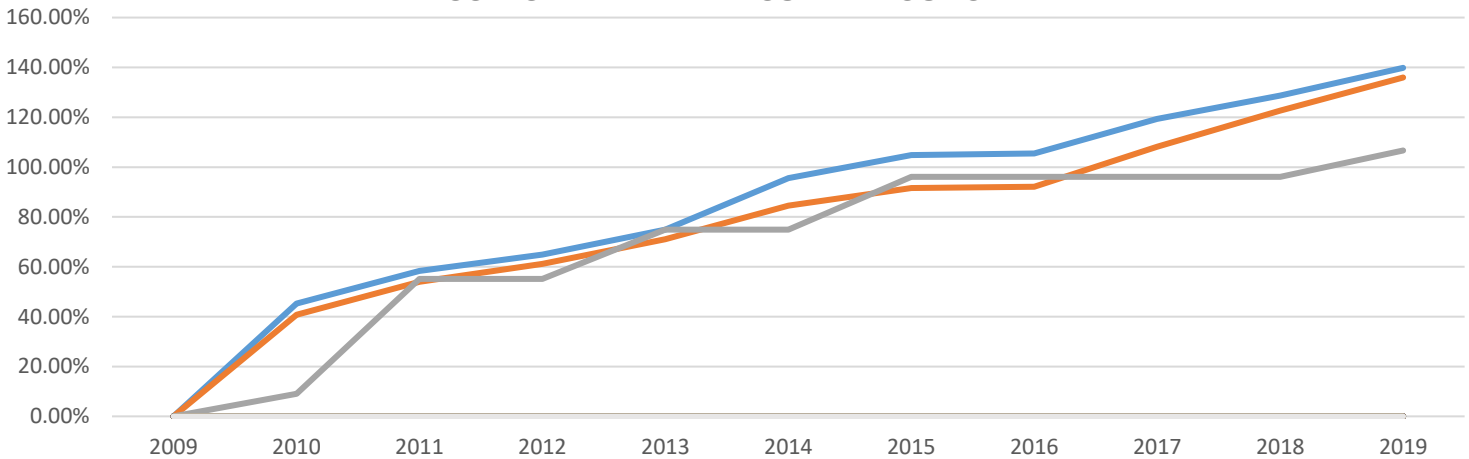


**REPORT DATE**  
4/12/19

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		Dow Jones Ind Ave		Janus SG Market Con				
	No Crediting Applied		No Crediting Applied		Crediting Applied				
	I/Y	CUMULATIVE	I/Y	CUMULATIVE	I/Y	CUMULATIVE			
09-10	45.25%	45.25%	40.78%	40.78%	9.00%	9.00%			
10-11	13.10%	58.35%	13.27%	54.05%	46.17%	55.17%			
11-12	6.50%	64.85%	7.17%	61.22%	0.00%	55.17%			
12-13	10.09%	74.94%	9.86%	71.09%	19.79%	74.96%			
13-14	20.70%	95.64%	13.45%	84.53%	0.00%	74.96%			
14-15	9.24%	104.87%	7.05%	91.58%	21.10%	96.06%			
15-16	0.64%	105.51%	0.53%	92.12%	0.00%	96.06%			
16-17	13.80%	119.31%	16.06%	108.18%	0.00%	96.06%			
17-18	9.46%	128.76%	14.50%	122.68%	0.00%	96.06%			
18-19	11.05%	139.82%	13.27%	135.94%	10.61%	106.67%			


**POWERED BY: INDEXALYZER™**

*\*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, janusgg-mc.com, madindex.brpparibas.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.*

# GROWTH ILLUSTRATIONS

	<b>S&amp;P 500</b>	<b>Dow Jones Ind Ave</b>	<b>Janus SG Market Con</b>		
	BONUS: 0.00%	BONUS: 0.00%	BONUS: 9.00%		
	PAR: 0.00%	PAR: 0.00%	PAR: 85.00%		
	CAP: 0.00%	CAP: 0.00%	CAP: 0.00%		
	SPREAD: 0.00%	SPREAD: 0.00%	SPREAD: 0.00%		
	TRIGGER: 0.00%	TRIGGER: 0.00%	TRIGGER: 0.00%		
	FEE: 0.00%	FEE: 0.00%	FEE: 0.00%		
	RESET: None	RESET: None	RESET: 2YR		
	<b>PREMIUM</b>	<b>PREMIUM</b>	<b>PREMIUM</b>		
	<b>\$350,000</b>	<b>\$350,000</b>	<b>\$350,000</b>		
09-10	\$508,378	\$492,743	\$381,500		
10-11	\$574,966	\$558,113	\$557,647		
11-12	\$612,349	\$598,146	\$557,647		
12-13	\$674,113	\$657,145	\$667,986		
13-14	\$813,646	\$745,518	\$667,986		
14-15	\$888,804	\$798,078	\$808,953		
15-16	\$894,453	\$802,343	\$808,953		
16-17	\$1,017,895	\$931,196	\$808,953		
17-18	\$1,114,142	\$1,066,206	\$808,953		
18-19	<b>\$1,237,260</b>	<b>\$1,207,655</b>	<b>\$894,751</b>		


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