

REPORT DATE 4/12/19 **TIMEFRAME** Apr-09 - Apr-19 **RESET OPTIONS REPRESENTED** ANNUAL BIENNIAL TRIENNIAL **STATE:** Any **LOWEST AM BEST RATING:** A- **DRAW DOWN YRS 2-10:**

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

10yr

	CARRIER/PRODUCT	TERM	CREDITING METHOD	BONUS	TRIGGER	CAP	SPREAD	PAR	FEE	RETURN
1	Americo (Legacy) LibertyMark SE 10	10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	75.0%	1.75%	8.56%
2	Athene Performance Elite 10	10	S&P 500 RC 8%/Biennial/Point To Point	6.00%	0.00%	0.00%	4.25%	100.0%	0.00%	8.49%
3	Americo (Legacy) LibertyMark SE 10	10	S&P 500 RC 10%/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	105.0%	1.75%	8.29%
4	Athene Performance Elite 10 Select	10	S&P 500 RC 8%/Biennial/Point To Point	4.00%	0.00%	0.00%	4.25%	100.0%	0.00%	8.28%
5	Athene Performance Elite 10 Pro	10	S&P 500 RC 8%/Biennial/Point To Point	4.00%	0.00%	0.00%	4.25%	100.0%	0.00%	8.28%
6	Athene Performance Elite 10 Plus	10	S&P 500 RC 8%/Biennial/Point To Point	12.00%	0.00%	0.00%	4.25%	100.0%	0.95%	8.12%
7	Athene Performance Elite 10 Pro Plus	10	S&P 500 RC 8%/Biennial/Point To Point	10.00%	0.00%	0.00%	4.25%	100.0%	0.95%	7.93%
8	Americo (Legacy) LibertyMark 10	10	S&P 500 RC 10%/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	95.0%	1.25%	7.88%
9	North American NAC Charter Plus 10	10	S&P 500 RC 8%/Biennial/Point To Point	6.00%	0.00%	0.00%	5.65%	100.0%	0.00%	7.83%
10	Athene Performance Elite 10 Select Plus	10	S&P 500 RC 8%/Biennial/Point To Point	9.00%	0.00%	0.00%	4.25%	100.0%	0.95%	7.83%
11	North American NAC Charter Plus 10 SV	10	S&P 500 RC 8%/Biennial/Point To Point	7.00%	0.00%	0.00%	5.90%	100.0%	0.00%	7.82%
12	North American NAC Charter Plus 10 SV	10	S&P 500 RC 8%/Biennial/Point To Point	7.00%	0.00%	0.00%	5.90%	100.0%	0.00%	7.82%
13	Americo (Legacy) LibertyMark 10	10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	65.0%	1.25%	7.78%
14	National Western Life NWL IMPACT 10	10	S&P 500 RC 5% Excess Return/Annual/Point To Point	7.00%	0.00%	0.00%	0.00%	150.0%	0.00%	7.71%
15	Ameritas (Legacy) FlexMark Select	10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	70.0%	2.00%	7.67%
16	American Equity AssetShield 10	10	S&P 500/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	54.0%	0.00%	7.38%
17	American Equity Choice Series (MVA)	10	S&P 500/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	54.0%	0.00%	7.38%
18	Americo (Legacy) LibertyMark 10 Plus	10	S&P 500/Biennial/Point To Point	5.00%	0.00%	0.00%	0.00%	50.0%	1.25%	7.33%
19	Ameritas (Legacy) FlexMark Select	10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	50.0%	0.00%	7.05%
20	Ameritas (Legacy) FlexMark Select LT	10	S&P 500/Biennial/Point To Point	0.00%	0.00%	0.00%	0.00%	65.0%	2.00%	7.02%
21	Ameritas (Legacy) FlexMark Select Plus	10	S&P 500/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	45.0%	0.00%	7.00%
22	Ameritas (Legacy) FlexMark Select Plus	10	S&P 500/Biennial/Point To Point	6.00%	0.00%	0.00%	0.00%	60.0%	2.00%	6.99%
23	The Standard Index Select Annuity 10	10	S&P 500/Annual/Point To Point	0.00%	0.00%	0.00%	0.00%	50.0%	0.00%	6.85%
24	Ameritas (Legacy) FlexMark Select LT Plus	10	S&P 500/Biennial/Point To Point	4.00%	0.00%	0.00%	0.00%	45.0%	0.00%	6.80%
25	Ameritas (Legacy) FlexMark Select LT Plus	10	S&P 500/Biennial/Point To Point	4.00%	0.00%	0.00%	0.00%	60.0%	2.00%	6.79%

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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. 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, janusssg-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.*