

Sample Report

REPORT BACK TEST TIME FRAME

RESET OPTIONS REPRESENTED

STATE: ALL

DATE 10/2012 - 10/2022

ANNUAL BIENNIAL

LOWEST AM BEST RATING: B

10/25/22 **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		
7yr	10yr	14yr

Top 80 of 1932 eligible crediting methods

	CARRIER/PRODUCT	BEST TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	BOOST	FLOOR	PAR	FEE	RETURN
1	Athene Accumulator 10	A 10	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	220%	0.95%	15.41%
2	Athene Accumulator 7	A 7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	215%	0.95%	15.09%
3	¹ Fidelity & Guaranty FG Accelerator Plus 14 w/Fee	A- 14	*CIBC Balanced Asset 10/Biennial/Point To Point	8.00%	0.00%	0.00%	5.00%	0.00%	0.00%	215%	1.25%	14.30%
4	¹ Fidelity & Guaranty FG Accelerator Plus 14	A- 14	*CIBC Balanced Asset 10/Biennial/Point To Point	8.00%	0.00%	0.00%	5.00%	0.00%	0.00%	185%	0.00%	13.61%
5	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%	320%	1.50%	13.45%
6	Athene Performance Elite 7	A 7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	190%	1.25%	13.15%
7	¹ 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%	0.00%	210%	1.25%	13.08%
8	Athene Accumulator 10	A 10	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	345%	0.95%	13.06%
9	Athene Accumulator 7	A 7	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	340%	0.95%	12.88%
10	¹ 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%	185%	0.00%	12.73%
11	Athene Performance Elite 7 Plus	A 7	*NASDAQ FC/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	190%	2.20%	12.72%
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%	165%	1.25%	12.57%
13	¹ Fidelity & Guaranty F&G Power Accumulator 7	A- 7	*CIBC Balanced Asset 10/Biennial/Point To Point	0.00%	0.00%	0.00%	5.00%	0.00%	0.00%	180%	0.00%	12.38%
14	¹ 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%	180%	0.00%	12.38%
15	Athene Accumulator 10	A 10	*AI Powered US Equity/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	280%	0.95%	12.34%
16	Athene Protector 7	A 7	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	130%	0.00%	12.31%
17	American Equity AssetShield 10	A- 10	*SG Global Sentiment/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	295%	1.50%	12.26%
18	Athene Accumulator 7	A 7	*AI Powered US Equity/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	275%	0.95%	12.14%
19	Athene Protector 7	A 7	*AI Powered US Equity/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	190%	0.00%	12.09%
20	Athene Performance Elite 10 Plus	A 10	*NASDAQ FC/Biennial/Point To Point	16.00%	0.00%	0.00%	0.00%	0.00%	0.00%	165%	2.20%	12.08%
21	¹ Fidelity & Guaranty FG Accelerator Plus 14	A- 14	*CIBC Balanced Asset 10/Annual/Point To Point	8.00%	0.00%	0.00%	5.90%	0.00%	0.00%	175%	0.00%	11.76%
22	Athene Accumulator 10	A 10	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	135%	0.95%	11.70%
23	Athene Accumulator 7	A 7	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	135%	0.95%	11.70%
24	Athene Accumulator 10	A 10	*AI Powered US Equity/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	200%	0.95%	11.63%
25	Athene Performance Elite 7	A 7	*NASDAQ FC/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	145%	0.00%	11.53%
26	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%	292%	1.75%	11.51%
27	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%	292%	1.75%	11.51%
28	Athene Accumulator 7	A 7	*AI Powered US Equity/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	195%	0.95%	11.33%
29	¹ Fidelity & Guaranty FG Accelerator Plus 14	A- 14	*CIBC Balanced Asset 5/Biennial/Point To Point	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	260%	0.00%	11.27%
30	¹ Fidelity & Guaranty FG Accelerator Plus 14 w/Fee	A- 14	*CIBC Balanced Asset 5/Biennial/Point To Point	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	295%	1.25%	11.15%
31	Athene Performance Elite 7 Plus	A 7	*NASDAQ FC/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	145%	0.95%	11.12%
32	SILAC Denali 14	B+ 14	*Nasdaq Generations 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	175%	0.00%	11.09%
33	Athene Protector 7	A 7	*BNP Paribas MAD 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	225%	0.00%	11.07%
34	Athene Performance Elite 7	A 7	*BNP Paribas MAD 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	300%	1.25%	11.07%
35	¹ Fidelity & Guaranty FG Accelerator Plus 14	A- 14	*CIBC Balanced Asset 5/Annual/Point To Point	8.00%	0.00%	0.00%	1.50%	0.00%	0.00%	245%	0.00%	10.83%
36	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%	250%	1.90%	10.80%
37	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%	0.00%	274%	1.75%	10.76%
38	Americo (Legacy) LibertyMark SE 10	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	274%	1.75%	10.76%
39	Athene Accumulator 10	A 10	*BNP Paribas MAD 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	240%	0.95%	10.73%
40	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%	230%	0.00%	10.68%

*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.*

	CARRIER/PRODUCT	BEST TERM	INDEX/RESET/CREDITING METHOD	BONUS	TRIG	CAP	SPREAD	BOOST	FLOOR	PAR	FEE	RETURN
41	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%	230%	0.00%	10.68%
42	¹ 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%	305%	1.25%	10.66%
43	Athene Performance Elite 7 Plus	A 7	*BNP Paribas MAD 5/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	300%	2.20%	10.64%
44	Athene Performance Elite 7	A 7	*AI Powered US Equity/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	245%	1.25%	10.58%
45	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%	10.57%
46	Athene Accumulator 7	A 7	*BNP Paribas MAD 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	235%	0.95%	10.49%
47	¹ 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%	170%	0.00%	10.47%
48	Athene Performance Elite 7	A 7	*NASDAQ FC/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	125%	1.25%	10.46%
49	Americo (Legacy) Growth Commander 10	A 10	*SG Global Balanced/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	249%	1.50%	10.46%
50	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%	10.42%
51	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%	255%	1.25%	10.42%
52	Americo (Legacy) LibertyMark SE 7 Plus	A 7	*SG Columbia ARAI/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	233%	1.50%	10.38%
53	Integrity (Legacy) JourneyMark 7 Expanse	A+ 7	*Citi Flexi-Beta 5 ER/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	275%	1.00%	10.36%
54	¹ Fidelity & Guaranty FG Accelerator Plus 14 w/Fee	A- 14	*CIBC Balanced Asset 5/Annual/Point To Point	8.00%	0.00%	0.00%	0.00%	0.00%	0.00%	235%	1.25%	10.32%
55	Americo (Legacy) LibertyMark 10 LT	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	250%	1.25%	10.31%
56	Americo (Legacy) LibertyMark 10	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	250%	1.25%	10.31%
57	¹ 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%	0.00%	0.00%	295%	1.25%	10.30%
58	Americo (Legacy) LibertyMark Freedom 7	A 7	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	262%	1.75%	10.26%
59	¹ 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%	255%	0.00%	10.23%
60	Americo (Legacy) LibertyMark Freedom 10 LT	A 10	*SG Laser/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	288%	1.75%	10.22%
61	Americo (Legacy) LibertyMark Freedom 10	A 10	*SG Laser/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	288%	1.75%	10.22%
62	Athene Performance Elite 7 Plus	A 7	*AI Powered US Equity/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	245%	2.20%	10.16%
63	SILAC Denali 10	B+ 10	*Nasdaq Generations 5/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	160%	0.00%	10.15%
64	¹ Fidelity & Guaranty FG Accelerator Plus 10 w/Fee	A- 10	*CIBC Balanced Asset 5/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	290%	1.25%	10.12%
65	Athene Performance Elite 7	A 7	*AI Powered US Equity/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	180%	1.25%	10.08%
66	¹ 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%	0.00%	0.00%	250%	0.00%	10.04%
67	Athene Performance Elite 7 Plus	A 7	*NASDAQ FC/Annual/Point To Point	6.00%	0.00%	0.00%	0.00%	0.00%	0.00%	125%	2.20%	10.04%
68	SILAC Denali 14	B+ 14	*Credit Suisse RavenPack/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	180%	0.00%	10.00%
69	Americo (Legacy) LibertyMark SE 7	A 7	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	249%	1.50%	9.99%
70	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%	9.98%
71	Athene Performance Elite 10 Plus	A 10	*NASDAQ FC/Biennial/Point To Point	16.00%	0.00%	0.00%	0.00%	0.00%	0.00%	115%	0.95%	9.96%
72	Athene Performance Elite 10	A 10	*AI Powered US Equity/Biennial/Point To Point	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	205%	1.25%	9.94%
73	SILAC Denali Bonus 14	B+ 14	*Nasdaq Generations 5/Annual/Point To Point	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	140%	0.00%	9.94%
74	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%	0.00%	255%	2.20%	9.94%
75	Americo (Legacy) LibertyMark 7 Plus	A 7	*SG Columbia ARAI/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	210%	1.00%	9.93%
76	Americo (Legacy) FutureMark 10 LT	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	233%	1.00%	9.86%
77	Americo (Legacy) FutureMark 10	A 10	*SG Columbia ARAI/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	233%	1.00%	9.86%
78	¹ 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%	245%	0.00%	9.86%
79	American General Power 10 Protector Plus Income	A 10	*AQR DynamiQ Allocation/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	375%	1.50%	9.84%
80	American General Power 10 Protector	A 10	*AQR DynamiQ Allocation/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	375%	1.50%	9.84%

*Uses Partial Hypothetical Back-Testing

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