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	240%	0.00%	8.65%
9	The Standard Enhanced Choice Index 10	A 10	S&P 500 RC 5% Excess Return/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	240%	1.50%	8.63%
10	Nassau Re Growth Annuity G-A	B++ 10	Nasdaq-100/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	58%	1.00%	8.53%
11	Nassau Re Growth Annuity w/Inc G-A	B++ 10	Nasdaq-100/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	58%	1.00%	8.53%
12	Nationwide Peak 10 SV	A+ 10	S&P 500 RC 5% Excess Return/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	235%	0.00%	8.48%
13	¹ Fidelity & Guaranty Prosperity Elite 10 Protection	A- 10	S&P 500/Annual/Point To Point	6.00%	0.00%	12.25%	0.00%	0.00%	0.00%	100%	0.60%	8.47%
14	SILAC Denali 10 SV	B+ 10	S&P 500/Annual/Point To Point	0.00%	0.00%	12.00%	0.00%	0.00%	0.00%	100%	0.00%	8.40%
15	Guaranty Income Life Guaranty Growth Plus	B++ 10	S&P 500 Total Return/Annual/Point To Point	0.00%	0.00%	10.25%	0.00%	0.00%	0.00%	100%	0.00%	8.37%
16	Nassau Re Growth Annuity G-B	B++ 10	Nasdaq-100/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	56%	1.00%	8.23%
17	Nassau Re Growth Annuity w/Inc G-B	B++ 10	Nasdaq-100/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	56%	1.00%	8.23%
18	Nassau Re Growth Annuity G-A	B++ 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.50%	0.00%	0.00%	0.00%	100%	0.00%	8.18%
19	Nassau Re Growth Annuity w/Inc G-A	B++ 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.50%	0.00%	0.00%	0.00%	100%	0.00%	8.18%
20	¹ Fidelity & Guaranty Prosperity Elite 10 En	A- 10	S&P 500/Annual/Point To Point	3.00%	0.00%	12.25%	0.00%	0.00%	0.00%	100%	0.60%	8.16%
21	SILAC Denali 10	B+ 10	S&P 500/Annual/Monthly Sum	0.00%	0.00%	4.50%	0.00%	0.00%	0.00%	100%	0.00%	8.16%
22	United Life WealthChoice 10	A- 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.25%	0.00%	0.00%	0.00%	100%	0.00%	8.06%
23	Guaranty Income Life Guaranty Growth Plus	B++ 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.25%	0.00%	0.00%	0.00%	100%	0.00%	8.06%
24	Guaranty Income Life Wealth Choice 10	B++ 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.25%	0.00%	0.00%	0.00%	100%	0.00%	8.06%
25	Allianz Accumulation Advantage	A+ 10	Bloomberg US Dynamic Balance II ER/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	165%	0.00%	8.05%
26	The Standard Enhanced Choice Index 10	A 10	S&P 500 RC 5% Excess Return/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	185%	0.00%	7.98%
27	Oceanview Harbourview 10 CA	A- 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.00%	0.00%	0.00%	0.00%	100%	0.00%	7.94%
28	Oceanview Harbourview 10	A- 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.00%	0.00%	0.00%	0.00%	100%	0.00%	7.94%
29	Nassau Re Growth Annuity G-B	B++ 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.00%	0.00%	0.00%	0.00%	100%	0.00%	7.94%
30	Nassau Re Growth Annuity w/Inc G-B	B++ 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.00%	0.00%	0.00%	0.00%	100%	0.00%	7.94%
31	Capitol Life Summit Prime 10	A- 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.00%	0.00%	0.00%	0.00%	100%	0.00%	7.94%
32	American General Power Select Builder	A 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.00%	0.00%	0.00%	0.00%	100%	0.00%	7.94%
33	American General Power 10 Protector	A 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.00%	0.00%	0.00%	0.00%	100%	0.00%	7.94%
34	American Equity AssetShield 10	A- 10	S&P 500/Annual/Point To Point	0.00%	0.00%	11.00%	0.00%	0.00%	0.00%	100%	0.00%	7.94%
35	Nassau Re Growth Annuity G-A	B++ 10	Nasdaq-100/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	47%	0.00%	7.93%
36	Nassau Re Growth Annuity w/Inc G-A	B++ 10	Nasdaq-100/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	47%	0.00%	7.93%
37	United Life WealthChoice 10 Bonus	A- 10	S&P 500/Annual/Point To Point	5.00%	0.00%	10.00%	0.00%	0.00%	0.00%	100%	0.00%	7.92%
38	Guaranty Income Life Wealth Choice 10	B++ 10	S&P 500/Annual/Point To Point	5.00%	0.00%	10.00%	0.00%	0.00%	0.00%	100%	0.00%	7.92%
39	The Standard Index Select Annuity 10	A 10	S&P 500/Annual/Point To Point	0.00%	0.00%	10.75%	0.00%	0.00%	0.00%	100%	0.00%	7.81%
40	Equitrust Life MarketMax Index	B++ 10	S&P 500/Annual/Point To Point	0.00%	0.00%	13.00%	0.00%	0.00%	0.00%	100%	1.00%	7.70%

**Uses Partial Hypothetical Back-Testing*

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