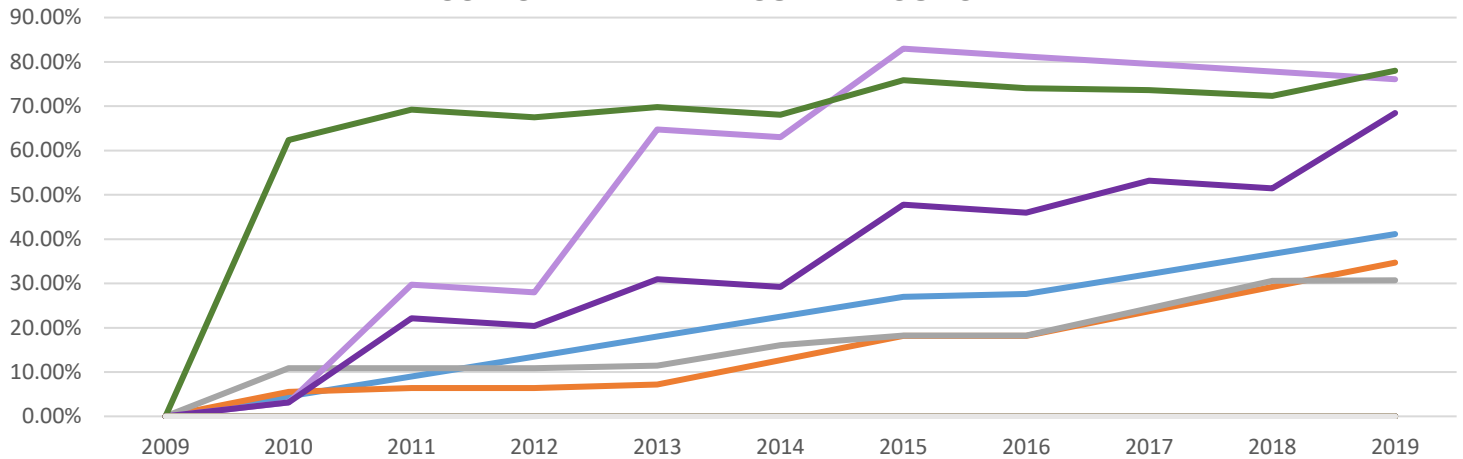


**REPORT DATE**  
4/12/19

This report shows the actual movement of each indice represented in the columns below. There are no insurance carrier crediting methods applied to these values. This is a pure illustration of how each individual index performed over the last ten years. This report is current to the month listed in the timeframe section. This report is for agent knowledge and usage only.

April-09  
TO  
April-19

### CUMULATIVE INDEX COMPARISONS



	S&P 500		S&P 500		S&P 500		MORGAN STANLEY TEBI		Dow Jones Real Estate	
	Crediting Applied		Crediting Applied		Crediting Applied		Crediting Applied		Crediting Applied	
	I/Y	CUMULATIVE	I/Y	CUMULATIVE	I/Y	CUMULATIVE	I/Y	CUMULATIVE	I/Y	CUMULATIVE
09-10	4.50%	4.50%	5.50%	5.50%	10.87%	10.87%	3.16%	3.16%	62.36%	62.36%
10-11	4.50%	9.00%	0.88%	6.38%	0.00%	10.87%	26.55%	29.71%	6.86%	69.22%
11-12	4.50%	13.50%	0.00%	6.38%	0.00%	10.87%	-1.75%	27.96%	-1.75%	67.47%
12-13	4.50%	18.00%	0.81%	7.19%	0.59%	11.46%	36.80%	64.76%	2.32%	69.79%
13-14	4.50%	22.50%	5.50%	12.69%	4.64%	16.10%	-1.75%	63.01%	-1.75%	68.04%
14-15	4.50%	27.00%	5.50%	18.19%	2.12%	18.21%	19.98%	82.98%	7.80%	75.83%
15-16	0.64%	27.64%	0.00%	18.19%	0.00%	18.21%	-1.75%	81.23%	-1.75%	74.08%
16-17	4.50%	32.14%	5.50%	23.69%	6.13%	24.34%	-1.68%	79.55%	-0.47%	73.61%
17-18	4.50%	36.64%	5.50%	29.19%	6.21%	30.55%	-1.75%	77.80%	-1.26%	72.36%
18-19	4.50%	41.14%	5.50%	34.69%	0.15%	30.70%	-1.75%	76.05%	5.64%	78.00%

	S&P 500 RC 10%									
	I/Y	CUMULATIVE								
09-10	3.16%	3.16%								
10-11	18.99%	22.15%								
11-12	-1.75%	20.40%								
12-13	10.58%	30.98%								
13-14	-1.75%	29.23%								
14-15	18.51%	47.74%								
15-16	-1.75%	45.99%								
16-17	7.22%	53.21%								
17-18	-1.75%	51.46%								
18-19	16.99%	68.45%								

**POWERED BY: INDEXALYZER™**

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	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>S&amp;P 500</b>	<b>MORGAN STANLEY TEBI</b>	<b>Dow Jones Real Estate</b>
	BONUS: 0.00%	BONUS: 0.00%	BONUS: 0.00%	BONUS: 5.00%	BONUS: 5.00%
	PAR: 100.00%	PAR: 100.00%	PAR: 100.00%	PAR: 130.00%	PAR: 95.00%
	CAP: 4.50%	CAP: 5.50%	CAP: 2.00%	CAP: 0.00%	CAP: 0.00%
	SPREAD: 0.00%	SPREAD: 0.00%	SPREAD: 0.00%	SPREAD: 0.00%	SPREAD: 0.00%
	TRIGGER: 0.00%	TRIGGER: 0.00%	TRIGGER: 0.00%	TRIGGER: 0.00%	TRIGGER: 0.00%
	FEE: 0.00%	FEE: 0.00%	FEE: 0.00%	FEE: 1.75%	FEE: 1.75%
	RESET: 1YR	RESET: 1YR	RESET: 1YR	RESET: 2YR	RESET: 1YR
	<b>PREMIUM</b>	<b>PREMIUM</b>	<b>PREMIUM</b>	<b>PREMIUM</b>	<b>PREMIUM</b>
	<b>\$500,000</b>	<b>\$500,000</b>	<b>\$500,000</b>	<b>\$500,000</b>	<b>\$500,000</b>
09-10	\$522,500	\$527,500	\$554,346	\$515,813	\$811,786
10-11	\$546,013	\$532,134	\$554,346	\$652,743	\$867,471
11-12	\$570,583	\$532,134	\$554,346	\$641,320	\$852,290
12-13	\$596,259	\$536,466	\$557,616	\$877,304	\$872,052
13-14	\$623,091	\$565,972	\$583,485	\$861,951	\$856,791
14-15	\$651,130	\$597,100	\$595,833	\$1,034,137	\$923,580
15-16	\$655,268	\$597,100	\$595,833	\$1,016,040	\$907,417
16-17	\$684,755	\$629,941	\$632,351	\$998,982	\$903,171
17-18	\$715,569	\$664,588	\$671,599	\$981,499	\$891,814
18-19	<b>\$747,770</b>	<b>\$701,140</b>	<b>\$672,618</b>	<b>\$964,323</b>	<b>\$942,155</b>

	<b>S&amp;P 500 RC 10%</b>			
	BONUS: 5.00%			
	PAR: 80.00%			
	CAP: 0.00%			
	SPREAD: 0.00%			
	TRIGGER: 0.00%			
	FEE: 1.75%			
	RESET: 2YR			
	<b>PREMIUM</b>			
	<b>\$500,000</b>			
09-10	\$515,813			
10-11	\$613,760			
11-12	\$603,019			
12-13	\$666,791			
13-14	\$655,122			
14-15	\$776,383			
15-16	\$762,797			
16-17	\$817,882			
17-18	\$803,569			
18-19	\$940,133			

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