

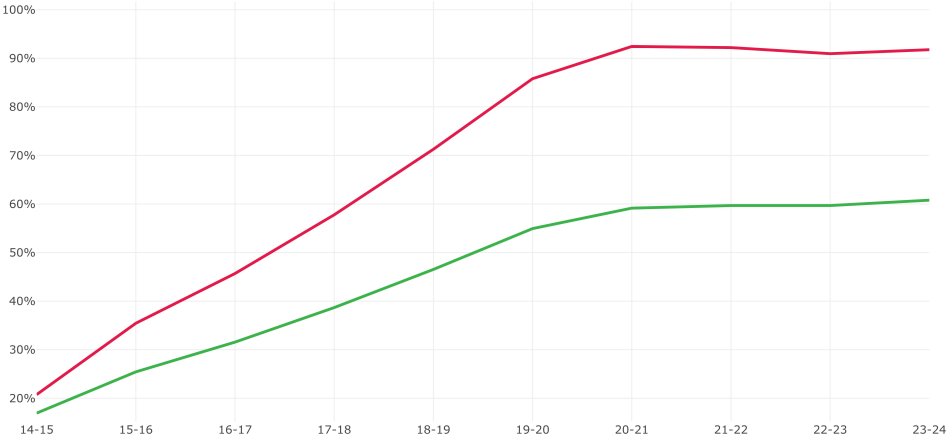
INDEX / ALLOCATION / RESET PERFORMANCE	1	2									LEGEND M: Method P: Par Rate C: Cap S: Spread T: Trigger B: Boost R: Reset F: Fee PR: Premium BN: Bonus P+B: Premium +Bonus DRAW DOWN 30% TOTALS
	50%	50%									
	20.76%	16.94%									
	14.69%	8.5%									
	10.24%	6.12%									
	12.09%	7.11%									
	13.49%	7.86%									
	14.53%	8.41%									
	6.64%	4.2%									
	-0.24%	0.54%									
CREDITING DETAILS	-1.25%	0%									TOTALS
	0.82%	1.1%									
	M: P-P	M: P-P									
	P: 85.5%	P: 45%									
	C:	C:									
	S:	S:									
	T:	T:									
	R: 1 YR	R: 1 YR									
	F: 1.25%	F: 0%									
INDIVIDUAL METHOD RESET GROWTH	PR: \$50,000	\$50,000									\$100,000 22% \$111,000 \$118,848 \$132,684 \$143,661 \$157,677 \$174,890 \$195,541 \$206,471 \$206,663 \$205,184 \$207,114
	BN: 11%	11%									
	P+B: \$55,500	\$55,500									
	1 \$60,378	\$58,470									
	2 \$69,247	\$63,437									
	3 \$76,338	\$67,323									
	4 \$85,568	\$72,109									
	5 \$97,114	\$77,776									
	6 \$111,224	\$84,318									
INDIVIDUAL METHOD CUMULATIVE PERFORMANCE	7 \$118,608	\$87,863									100% 90% 80% 70% 60% 50% 40% 30% 20%
	8 \$118,326	\$88,337									
	9 \$116,847	\$88,337									
	10 \$117,803	\$89,311									

COMBINED TOTALS

	\$100,000	ANNUAL	CUMULATIVE
1	\$118,848	18.85%	18.85%
2	\$132,684	11.64%	30.49%
3	\$143,661	8.27%	38.76%
4	\$157,677	9.76%	48.52%
5	\$174,890	10.92%	59.44%
6	\$195,541	11.81%	71.24%
7	\$206,471	5.59%	76.83%
8	\$206,663	0.09%	76.93%
9	\$205,184	-0.72%	76.21%
10	\$207,114	0.94%	77.15%

10 YEAR AVERAGE
COMPOUND RETURN

7.55%



*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.