

#1 NO FEE FIA IN THE INDUSTRY

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REPORT

BACK TEST TIME FRAME

PREMIUM: \$100,000

RESET OPTIONS REPRESENTED

STATE: ALL

eligible crediting methods

DATE 10/19/21

10/2011 - 10/2021

ANNUAL BIENNIAL

LOWEST AM BEST RATING: A-

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 IN THIS REPORT 10yr

491

					Top	10	of	491	eligible crediting meth		ethods	
	CARRIER/PRODUCT	BEST	TERM	INDEX/RESET/CREDITING METHOD		BONUS	TRIG	CAP	SPREAD	PAR	FEE	RETURN
1	Fidelity & Guaranty F&G Power Accumulator 10	A-	10	*CIBC Balanced Asset 10/Biennial/Point To Point		0.00%	0.00%	0.00%	5.00%	100%	0.00%	9.23%
2	Oceanview Harbourview 10	A-	10	S&P 500/Biennial/Point To Point		0.00%	0.00%	0.00%	0.00%	60%	0.00%	9.19%
3	Fidelity & Guaranty Dynamic Accumulator	A-	10	S&P 500/Annual Tracking/PtP Floor & Par		0.00%	0.00%	0.00%	0.00%	65%	0.00%	8.23%
4	Midland National MNL RetireVantage 10	A+	10	*S&P 500 RC 8% Total Return/Biennial/Point To Point		0.00%	0.00%	0.00%	2.75%	100%	0.00%	8.10%
5	Midland National MNL Index Builder 10	A+	10	*S&P 500 RC 8%/Biennial/Point To Point		8.00%	0.00%	0.00%	5.00%	100%	0.00%	7.88%
6	Midland National MNL IncomeVantage Pro	A+	10	*S&P 500 RC 8%/Biennial/Point To Point		0.00%	0.00%	0.00%	3.45%	100%	0.00%	7.78%
7	Fidelity & Guaranty F&G Power Accumulator 10	A-	10	iShares Core S&P 500/Biennial/Point To Point		0.00%	0.00%	0.00%	5.00%	56%	0.00%	7.63%
8	Athene Performance Elite 10	A+	10	*NASDAQ FC/Biennial/Point To Point		4.00%	0.00%	0.00%	0.00%	70%	0.00%	7.55%
9	American Equity AssetShield 10	A-	10	*Credit Suisse Tech Edge/Biennial/Point To Point		0.00%	0.00%	0.00%	0.00%	120%	0.00%	7.48%
10	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%	130%	0.00%	7.43%

*Uses Partial Hypothetical Back-Testing

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*For agent use and allocation reccomendation 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

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