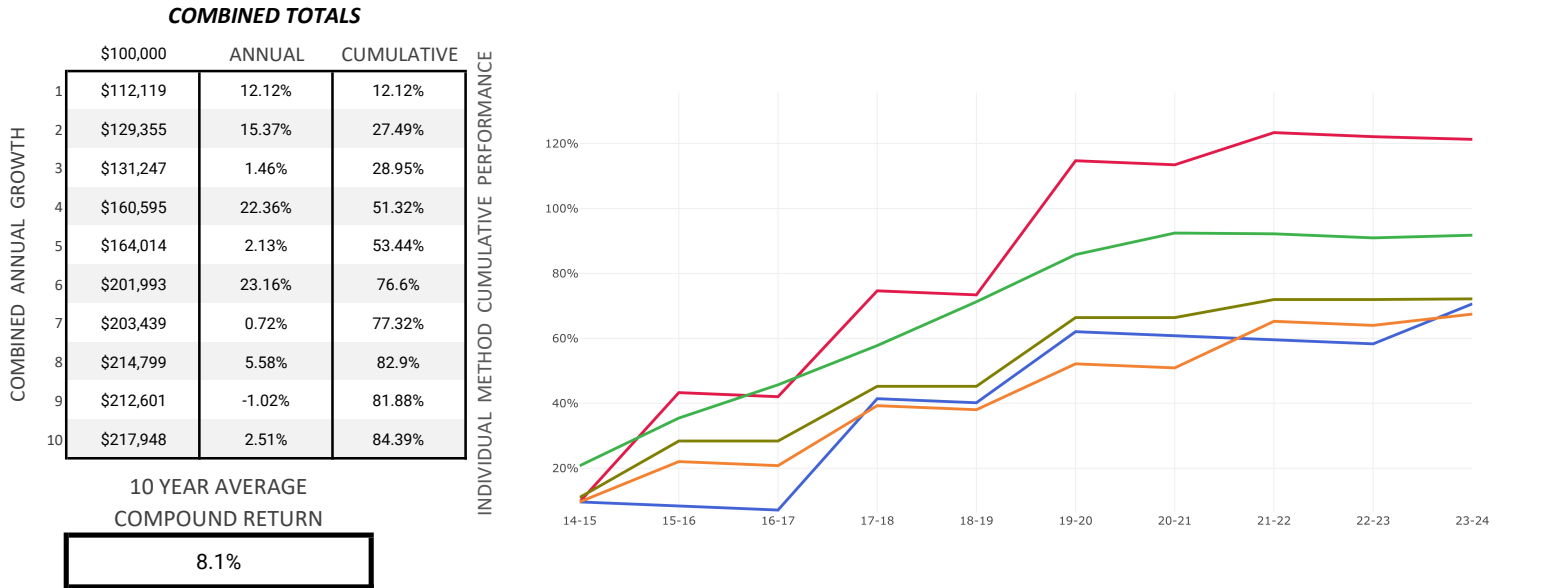


INDEX / ALLOCATION / RESET PERFORMANCE	1	2	3	4	5						LEGEND M: Method P: Par Rate C: Cap S: Spread T: Trigger B: Boost R: Reset F: Fee PR: Premium BN: Bonus P+B: Premium + Bonus
	20%	20%	20%	20%	20%						
	9.61%	20.76%	11%	9.61%	9.61%						
	33.67%	14.69%	17.37%	-1.25%	12.43%						
	-1.25%	10.24%	0%	-1.25%	-1.25%						
	32.61%	12.09%	16.85%	34.3%	18.47%						
	-1.25%	13.49%	0%	-1.25%	-1.25%						
	41.32%	14.53%	21.18%	21.89%	14.13%						
	-1.25%	6.64%	0%	-1.25%	-1.25%						
	9.92%	-0.24%	5.56%	-1.25%	14.35%						
CREDITING DETAILS	-1.25%	-1.25%	0%	-1.25%	-1.25%						DRAW DOWN 30%
	-0.83%	0.82%	0.21%	12.33%	3.47%						
	M: P-P	M: P-P	M: P-P	M: P-P	M: P-P						
	P: 109.47%	P: 85.5%	P: 53.79%	P: 103.42%	P: 102.65%						
	C:	C:	C:	C:	C:						
	S:	S:	S:	S:	S:						
	T:	T:	T:	T:	T:						
	R: 2 YR	R: 1 YR	R: 2 YR	R: 2 YR	R: 2 YR						
	F: 1.25%	F: 1.25%	F: 0%	F: 1.25%	F: 1.25%						
INDIVIDUAL METHOD RESET GROWTH	PR:	\$20,000	\$20,000	\$20,000	\$20,000						TOTALS
	BN:	11%	11%	11%	11%						
	P+B:	\$22,200	\$22,200	\$22,200	\$22,200						
	1	\$21,923	\$24,151	\$22,200	\$21,923						
	2	\$29,303	\$27,699	\$26,057	\$21,648						
	3	\$28,937	\$30,535	\$26,057	\$21,378						
	4	\$38,374	\$34,227	\$30,447	\$28,711						
	5	\$37,894	\$38,846	\$30,447	\$28,352						
	6	\$53,550	\$44,490	\$36,896	\$34,558						
	7	\$52,881	\$47,443	\$36,896	\$34,126						
COMBINED TOTALS	8	\$58,125	\$47,330	\$38,946	\$33,699						10 YEAR AVERAGE COMPOUND RETURN
	9	\$57,399	\$46,739	\$38,946	\$33,278						
	10	\$56,922	\$47,121	\$39,027	\$37,380						
COMBINED ANNUAL GROWTH	1	\$112,119	12.12%	12.12%							INDIVIDUAL METHOD CUMULATIVE PERFORMANCE
	2	\$129,355	15.37%	27.49%							
	3	\$131,247	1.46%	28.95%							
	4	\$160,595	22.36%	51.32%							
	5	\$164,014	2.13%	53.44%							
	6	\$201,993	23.16%	76.6%							
	7	\$203,439	0.72%	77.32%							
	8	\$214,799	5.58%	82.9%							
	9	\$212,601	-1.02%	81.88%							
	10	\$217,948	2.51%	84.39%							



*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.