

# Top 40 Report

**REPORT** BACK TEST TIME FRAME

RESET OPTIONS REPRESENTED

STATE: ALL

DATE 11/2011 - 11/2021

ANNUAL BIENNIAL

LOWEST AM BEST RATING: B

11/2/21 **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		
7yr	10yr	14yr

Top 40 of 1357 eligible crediting methods

	CARRIER/PRODUCT	BEST TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	PAR	FEE	RETURN
1	American Equity AssetShield 10	A- 10	*Credit Suisse Tech Edge/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	210%	1.50%	11.07%
2	American Equity AssetShield 10	A- 10	*SG Global Sentiment/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	210%	1.50%	10.85%
3	SILAC Denali 14	B+ 14	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	140%	0.00%	9.29%
4	<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%	100%	0.00%	9.23%
5	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%
6	Americo (Legacy) LibertyMark SE 10 LT	A 10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	72%	1.75%	8.96%
7	Americo (Legacy) LibertyMark SE 10	A 10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	72%	1.75%	8.96%
8	Nassau Re Growth Annuity w/Inc G-A	B+ 10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	65%	1.00%	8.81%
9	<sup>1</sup> Fidelity & Guaranty F&G Power Accumulator 7	A- 7	*CIBC Balanced Asset 10/Biennial/Point To Point	0.00%	0.00%	0.00%	6.80%	100%	0.00%	8.40%
10	SILAC Denali 14	B+ 14	*Credit Suisse RavenPack Boost/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	8.40%
11	Nassau Re Growth Annuity 7	B+ 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	62%	1.00%	8.39%
12	Nassau Re Growth Annuity G-A	B+ 10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	75%	1.00%	8.33%
13	Americo (Legacy) LibertyMark 10 LT	A 10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	63%	1.25%	8.25%
14	Americo (Legacy) LibertyMark 10	A 10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	63%	1.25%	8.25%
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%	170%	1.25%	8.24%
16	<sup>1</sup> 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%
17	North American NAC VersaChoice 10	A+ 10	*Fidelity Multifactor Yield 5% ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	185%	3.00%	8.16%
18	Nassau Re Growth Annuity w/Inc G-B	B+ 10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	60%	1.00%	8.10%
19	SILAC Denali Bonus 14	B+ 14	*Credit Suisse RavenPack/Annual/Point To Point	10.00%	0.00%	0.00%	0.00%	105%	0.00%	8.01%
20	Americo (Legacy) LibertyMark SE 7	A 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	63%	1.50%	7.98%
21	SILAC Denali 10	B+ 10	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	120%	0.00%	7.97%
22	<sup>1</sup> Fidelity & Guaranty F&G Power Accumulator 7	A- 7	*CIBC Balanced Asset 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	165%	1.25%	7.97%
23	Sentinel Security Accumulation Protector Plus RER	B++ 10	S&P 500/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	55%	0.95%	7.96%
24	Atlantic Coast Life Accumulation Protector Plus RER	B++ 10	S&P 500/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	55%	0.95%	7.96%
25	SILAC Denali Bonus 14	B+ 14	*Credit Suisse RavenPack Boost/Annual/Point To Point	10.00%	0.00%	0.00%	0.00%	100%	0.00%	7.92%
26	Americo (Legacy) LibertyMark SE 7 Plus	A 7	S&P 500/Biennial/Point To Point	*5.00%	0.00%	0.00%	0.00%	58%	1.50%	7.79%
27	American Equity AssetShield 10	A- 10	*SG Global Sentiment/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	150%	1.50%	7.78%
28	SILAC Denali 14	B+ 14	S&P 500/Annual/Monthly Average	0.00%	0.00%	0.00%	2.00%	100%	0.00%	7.77%
29	Nassau Re Growth Annuity G-B	B+ 10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	70%	1.00%	7.74%
30	Oceanview Harbourview 7	A- 7	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	50%	0.00%	7.74%
31	American Equity AssetShield 10	A- 10	*Credit Suisse Tech Edge/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	150%	1.50%	7.74%
32	SILAC Denali 14	B+ 14	*Barclays Atlas 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	135%	0.00%	7.71%
33	SILAC Denali 10	B+ 10	*Credit Suisse RavenPack Boost/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	100%	0.00%	7.65%
34	SILAC Teton 14	B+ 14	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	115%	0.00%	7.64%
35	SILAC Denali 10 SV	B+ 10	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	115%	0.00%	7.64%
36	SILAC Denali 7	B+ 7	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	115%	0.00%	7.64%
37	<sup>1</sup> 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%
38	Americo (Legacy) LibertyMark SE 10 LT	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	175%	1.75%	7.62%
39	Americo (Legacy) LibertyMark SE 10	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	175%	1.75%	7.62%
40	<sup>1</sup> Fidelity & Guaranty FG AccumulatorPlus 10 w/Fee	A- 10	*Barclays Trailblazer Sectors 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	170%	1.25%	.

\*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*