

# Sample Report

## REPORT BACK TEST TIME FRAME

## RESET OPTIONS REPRESENTED

STATE: ALL

**DATE** 9/2012 - 8/2022

ANNUAL

BIENNIAL

LOWEST AM BEST RATING: B

8/30/22 **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 1556 eligible crediting methods

	CARRIER/PRODUCT	BEST TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	BOOST	FLOOR	PAR	FEE	RETURN
1	North American Secure Horizon	A+	10	*Loomis Sayles Managed Futures/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	300%	0.95%	14.58%
2	Nationwide Peak 10	A+	10	*BNP Paribas Global H-Factor/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	250%	0.00%	14.36%
3	Nationwide Peak 10	A+	10	*BNP Paribas Global H-Factor/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	240%	0.00%	14.26%
4	Nationwide Peak 10 SV	A+	10	*BNP Paribas Global H-Factor/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	245%	0.00%	14.09%
5	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%	235%	0.00%	14.00%
6	American Equity AssetShield 10	A-	10	*Credit Suisse Tech Edge/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	320%	1.50%	13.96%
7	Athene Accumulator 10	A	10	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	185%	0.95%	13.55%
8	Athene Performance Elite 10	A	10	*NASDAQ FC/Biennial/Point To Point	10.00%	0.00%	0.00%	0.00%	0.00%	165%	1.25%	12.90%
9	American Equity AssetShield 10	A-	10	*SG Global Sentiment/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	295%	1.50%	12.89%
10	<sup>1</sup> 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%	0.00%	180%	0.00%	12.85%
11	North American Secure Horizon	A+	10	*Loomis Sayles Managed Futures/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	235%	0.00%	12.60%
12	Athene Performance Elite 10 Plus	A	10	*NASDAQ FC/Biennial/Point To Point	16.00%	0.00%	0.00%	0.00%	0.00%	165%	2.20%	12.41%
13	<sup>1</sup> Fidelity & Guaranty FG Accelerator Plus 10 w/Fee	A-	10	*CIBC Balanced Asset 10/Biennial/Point To Point	0.00%	0.00%	0.00%	5.00%	0.00%	190%	1.25%	12.17%
14	Athene Accumulator 10	A	10	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	285%	0.95%	12.05%
15	<sup>1</sup> Fidelity & Guaranty FG Accelerator Plus 10	A-	10	*CIBC Balanced Asset 10/Biennial/Point To Point	0.00%	0.00%	0.00%	5.00%	0.00%	165%	0.00%	11.73%
16	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%	326%	0.95%	11.56%
17	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%	326%	0.95%	11.56%
18	Annexus (Athene) BCA 10 2.0	A	10	*Citi Grandmaster/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	265%	0.95%	11.55%
19	Athene Performance Elite 10	A	10	*BNP Paribas MAD 5/Biennial/Point To Point	10.00%	0.00%	0.00%	0.00%	0.00%	255%	1.25%	11.52%
20	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%	292%	1.75%	11.33%
21	Americo (Legacy) LibertyMark Freedom 10	A	10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	292%	1.75%	11.33%
22	North American NAC VersaChoice 10	A+	10	*Morgan Stanley Dynamic Global/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	250%	1.90%	11.28%
23	North American Secure Horizon	A+	10	*BlackRock ESG US 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	250%	0.95%	11.21%
24	North American Secure Horizon	A+	10	S&P 500 Low Volatility RC 5%/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	225%	0.95%	11.09%
25	Athene Performance Elite 10 Plus	A	10	*BNP Paribas MAD 5/Biennial/Point To Point	16.00%	0.00%	0.00%	0.00%	0.00%	255%	2.20%	11.04%
26	<sup>1</sup> 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%	300%	1.25%	11.01%
27	North American NAC VersaChoice 10	A+	10	*Morgan Stanley Dynamic Global/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	200%	0.00%	10.95%
28	Annexus (Athene) Velocity	A	10	*Citi Grandmaster/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	250%	0.95%	10.89%
29	Americo (Legacy) LibertyMark Freedom 10 LT	A	10	*SG Laser/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	288%	1.75%	10.78%
30	Americo (Legacy) LibertyMark Freedom 10	A	10	*SG Laser/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	288%	1.75%	10.78%
31	Sentinel Security Accumulation Protector Plus	B++	10	*Credit Suisse Momentum/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	270%	0.00%	10.72%
32	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%	270%	0.00%	10.72%
33	Midland National MNL RetireVantage 10	A+	10	*BlackRock ESG US 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	215%	0.00%	10.68%
34	North American Secure Horizon Plus	A+	10	*Loomis Sayles Managed Futures/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	240%	1.95%	10.64%
35	Athene Performance Elite 10	A	10	*NASDAQ FC/Biennial/Point To Point	10.00%	0.00%	0.00%	0.00%	0.00%	115%	0.00%	10.64%
36	American Life American Select	B++	10	*Janus SG Guidance/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	80%	0.00%	10.63%
37	Athene Accumulator 10	A	10	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	117%	0.95%	10.63%
38	Americo (Legacy) Growth Commander 10	A	10	*SG Global Balanced/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	249%	1.50%	10.63%
39	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%	274%	1.75%	10.60%
40	Americo (Legacy) LibertyMark SE 10	A	10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	274%	1.75%	10.60%

\*Uses Partial Hypothetical Back-Testing

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*\*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.*

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## REPORT BACK TEST TIME FRAME

## RESET OPTIONS REPRESENTED

STATE: ALL

**DATE** 9/2012 - 8/2022

ANNUAL

BIENNIAL

LOWEST AM BEST RATING: B

8/30/22 **PREMIUM:** \$100,000

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SURRENDER TERMS INCLUDED
10yr

Top 40 of 1069 eligible crediting methods

	CARRIER/PRODUCT	BEST TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	BOOST	FLOOR	PAR	FEE	RETURN	
1	Nationwide Peak 10	A+	10	*BNP Paribas Global H-Factor/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	0.00%	250%	0.00%	14.36%
2	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%	240%	0.00%	14.26%
3	Nationwide Peak 10 SV	A+	10	*BNP Paribas Global H-Factor/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	0.00%	245%	0.00%	14.09%
4	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%	235%	0.00%	14.00%
5	<sup>1</sup> 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%	0.00%	0.00%	180%	0.00%	12.85%
6	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%	235%	0.00%	12.60%
7	<sup>1</sup> Fidelity & Guaranty FG Accelerator Plus 10	A-	10	*CIBC Balanced Asset 10/Biennial/Point To Point	0.00%	0.00%	0.00%	5.00%	0.00%	0.00%	165%	0.00%	11.73%
8	North American NAC VersaChoice 10	A+	10	*Morgan Stanley Dynamic Global/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	200%	0.00%	10.95%
9	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%	270%	0.00%	10.72%
10	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%	270%	0.00%	10.72%
11	Midland National MNL RetireVantage 10	A+	10	*BlackRock ESG US 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	215%	0.00%	10.68%
12	Athene Performance Elite 10	A	10	*NASDAQ FC/Biennial/Point To Point	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	115%	0.00%	10.64%
13	American Life American Select	B++	10	*Janus SG Guidance/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	80%	0.00%	10.63%
14	Nationwide Peak 10	A+	10	*AB Growth & Value Balanced/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	0.00%	230%	0.00%	10.50%
15	<sup>1</sup> 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%	250%	0.00%	10.49%
16	Nationwide Peak 10 SV	A+	10	*AB Growth & Value Balanced/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	0.00%	225%	0.00%	10.28%
17	American Equity FlexShield 10	A-	10	*SG Global Sentiment/Annual Tracking/PtP Floor & Par	0.00%	0.00%	0.00%	0.00%	0.00%	-15.00%	200%	0.00%	10.21%
18	Lincoln Financial Impact Advantage 10	A+	10	*First Trust Capital Strength Barclays 5%/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	225%	0.00%	10.05%
19	Ameritas (Legacy) IncomeMark Select LT	A	10	*US Innovative Leaders 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	210%	0.00%	10.01%
20	Ameritas (Legacy) IncomeMark Select	A	10	*US Innovative Leaders 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	210%	0.00%	10.01%
21	North American Secure Horizon	A+	10	*BlackRock ESG US 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	200%	0.00%	9.99%
22	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%	205%	0.00%	9.93%
23	Symetra Life Stride 10	A	10	*Putnam Dynamic Low Volatility Excess Return/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	210%	0.00%	9.90%
24	North American Secure Horizon	A+	10	*Loomis Sayles Managed Futures/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	175%	0.00%	9.86%
25	North American Secure Horizon	A+	10	S&P 500 Low Volatility RC 5%/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	180%	0.00%	9.84%
26	Ameritas (Legacy) IncomeMark Select LT	A	10	*BNP Paribas MMA 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	215%	0.00%	9.79%
27	Ameritas (Legacy) IncomeMark Select	A	10	*BNP Paribas MMA 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	215%	0.00%	9.79%
28	SILAC Denali 10	B+	10	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	165%	0.00%	9.76%
29	Nationwide Peak 10	A+	10	*AB Growth & Value Balanced/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	205%	0.00%	9.75%
30	Athene Performance Elite 10	A	10	*BNP Paribas MAD 5/Biennial/Point To Point	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	180%	0.00%	9.64%
31	Nationwide Peak 10	A+	10	*JP Morgan Cycle/Biennial/Point To Point	0.00%	0.00%	0.00%	1.00%	0.00%	0.00%	245%	0.00%	9.57%
32	Nationwide Peak 10 SV	A+	10	*AB Growth & Value Balanced/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	200%	0.00%	9.53%
33	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%	185%	0.00%	9.53%
34	Midland National MNL IncomeVantage Pro	A+	10	*BlackRock ESG US 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	190%	0.00%	9.52%
35	<sup>1</sup> 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%	225%	0.00%	9.51%
36	Equitrust Life Market Value Index w/IBR	B++	10	*Barclays Focus50/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	200%	0.00%	9.44%
37	Equitrust Life Market Value Index	B++	10	*Barclays Focus50/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	200%	0.00%	9.44%
38	<sup>1</sup> Fidelity & Guaranty FG Accelerator Plus 10	A-	10	*CIBC Balanced Asset 10/Annual/Point To Point	0.00%	0.00%	0.00%	5.90%	0.00%	0.00%	150%	0.00%	9.33%
39	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%	196%	0.00%	9.23%
40	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%	196%	0.00%	9.23%

\*Uses Partial Hypothetical Back-Testing

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SORT BY: Highest Return

TIME FRAME: YTD

8/30/2022

	INDEX	INDEX CLOSING PRICES			YTD RETURN	2019		2020		2021	
		Jan-22	—	Aug-22		RETURN	RANK	RETURN	RANK	RETURN	RANK
1	10 Year Treasury	1.63	—	2.61	60.07%	-70.27%	129	108.53%	1	121.98%	1
2	S&P 500 ESG Daily Risk Control 5%	176.44	—	209.25	18.60%	3.50%	74	9.14%	37	-0.06%	25
3	Barclays Armour II	252.13	—	269.65	6.95%	3.96%	64	11.44%	29	4.53%	11
4	Wisdom Tree Siegel Strategic Value	269.35	—	286.62	6.41%	-2.93%	116	12.67%	23	7.29%	3
5	Annuity Linked TVI	303.49	—	321.16	5.82%	1.09%	92	6.70%	68	6.13%	6
6	BNP Paribas Momentum Multi Asset 5	273.23	—	286.59	4.89%	5.33%	49	-3.12%	126	7.00%	4
7	Barclays Shiller Global	251.80	—	262.58	4.28%	-3.39%	118	13.99%	20	4.67%	10
8	Morgan Stanley Enhanced Allocation	254.74	—	264.47	3.82%	12.37%	14	4.18%	102	-10.11%	112
9	S&P Prism	5,519.72	—	5,724.38	3.71%	5.82%	44	11.98%	27	6.18%	5
10	Deutsche Bank CROCI Sectors III 5.5% VCI	3,799.06	—	3,850.89	1.36%	-3.34%	117	4.68%	94	2.54%	12
11	S&P 500 Sector Rotator Daily RC2 5% ER	233.36	—	235.65	0.98%	1.39%	90	5.13%	87	2.13%	14
12	Morningstar Dividend Yield Focus TV 5 TR USD	179.29	—	180.46	0.65%	-4.13%	119	5.16%	86	2.20%	13
13	Morgan Stanley Diversified Select	279.18	—	280.79	0.58%	-0.79%	102	8.59%	47	-0.08%	26
14	Citi Grandmaster	327.92	—	329.04	0.34%	4.83%	54	3.91%	104	0.45%	23
15	BNP Paribas High Dividend Plus	207.20	—	207.60	0.19%	-8.31%	125	10.36%	32	0.21%	24
16	SG Global Sentiment Index	383.50	—	383.50	0.00%	6.72%	38	10.10%	33	6.12%	7
17	Deutsche Bank CROCI Sectors II 5.5% VCI	3,864.19	—	3,852.99	-0.29%	-2.22%	112	6.09%	76	0.93%	19
18	PIMCO Tactical Balance	277.72	—	275.97	-0.63%	5.76%	45	9.13%	38	1.50%	16
19	RBA Select Equity Yield CIBC 5%	170.09	—	168.56	-0.90%	-1.87%	109	8.51%	49	1.21%	18
20	PIMCO Tactical Balance ER	238.20	—	235.85	-0.99%	4.71%	57	9.11%	39	1.38%	17
21	Goldman Sachs Dynamo Strategy	207.99	—	205.50	-1.20%	-1.30%	104	10.47%	31	-2.36%	39
22	Goldman Sachs Momentum Builder Multi-Asset Class	202.32	—	199.32	-1.48%	0.60%	96	4.55%	95	-2.18%	37
23	Barclays Low Vol 5	220.07	—	216.79	-1.49%	1.55%	87	6.45%	71	1.68%	15
24	Morgan Stanley Dynamic Contribution	285.03	—	280.18	-1.70%	4.68%	58	8.12%	51	-4.18%	52
25	iShares Gold Trust	34.26	—	33.63	-1.84%	36.30%	2	-8.41%	128	-2.61%	42
26	SPDR Gold	168.33	—	165.03	-1.96%	36.09%	3	-8.63%	129	-2.70%	43
27	S&P 500 Low Volatility 5%	357.42	—	350.38	-1.97%	2.50%	84	7.49%	56	0.67%	21
28	BNP Paribas MAD 5	275.16	—	269.63	-2.01%	3.19%	76	9.49%	35	-4.02%	51
29	Goldman Sachs Aging of America	121.67	—	119.17	-2.05%	7.66%	34	6.58%	70	-4.42%	53
30	London Gold	1,811.40	—	1,772.40	-2.15%	39.22%	1	-7.51%	127	-2.16%	36
31	S&P 500 Aristocrates TR	3,169.71	—	3,100.53	-2.18%	0.69%	94	8.77%	43	-0.52%	28
32	Credit Suisse Momentum	2,595.12	—	2,529.22	-2.54%	-1.71%	106	5.68%	82	-1.22%	32
33	S&P 500 Aristocrates ER	1,852.53	—	1,804.55	-2.59%	-1.38%	105	8.39%	50	-1.00%	31
34	NYSE ZEBRA EDGE	334.90	—	325.98	-2.66%	5.16%	50	7.15%	60	-0.35%	27
35	JP Morgan Strategic Balanced	234.51	—	227.82	-2.85%	-6.11%	121	8.66%	45	-2.34%	38
36	Goldman Sachs Voyager	115.14	—	111.69	-3.00%	1.23%	91	9.97%	34	-3.87%	50
37	Citi Flexible Allocation 6 ER	369.31	—	357.02	-3.33%	13.16%	13	5.45%	85	-4.82%	61
38	S&P 500 Low Volatility 8%	539.70	—	521.09	-3.45%	2.56%	82	11.91%	28	0.64%	22
39	Barclays Shiller CAPE Allocator 6	241.53	—	233.04	-3.51%	6.77%	37	7.73%	52	-4.54%	54
40	JP Morgan ETF Efficiente 5	150.19	—	144.65	-3.69%	3.52%	73	6.80%	65	-2.95%	45
41	S&P 500 RC 5% TR	255.77	—	246.24	-3.73%	2.76%	80	9.10%	40	-0.95%	30
42	Barclays Focus50	267.10	—	257.10	-3.74%	4.80%	55	1.43%	121	-2.61%	41
43	Goldman Sachs Mariner	150.10	—	144.14	-3.97%	4.67%	59	3.73%	108	-0.87%	29
44	Deutsche Bank CROCI US II TR	30,503.85	—	29,284.78	-4.00%	4.93%	53	35.65%	4	5.49%	9
45	S&P 500 RC 5% ER	166.56	—	159.79	-4.06%	1.63%	86	9.01%	41	-1.33%	33
46	S&P US Retiree Spending	537.50	—	514.97	-4.19%	-0.10%	100	7.51%	55	-3.38%	47
47	Barclays Trailblazer	217.63	—	208.33	-4.27%	3.52%	72	2.13%	118	-3.38%	48
48	Morgan Stanley Target Equity Balance	307.32	—	294.02	-4.33%	-1.90%	110	8.67%	44	-7.24%	87
49	Nikkei 225	29,301.79	—	27,993.35	-4.47%	3.04%	77	25.17%	15	0.76%	20
50	JP Morgan Sector Rotator 5	169.03	—	161.48	-4.47%	1.75%	85	5.81%	80	-3.23%	46

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	INDEX	INDEX CLOSING PRICES			YTD RETURN	2019		2020		2021	
		Jan-22	—	Aug-22		RETURN	RANK	RETURN	RANK	RETURN	RANK
51	PIMCO US Fundamental Balanced	297.16	—	282.95	-4.78%	4.13%	62	3.89%	105	-5.02%	63
52	AB All Market Index	237.93	—	226.17	-4.94%	-2.22%	111	4.05%	103	-6.73%	83
53	Horizon Ascend 5%	145.42	—	138.00	-5.10%	7.54%	35	4.26%	101	-4.70%	58
54	Credit Suisse RavenPack	264.40	—	250.74	-5.17%	9.22%	26	6.85%	64	-2.94%	44
55	Fidelity AIM Dividend	275.51	—	260.95	-5.28%	3.65%	67	4.90%	90	-4.61%	55
56	Deutsche Bank Momentum Asset Allocator 5.5% VCI	190.55	—	180.46	-5.30%	9.41%	23	0.78%	122	-3.48%	49
57	S&P MAESTRO 5 ER	277.33	—	261.87	-5.57%	15.07%	7	2.93%	112	-6.11%	69
58	S&P 500 MARC 5%	385.35	—	363.45	-5.68%	11.84%	15	0.59%	123	-6.43%	80
59	BlackRock ESG US 5% ER	114.41	—	107.88	-5.71%	9.35%	25	6.01%	77	-8.46%	99
60	#N/A	#N/A	—	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
61	S&P 500 RC 7.5%	335.28	—	316.12	-5.71%	4.02%	63	13.97%	21	-1.34%	34
62	Morgan Stanley Dynamic Global	303.22	—	285.45	-5.86%	9.09%	28	6.41%	72	-4.98%	62
63	Morgan Stanley Global Opportunities	275.16	—	258.90	-5.91%	3.62%	69	8.59%	48	-8.75%	100
64	Bank of America Destinations	233.39	—	219.44	-5.98%	4.65%	60	-2.01%	125	-6.03%	68
65	AQR DynamiQ Allocation	194.73	—	182.75	-6.15%	-1.83%	108	7.56%	54	-7.40%	91
66	Invesco Dynamic Growth	2,856.86	—	2,678.84	-6.23%	6.84%	36	6.23%	73	-5.92%	67
67	AI Powered US Equity Index	2,527.15	—	2,366.49	-6.36%	2.54%	83	6.79%	67	-7.26%	88
68	Barclays Shiller CAPE	616.63	—	577.04	-6.42%	2.97%	78	21.75%	16	-5.22%	64
69	Morgan Stanley Dynamic Allocation	1,362.66	—	1,274.43	-6.47%	4.77%	56	6.64%	69	-6.26%	76
70	Fidelity Multifactor Yield 5% ER	289.14	—	270.22	-6.54%	5.96%	43	5.55%	83	-7.34%	89
71	Morgan Stanley Dynamic Balance	285.00	—	266.26	-6.58%	4.54%	61	6.91%	63	-6.24%	75
72	Morgan Stanley Dynamic Rotator	318.24	—	297.30	-6.58%	-1.82%	107	3.01%	110	-6.21%	73
73	JP Morgan Mozaic II	402.43	—	375.85	-6.60%	-2.72%	114	7.71%	53	-5.88%	66
74	S&P 500 Economic Cycle Factor Rotator	392.28	—	366.08	-6.68%	-5.62%	120	5.96%	78	-6.19%	72
75	Putnam Dynamic Low Volatility ER	436.08	—	406.85	-6.70%	5.07%	52	2.52%	115	-6.17%	71
76	JP Morgan Mojave	236.89	—	220.93	-6.74%	1.41%	89	4.52%	96	-7.80%	93
77	First Trust Capital Strength Barclays 5%	217.68	—	202.81	-6.83%	2.72%	81	3.74%	107	-6.29%	78
78	Dow Jones Real Estate RC 10%	1,553.98	—	1,444.53	-7.04%	1.49%	88	19.26%	17	-1.98%	35
79	CIBC Balanced Asset 5	206.56	—	192.00	-7.05%	6.13%	42	5.90%	79	-5.31%	65
80	Barclays Zorya 5%	215.83	—	200.40	-7.15%	3.57%	71	5.11%	88	-6.40%	79
81	Bloomberg Dynamic Balance II	286.73	—	265.43	-7.43%	9.69%	21	4.87%	91	-6.57%	81
82	JP Morgan Cycle Index	212.02	—	196.20	-7.46%	0.64%	95	7.30%	58	-9.58%	105
83	BNP Paribas Global H-Factor	254.48	—	235.11	-7.61%	6.68%	39	8.93%	42	-6.95%	85
84	Bloomberg Dynamic Balance II ER	250.17	—	230.44	-7.89%	8.09%	31	4.47%	97	-6.88%	84
85	Citi Flexi-Beta 5 Excess Return	290.52	—	267.51	-7.92%	-0.63%	101	5.47%	84	-7.73%	92
86	Merrill Lynch RPM	267.67	—	246.42	-7.94%	3.77%	66	2.99%	111	-8.14%	97
87	AB Growth & Value Balanced Index	383.34	—	352.73	-7.99%	9.13%	27	4.39%	100	-7.93%	95
88	Merrill Lynch Strategic Balanced	1,700.33	—	1,563.50	-8.05%	10.70%	18	3.89%	106	-10.19%	113
89	US Innovative Leaders 5	258.04	—	237.17	-8.09%	5.65%	46	6.12%	75	-9.68%	106
90	Credit Suisse Retiree Balanced	258.92	—	237.90	-8.12%	3.84%	65	6.80%	66	-6.22%	74
91	BlackRock Dynamic Allocation	1,002.43	—	920.45	-8.18%	2.80%	79	7.10%	61	-8.15%	98
92	Franklin US	414.26	—	380.30	-8.20%	3.61%	70	11.34%	30	-6.27%	77
93	AI Powered Multi Asset Index	3,245.29	—	2,972.26	-8.41%	7.96%	32	2.43%	116	-9.17%	101
94	Janus SG Guidance	10,381.35	—	9,499.76	-8.49%	5.55%	48	27.35%	13	-2.59%	40
95	Bloomberg Dynamic Balance I	977.71	—	893.54	-8.61%	10.12%	20	9.43%	36	-8.04%	96
96	Credit Suisse Tech Edge	289.35	—	264.43	-8.61%	11.00%	17	2.67%	114	-9.39%	102
97	GS Global Factor	101.74	—	92.88	-8.71%	9.39%	24	2.11%	119	-10.76%	117
98	PIMCO Global Elite Markets	298.57	—	271.69	-9.00%	3.37%	75	3.20%	109	-9.84%	107
99	Societe Generale Columbia Adaptive Risk Allocation	290.68	—	264.20	-9.11%	3.64%	68	7.45%	57	-9.53%	104
100	SG Global Balanced	398.75	—	362.05	-9.20%	6.58%	40	4.77%	92	-11.85%	119

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