



STATE: NJ

ANNUAL BIENNIAL

LOWEST AM BEST RATING: B

9/28/21 **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 IN THIS REPORT

10yr

Top 12 of 12 eligible crediting methods

[illegible]

**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*

[illegible]

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