

REPORT **BACK TEST TIME FRAME**
DATE 9/2009 - 9/2019
 9/4/19 **PREMIUM**

RESET OPTIONS REPRESENTED
 ANNUAL BIENNIAL
 TRIENNIAL QUINQUENNIAL

STATE: Any
 LOWEST AM BEST RATING: B

This report represent the top 25 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				
7yr	8yr	10yr	14yr	15yr

Top 25 of 1332 eligible crediting methods

	CARRIER/PRODUCT	TERM	CREDITING METHOD	BONUS	TRIGGER	CAP	SPREAD	PAR	FEE	RETURN
1	Fidelity & Guaranty FG AccumulatorPlus 10	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	140.0%	0.00%	9.29%
2	Fidelity & Guaranty FG AccumulatorPlus 10 w/Fee	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	160.0%	1.25%	9.28%
3	Fidelity & Guaranty Prosperity Elite 10 Protection	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	7.00%	0.00%	0.00%	0.00%	120.0%	0.00%	8.75%
4	Fidelity & Guaranty FG Accelerator Plus 14	14	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	7.00%	0.00%	0.00%	0.00%	120.0%	0.00%	8.75%
5	Fidelity & Guaranty FG Accelerator Plus 14 w/Fee	14	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	3.75%	0.00%	0.00%	0.00%	145.0%	1.25%	8.75%
6	Nassau Re Personal Protection Choice G1	10	S&P 500/Triennial/Point To Point	0.00%	0.00%	0.00%	9.00%	100.0%	0.00%	8.70%
7	Global Atlantic Choice Income II 10 w/GIB	10	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	1.50%	100.0%	0.00%	8.69%
8	Fidelity & Guaranty FG AccumulatorPlus 7 w/Fee	7	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	150.0%	1.25%	8.66%
9	Fidelity & Guaranty FG AccumulatorPlus 7	7	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	130.0%	0.00%	8.66%
10	Global Atlantic Choice Accumulation II 7	7	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	1.95%	100.0%	0.00%	8.48%
11	Americo (Legacy) LibertyMark SE 10 LT	10	*Morgan Stanley TEBI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	158.0%	1.75%	8.48%
12	Americo (Legacy) LibertyMark SE 10	10	*Morgan Stanley TEBI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	158.0%	1.75%	8.48%
13	Fidelity & Guaranty Prosperity Elite 10 En	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	4.00%	0.00%	0.00%	0.00%	120.0%	0.00%	8.44%
14	Fidelity & Guaranty FG Accelerator Plus 10 w/Fee	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	7.00%	0.00%	0.00%	0.00%	145.0%	2.15%	8.17%
15	Americo (Legacy) LibertyMark SE 7	7	*Morgan Stanley TEBI/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	139.0%	1.50%	8.13%
16	Fidelity & Guaranty Prosperity Elite 7 En	7	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	3.00%	0.00%	0.00%	0.00%	125.0%	0.60%	8.06%
17	Global Atlantic Choice Accumulation II 10	10	*Franklin US/Biennial/Point To Point	0.00%	0.00%	0.00%	2.90%	100.0%	0.00%	8.04%
18	North American Charter Plus 14	14	*S&P 500 RC 8%/Biennial/Point To Point	10.00%	0.00%	0.00%	5.15%	100.0%	0.00%	8.04%
19	Athene Performance Elite 15	15	*S&P 500 RC 8%/Biennial/Point To Point	7.00%	0.00%	0.00%	4.75%	100.0%	0.00%	7.92%
20	Americo (Legacy) LibertyMark 10 LT	10	*Morgan Stanley TEBI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	140.0%	1.25%	7.92%
21	Americo (Legacy) LibertyMark 10	10	*Morgan Stanley TEBI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	140.0%	1.25%	7.92%
22	Americo (Legacy) LibertyMark 10 LT	10	*SG Columbia ARAI/Annual/Point To Point	0.00%	4.00%	0.00%	0.00%	84.0%	1.25%	7.90%
23	Americo (Legacy) LibertyMark 10	10	*SG Columbia ARAI FUSION/Annual/Point To Point	0.00%	4.00%	0.00%	0.00%	84.0%	1.25%	7.90%
24	Athene Performance Elite 15	15	*Janus SG Mkt Consensus II/Biennial/Point To Point	7.00%	0.00%	0.00%	0.00%	70.0%	0.00%	7.89%
25	Fidelity & Guaranty FG Accelerator Plus 10	10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	7.00%	0.00%	0.00%	0.00%	120.0%	0.90%	7.84%

*Uses Partial Hypothetical Backtesting

POWERED BY: INDEXALYZER™

**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. Data sources used for this report are as follows, but are not limited to: finance.yahoo.com, us.spindices.com, mlsb.ml.com, morganstanley.com, kitco.com, index.barcap.com, index.db.com, pimcoindex.com, jpmorganindices.com, finance.google.com, Morningstar, janusmg-mc.com, madindex.bnpparibas.com, solactive.com, trailblazer.barclays.com and notes.credit-suisse.com. 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.*