



# Sample Report

**REPORT**  
**BACK TEST TIME FRAME**  
**DATE** 8/2011 - 8/2021  
8/17/21 **PREMIUM:** \$100,000

**RESET OPTIONS REPRESENTED**  
ANNUAL BIENNIAL

STATE: ALL  
LOWEST AM BEST RATING: B

*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 11 of 11 eligible crediting methods

	CARRIER/PRODUCT	BEST	TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	PAR	FEE	RETURN
1	North American NAC VersaChoice 10	A+	10	*Fidelity Multifactor Yield 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	190%	1.50%	<b>8.70%</b>
2	North American NAC VersaChoice 10	A+	10	*Fidelity Multifactor Yield 5% ER/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	130%	1.50%	<b>5.64%</b>
3	North American NAC VersaChoice 10	A+	10	*Fidelity Multifactor Yield 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	<b>5.58%</b>
4	North American NAC VersaChoice 10	A+	10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	30%	0.00%	<b>4.13%</b>
5	North American NAC VersaChoice 10	A+	10	*Fidelity Multifactor Yield 5% ER/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	70%	0.00%	<b>3.91%</b>
6	North American NAC VersaChoice 10	A+	10	*S&P MARC 5% Excess Return/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	90%	0.00%	<b>3.69%</b>
7	North American NAC VersaChoice 10	A+	10	S&P 500 RC 5% Total Return/Annual/Point To Point	0.00%	0.00%	0.00%	2.00%	100%	0.00%	<b>3.61%</b>
8	North American NAC VersaChoice 10	A+	10	S&P 500/Annual/Point To Point	0.00%	0.00%	3.50%	0.00%	100%	0.00%	<b>3.50%</b>
9	North American NAC VersaChoice 10	A+	10	*S&P MARC 5% Excess Return/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	65%	0.00%	<b>3.40%</b>
10	North American NAC VersaChoice 10	A+	10	S&P 500/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	20%	0.00%	<b>2.66%</b>
11	North American NAC VersaChoice 10	A+	10	S&P 500/Annual/Monthly Sum	0.00%	0.00%	1.50%	0.00%	100%	0.00%	<b>2.38%</b>

\*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*



