

INDEXALYZER™

Historical Performance Report

This report will provide you with a 10 year back-test performance history of each Fixed Indexed Product offered by Amerigo Legacy. This report is only a historical reference. It is not a guarantee of future results. The annual performance is based upon current carrier offered rates, and those rates remain unchanged throughout the 10 year back-test. In the future, the carrier reserves the right to raise or lower the rates. They cannot however, lower the rates below the guaranteed minimum rates established in the policy contract. The information in this report can be used to assist in the allocation process of each of these Fixed Indexed Annuity products. All rates are current as of the the first day of the month referenced in the time frame below. Rates are based upon the maximum premium band and the maximum bonus. Annuitants age and the state the annuity is purchased in may alter the rates in this report. Contact the carrier for current rates. Rates are subject to change without notification. This report is for agent use only, not for use with the general public.

CARRIER: Amerigo (Legacy Marketing)
AM BEST RATING: A
PRODUCT TYPE: Index Annuities
REPORT ID #: 2439414

TIME FRAME
 April-09
 to
 April-19

REPRESENTED INDICES:

S&P 500

The S&P 500 represents the top 500 U.S. based stocks from large capital companies divided up into 11 sectors. The sectors are: Energy, Materials, Industrials, Consumer Discretionary, Consumer Staples, Health Care, Financials, Information Technology, Telecommunications Services, Utilities, and Real Estate.

S&P 500 With 10% Volatility Control

This index is based upon the S&P 500 which is the top 500 U.S. based stocks from large capital companies. The volatility control aspect is a rebalancing of the S&P 500 based upon movements in the volatility of the index. The 10% represents the degree that triggers the rebalancing.

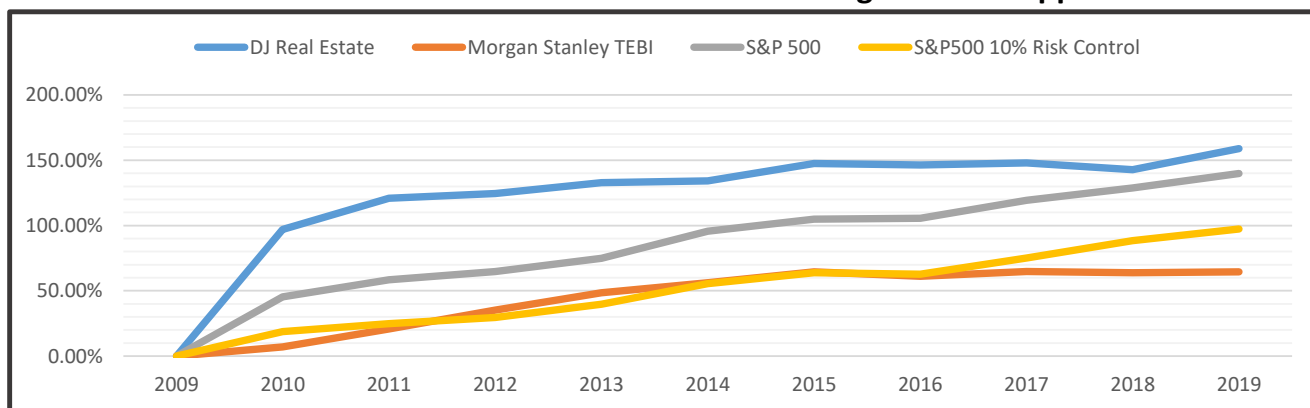
Dow Jones Real Estate Index

This index follows the real estate market. It focuses greatly on the performance of Real Estate Investment Trusts (REIT). It also includes companies that invest in real estate either directly or indirectly in three categories: Development, Management and Ownership. Ownership also includes Property Agencies.

Morgan Stanley Target Equity Balanced Index (TEBI)

This index utilized a rules based approach that dynamically allocates between targeted equity stocks and U.S. Treasuries. It primarily focuses on five fundamental valuation metrics that target 50 top U.S. based large capital stocks looking for undervaluation. It then balances the risk with the 10-year and 2-year U.S. Treasuries.

Ten Year Index Performance With No Crediting Methods Applied



*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, mlb.ml.com, morganstanley.com, kitco.com, index.barcap.com, index.db.com, pimcoindex.com, jpmorganindices.com, finance.google.com, Morningstar, janussg-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.

Americo (Legacy) LibertyMark 10	-----CREDITING METHODS-----							
	TERM	BONUS	TRIGGER	CAP	SPREAD	PAR	P-FEE	RETURN
Dow Jones Real Estate/Annual/Monthly Average	10	0.00%	0.00%	0.00%	0.00%	110%	1.25%	7.62%
Morgan Stanley TEBI/Annual/Point To Point	10	0.00%	0.00%	0.00%	0.00%	110%	1.25%	6.18%
S&P 500/Annual/Monthly Sum	10	0.00%	0.00%	2.45%	0.00%	100%	1.25%	3.54%
S&P 500/Annual/Point To Point	10	0.00%	0.00%	7.00%	0.00%	100%	1.25%	5.05%
S&P 500/Annual/Point To Point Inversion	10	0.00%	0.00%	12.25%	0.00%	100%	1.25%	0.00%
Morgan Stanley TEBI/Biennial/Point To Point	10	0.00%	0.00%	0.00%	0.00%	150%	1.25%	7.88%
S&P 500/Biennial/Point To Point	10	0.00%	0.00%	0.00%	0.00%	65%	1.25%	7.78%
S&P 500 RC 10%/Biennial/Point To Point	10	0.00%	0.00%	0.00%	0.00%	95%	1.25%	7.88%

BEG-PR=Beginning Price; END-PR= Ending Price; AVE-PR=Average Price; I/Y= Interest Yearly; C-APL=Crediting Applied

Dow Jones Real Estate/Annual/Monthly Average					
YEARS	BEG-PR	AVE-PR	I/Y	C-APL	CUMULATIVE
09-10	98.71	157.29	59.34%	64.03%	64.03%
10-11	194.39	212.01	9.06%	8.72%	33.54%
11-12	240.99	226.50	-6.01%	-1.25%	20.76%
12-13	249.85	252.14	0.91%	3.46%	16.18%
13-14	270.57	257.27	-4.92%	-1.25%	12.46%
14-15	273.94	292.51	6.78%	9.80%	12.02%
15-16	310.60	290.91	-6.34%	-1.25%	10.02%
16-17	307.20	311.35	1.35%	0.23%	8.74%
17-18	311.82	313.44	0.52%	-0.68%	7.65%
18-19	295.48	318.48	7.78%	7.31%	7.62%

Morgan Stanley TEBI/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73	169.87	7.02%	6.47%	6.47%
10-11	169.87	193.28	13.78%	13.91%	10.13%
11-12	193.28	221.18	14.44%	14.63%	11.61%
12-13	221.18	250.59	13.30%	13.38%	12.05%
13-14	250.59	269.47	7.53%	7.04%	11.03%
14-15	269.47	292.47	8.54%	8.14%	10.54%
15-16	292.47	282.55	-3.39%	-1.25%	8.77%
16-17	282.55	292.63	3.57%	2.67%	7.99%
17-18	292.63	289.63	-1.03%	-1.25%	6.92%
18-19	289.63	292.11	0.86%	-0.31%	6.18%

S&P 500/Annual/Monthly Sum					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	14.18%	12.93%	12.93%
10-11	1178.10	1332.41	0.00%	-1.25%	5.60%
11-12	1332.41	1419.04	0.00%	-1.25%	3.27%
12-13	1419.04	1562.17	2.99%	1.74%	2.88%
13-14	1562.17	1885.52	9.27%	8.02%	3.89%
14-15	1885.52	2059.69	4.11%	2.86%	3.72%
15-16	2059.69	2072.78	0.00%	-1.25%	2.99%
16-17	2072.78	2358.84	7.93%	6.68%	3.45%
17-18	2358.84	2581.88	7.24%	5.99%	3.73%
18-19	2581.88	2867.19	3.12%	1.87%	3.54%

S&P 500/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	5.75%	5.75%
10-11	1178.10	1332.41	13.10%	5.75%	5.75%
11-12	1332.41	1419.04	6.50%	5.25%	5.58%
12-13	1419.04	1562.17	10.09%	5.75%	5.63%
13-14	1562.17	1885.52	20.70%	5.75%	5.65%
14-15	1885.52	2059.69	9.24%	5.75%	5.67%
15-16	2059.69	2072.78	0.64%	-0.61%	4.75%
16-17	2072.78	2358.84	13.80%	5.75%	4.87%
17-18	2358.84	2581.88	9.46%	5.75%	4.97%
18-19	2581.88	2867.19	11.05%	5.75%	5.05%

S&P 500/Annual/Point To Point Inversion					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	-1.25%	-1.25%
10-11	1178.10	1332.41	13.10%	-1.25%	-1.25%
11-12	1332.41	1419.04	6.50%	-1.25%	-1.25%
12-13	1419.04	1562.17	10.09%	-1.25%	-1.25%
13-14	1562.17	1885.52	20.70%	-1.25%	0.00%
14-15	1885.52	2059.69	9.24%	-1.25%	-1.25%
15-16	2059.69	2072.78	0.64%	-1.25%	-1.25%
16-17	2072.78	2358.84	13.80%	-1.25%	-1.25%
17-18	2358.84	2581.88	9.46%	-1.25%	-1.25%
18-19	2581.88	2867.19	11.05%	-1.25%	0.00%

Morgan Stanley TEBI/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73		0.00%	-1.25%	-1.25%
10-11		193.28	21.77%	31.40%	13.91%
11-12	193.28		0.00%	-1.25%	8.61%
12-13		250.59	29.65%	43.23%	16.39%
13-14	250.59		0.00%	-1.25%	12.63%
14-15		292.47	16.71%	23.82%	14.42%
15-16	292.47		0.00%	-1.25%	12.04%
16-17		292.63	0.05%	-1.17%	10.30%
17-18	292.63		0.00%	-1.25%	8.95%
18-19		292.11	-0.18%	-1.25%	7.88%

S&P 500/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08		0.00%	-1.25%	-1.25%
10-11		1332.41	64.28%	40.53%	17.80%
11-12	1332.41		0.00%	-1.25%	11.07%
12-13		1562.17	17.24%	9.96%	10.79%
13-14	1562.17		0.00%	-1.25%	8.27%
14-15		2059.69	31.85%	19.45%	10.06%
15-16	2059.69		0.00%	-1.25%	8.37%
16-17		2358.84	14.52%	8.19%	8.35%
17-18	2358.84		0.00%	-1.25%	7.24%
18-19		2867.19	21.55%	12.76%	7.78%

S&P 500 RC 10%/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	1357.83		0.00%	-1.25%	-1.25%
10-11		1709.83	25.92%	23.38%	10.38%
11-12	1709.83		0.00%	-1.25%	6.36%
12-13		1973.26	15.41%	13.39%	8.07%
13-14	1973.26		0.00%	-1.25%	6.14%
14-15		2472.98	25.32%	22.81%	8.75%
15-16	2472.98		0.00%	-1.25%	7.26%
16-17		2750.31	11.21%	9.40%	7.53%
17-18	2750.31		0.00%	-1.25%	6.52%
18-19		3394.73	23.43%	21.01%	7.88%

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Americo (Legacy) LibertyMark 10 Plus	-----CREDITING METHODS-----							
	TERM	BONUS	TRIGGER	CAP	SPREAD	PAR	P-FEE	RETURN
Dow Jones Real Estate/Annual/Monthly Average	10	5.00%	0.00%	0.00%	0.00%	80%	1.25%	6.93%
Morgan Stanley TEBI/Annual/Point To Point	10	5.00%	0.00%	0.00%	0.00%	80%	1.25%	5.69%
S&P 500/Annual/Monthly Sum	10	5.00%	0.00%	2.00%	0.00%	100%	1.25%	3.43%
S&P 500/Annual/Point To Point	10	5.00%	0.00%	4.75%	0.00%	100%	1.25%	4.58%
S&P 500/Annual/Point To Point Inversion	10	5.00%	0.00%	7.50%	0.00%	100%	1.25%	0.18%
Morgan Stanley TEBI/Biennial/Point To Point	10	5.00%	0.00%	0.00%	0.00%	110%	1.25%	7.17%
S&P 500/Biennial/Point To Point	10	5.00%	0.00%	0.00%	0.00%	50%	1.25%	7.33%
S&P 500 RC 10%/Biennial/Point To Point	10	5.00%	0.00%	0.00%	0.00%	65%	1.25%	6.62%

BEG-PR=Beginning Price; END-PR= Ending Price; AVE-PR=Average Price; I/Y= Interest Yearly; C-APL=Crediting Applied *Includes Persistancy Bonus

Dow Jones Real Estate/Annual/Monthly Average					
YEARS	BEG-PR	AVE-PR	I/Y	C-APL	CUMMULATIVE
09-10	98.71	157.29	59.34%	46.22%	53.54%
10-11	194.39	212.01	9.06%	6.00%	27.57%
11-12	240.99	226.50	-6.01%	-1.25%	17.13%
12-13	249.85	252.14	0.91%	2.18%	13.20%
13-14	270.57	257.27	-4.92%	-1.25%	10.15%
14-15	273.94	292.51	6.78%	6.79%	9.58%
15-16	310.60	290.91	-6.34%	-1.25%	7.97%
16-17	307.20	311.35	1.35%	-0.17%	6.91%
17-18	311.82	313.44	0.52%	-0.84%	6.02%
18-19	295.48	318.48	7.78%	4.98%	6.93%

Morgan Stanley TEBI/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	158.73	169.87	7.02%	4.36%	9.58%
10-11	169.87	193.28	13.78%	9.77%	9.68%
11-12	193.28	221.18	14.44%	10.30%	9.88%
12-13	221.18	250.59	13.30%	9.39%	9.76%
13-14	250.59	269.47	7.53%	4.78%	8.75%
14-15	269.47	292.47	8.54%	5.58%	8.21%
15-16	292.47	282.55	-3.39%	-1.25%	6.81%
16-17	282.55	292.63	3.57%	1.60%	6.14%
17-18	292.63	289.63	-1.03%	-1.25%	5.29%
18-19	289.63	292.11	0.86%	-0.56%	5.69%

S&P 500/Annual/Monthly Sum					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	811.08	1178.10	10.87%	9.62%	15.10%
10-11	1178.10	1332.41	0.00%	-1.25%	6.61%
11-12	1332.41	1419.04	0.00%	-1.25%	3.92%
12-13	1419.04	1562.17	0.59%	-0.66%	2.76%
13-14	1562.17	1885.52	6.64%	5.39%	3.28%
14-15	1885.52	2059.69	2.12%	0.87%	2.87%
15-16	2059.69	2072.78	0.00%	-1.25%	2.27%
16-17	2072.78	2358.84	6.13%	4.88%	2.60%
17-18	2358.84	2581.88	6.21%	4.96%	2.86%
18-19	2581.88	2867.19	0.15%	-1.10%	3.43%

S&P 500/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	811.08	1178.10	45.25%	3.50%	8.68%
10-11	1178.10	1332.41	13.10%	3.50%	6.06%
11-12	1332.41	1419.04	6.50%	3.50%	5.20%
12-13	1419.04	1562.17	10.09%	3.50%	4.77%
13-14	1562.17	1885.52	20.70%	3.50%	4.51%
14-15	1885.52	2059.69	9.24%	3.50%	4.35%
15-16	2059.69	2072.78	0.64%	-0.61%	3.62%
16-17	2072.78	2358.84	13.80%	3.50%	3.61%
17-18	2358.84	2581.88	9.46%	3.50%	3.59%
18-19	2581.88	2867.19	11.05%	3.50%	4.58%

S&P 500/Annual/Point To Point Inversion					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	811.08	1178.10	45.25%	-1.25%	3.69%
10-11	1178.10	1332.41	13.10%	-1.25%	1.19%
11-12	1332.41	1419.04	6.50%	-1.25%	0.37%
12-13	1419.04	1562.17	10.09%	-1.25%	-0.04%
13-14	1562.17	1885.52	20.70%	-1.25%	-0.28%
14-15	1885.52	2059.69	9.24%	-1.25%	-0.44%
15-16	2059.69	2072.78	0.64%	-1.25%	-0.56%
16-17	2072.78	2358.84	13.80%	-1.25%	-0.65%
17-18	2358.84	2581.88	9.46%	-1.25%	-0.71%
18-19	2581.88	2867.19	11.05%	-1.25%	0.18%

Morgan Stanley TEBI/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	158.73		0.00%	-1.25%	3.69%
10-11	0.00	193.28	21.77%	22.69%	12.79%
11-12	193.28		0.00%	-1.25%	7.90%
12-13	0.00	250.59	29.65%	31.37%	13.34%
13-14	250.59		0.00%	-1.25%	10.26%
14-15	0.00	292.47	16.71%	17.13%	11.38%
15-16	292.47		0.00%	-1.25%	9.48%
16-17	0.00	292.63	0.05%	-1.19%	8.09%
17-18	292.63		0.00%	-1.25%	7.01%
18-19	0.00	292.11	-0.18%	-1.25%	7.17%

S&P 500/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	811.08		0.00%	-1.25%	3.69%
10-11		1332.41	64.28%	30.89%	16.50%
11-12	1332.41		0.00%	-1.25%	10.25%
12-13		1562.17	17.24%	7.37%	9.53%
13-14	1562.17		0.00%	-1.25%	7.28%
14-15		2059.69	31.85%	14.67%	8.48%
15-16	2059.69		0.00%	-1.25%	7.03%
16-17		2358.84	14.52%	6.01%	6.90%
17-18	2358.84		0.00%	-1.25%	5.97%
18-19		2867.19	21.55%	9.53%	7.33%

S&P 500 RC 10%/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	1357.83		0.00%	-1.25%	3.69%
10-11		1709.83	25.92%	15.60%	9.48%
11-12	1709.83		0.00%	-1.25%	5.78%
12-13		1973.26	15.41%	8.76%	6.52%
13-14	1973.26		0.00%	-1.25%	4.92%
14-15		2472.98	25.32%	15.21%	6.57%
15-16	2472.98		0.00%	-1.25%	5.41%
16-17		2750.31	11.21%	6.04%	5.49%
17-18	2750.31		0.00%	-1.25%	4.72%
18-19		3394.73	23.43%	13.98%	6.62%

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Americo (Legacy) LibertyMark SE 10	-----CREDITING METHODS-----							
	TERM	BONUS	TRIGGER	CAP	SPREAD	PAR	P-FEE	RETURN
Dow Jones Real Estate/Annual/Monthly Average	10	0.00%	0.00%	0.00%	0.00%	125.00%	1.75%	8.18%
Morgan Stanley TEBI/Annual/Point To Point	10	0.00%	0.00%	0.00%	0.00%	120.00%	1.75%	6.34%
S&P 500/Annual/Monthly Sum	10	0.00%	0.00%	2.65%	0.00%	100.00%	1.75%	3.63%
S&P 500/Annual/Point To Point	10	0.00%	0.00%	8.00%	0.00%	100.00%	1.75%	5.34%
S&P 500/Annual/Point To Point Inversion	10	0.00%	0.00%	15.00%	0.00%	100.00%	1.75%	-1.75%
Morgan Stanley TEBI/Biennial/Point To Point	10	0.00%	0.00%	0.00%	0.00%	170.00%	1.75%	8.46%
S&P 500/Biennial/Point To Point	10	0.00%	0.00%	0.00%	0.00%	75.00%	1.75%	8.56%
S&P 500 RC 10%/Biennial/Point To Point	10	0.00%	0.00%	0.00%	0.00%	105.00%	1.75%	8.29%

BEG-PR=Beginning Price; END-PR= Ending Price; AVE-PR=Average Price; I/Y= Interest Yearly; C-APL=Crediting Applied

Dow Jones Real Estate/Annual/Monthly Average					
YEARS	BEG-PR	AVE-PR	I/Y	C-APL	CUMMULATIVE
09-10	98.71	157.29	59.34%	72.43%	72.43%
10-11	194.39	212.01	9.06%	9.58%	37.46%
11-12	240.99	226.50	-6.01%	-1.75%	22.90%
12-13	249.85	252.14	0.91%	3.60%	17.76%
13-14	270.57	257.27	-4.92%	-1.75%	13.57%
14-15	273.94	292.51	6.78%	10.81%	13.11%
15-16	310.60	290.91	-6.34%	-1.75%	10.85%
16-17	307.20	311.35	1.35%	-0.06%	9.43%
17-18	311.82	313.44	0.52%	-1.10%	8.20%
18-19	295.48	318.48	7.78%	7.98%	8.18%

Morgan Stanley TEBI/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	158.73	169.87	7.02%	6.67%	6.67%
10-11	169.87	193.28	13.78%	14.79%	10.66%
11-12	193.28	221.18	14.44%	15.57%	12.27%
12-13	221.18	250.59	13.30%	14.21%	12.75%
13-14	250.59	269.47	7.53%	7.29%	11.64%
14-15	269.47	292.47	8.54%	8.49%	11.11%
15-16	292.47	282.55	-3.39%	-1.75%	9.17%
16-17	282.55	292.63	3.57%	2.53%	8.32%
17-18	292.63	289.63	-1.03%	-1.75%	7.15%
18-19	289.63	292.11	0.86%	-0.72%	6.34%

S&P 500/Annual/Monthly Sum					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	811.08	1178.10	15.38%	13.63%	13.63%
10-11	1178.10	1332.41	0.00%	-1.75%	5.66%
11-12	1332.41	1419.04	0.00%	-1.75%	3.13%
12-13	1419.04	1562.17	3.99%	2.24%	2.91%
13-14	1562.17	1885.52	10.27%	8.52%	4.01%
14-15	1885.52	2059.69	4.77%	3.02%	3.84%
15-16	2059.69	2072.78	0.00%	-1.75%	3.02%
16-17	2072.78	2358.84	8.73%	6.98%	3.51%
17-18	2358.84	2581.88	7.44%	5.69%	3.75%
18-19	2581.88	2867.19	4.32%	2.57%	3.63%

S&P 500/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	811.08	1178.10	45.25%	6.25%	6.25%
10-11	1178.10	1332.41	13.10%	6.25%	6.25%
11-12	1332.41	1419.04	6.50%	4.75%	5.75%
12-13	1419.04	1562.17	10.09%	6.25%	5.87%
13-14	1562.17	1885.52	20.70%	6.25%	5.95%
14-15	1885.52	2059.69	9.24%	6.25%	6.00%
15-16	2059.69	2072.78	0.64%	-1.11%	4.95%
16-17	2072.78	2358.84	13.80%	6.25%	5.11%
17-18	2358.84	2581.88	9.46%	6.25%	5.24%
18-19	2581.88	2867.19	11.05%	6.25%	5.34%

S&P 500/Annual/Point To Point Inversion					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	811.08	1178.10	45.25%	-1.75%	-1.75%
10-11	1178.10	1332.41	13.10%	-1.75%	-1.75%
11-12	1332.41	1419.04	6.50%	-1.75%	-1.75%
12-13	1419.04	1562.17	10.09%	-1.75%	-1.75%
13-14	1562.17	1885.52	20.70%	-1.75%	-1.75%
14-15	1885.52	2059.69	9.24%	-1.75%	-1.75%
15-16	2059.69	2072.78	0.64%	-1.75%	-1.75%
16-17	2072.78	2358.84	13.80%	-1.75%	-1.75%
17-18	2358.84	2581.88	9.46%	-1.75%	-1.75%
18-19	2581.88	2867.19	11.05%	-1.75%	-1.75%

Morgan Stanley TEBI/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	158.73		0.00%	-1.75%	-1.75%
10-11	0.00	193.28	21.77%	35.25%	15.28%
11-12	193.28		0.00%	-1.75%	9.30%
12-13	0.00	250.59	29.65%	48.66%	18.03%
13-14	250.59		0.00%	-1.75%	13.78%
14-15	0.00	292.47	16.71%	26.66%	15.83%
15-16	292.47		0.00%	-1.75%	13.14%
16-17	0.00	292.63	0.05%	-1.66%	11.17%
17-18	292.63		0.00%	-1.75%	9.66%
18-19	0.00	292.11	-0.18%	-1.75%	8.46%

S&P 500/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	811.08		0.00%	-1.75%	-1.75%
10-11		1332.41	64.28%	46.46%	19.96%
11-12	1332.41		0.00%	-1.75%	12.23%
12-13		1562.17	17.24%	11.18%	11.97%
13-14	1562.17		0.00%	-1.75%	9.08%
14-15		2059.69	31.85%	22.14%	11.16%
15-16	2059.69		0.00%	-1.75%	9.21%
16-17		2358.84	14.52%	9.14%	9.20%
17-18	2358.84		0.00%	-1.75%	7.93%
18-19		2867.19	21.55%	14.41%	8.56%

S&P 500 RC 10%/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMMULATIVE
09-10	1357.83		0.00%	-1.75%	-1.75%
10-11		1709.83	25.92%	25.47%	11.03%
11-12	1709.83		0.00%	-1.75%	6.59%
12-13		1973.26	15.41%	14.43%	8.50%
13-14	1973.26		0.00%	-1.75%	6.37%
14-15		2472.98	25.32%	24.84%	9.25%
15-16	2472.98		0.00%	-1.75%	7.60%
16-17		2750.31	11.21%	10.03%	7.90%
17-18	2750.31		0.00%	-1.75%	6.78%
18-19		3394.73	23.43%	22.85%	8.29%

*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, janusss-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.

Americo (Legacy) LibertyMark SE 10 Plus	-----CREDITING METHODS-----							
	TERM	BONUS	TRIGGER	CAP	SPREAD	PAR	P-FEE	RETURN
Dow Jones Real Estate/Annual/Monthly Average	10	5.00%	0.00%	0.00%	0.00%	95.00%	1.75%	7.56%
Morgan Stanley TEBI/Annual/Point To Point	10	5.00%	0.00%	0.00%	0.00%	95.00%	1.75%	6.20%
S&P 500/Annual/Monthly Sum	10	5.00%	0.00%	2.20%	0.00%	100.00%	1.75%	3.71%
S&P 500/Annual/Point To Point	10	5.00%	0.00%	5.75%	0.00%	100.00%	1.75%	4.98%
S&P 500/Annual/Point To Point Inversion	10	5.00%	0.00%	9.75%	0.00%	100.00%	1.75%	-0.32%
Morgan Stanley TEBI/Biennial/Point To Point	10	5.00%	0.00%	0.00%	0.00%	130.00%	1.75%	7.81%
S&P 500/Biennial/Point To Point	10	5.00%	0.00%	0.00%	0.00%	55.00%	1.75%	7.50%
S&P 500 RC 10%/Biennial/Point To Point	10	5.00%	0.00%	0.00%	0.00%	80.00%	1.75%	7.54%

BEG-PR=Beginning Price; END-PR= Ending Price; AVE-PR=Average Price; I/Y= Interest Yearly; C-APL=Crediting Applied *Includes Persistancy Bonus

Dow Jones Real Estate/Annual/Monthly Average					
YEARS	BEG-PR	AVE-PR	I/Y	C-APL	CUMULATIVE
09-10	98.71	157.29	59.34%	54.63%	62.36%
10-11	194.39	212.01	9.06%	6.86%	31.72%
11-12	240.99	226.50	-6.01%	-1.75%	19.46%
12-13	249.85	252.14	0.91%	2.32%	14.92%
13-14	270.57	257.27	-4.92%	-1.75%	11.37%
14-15	273.94	292.51	6.78%	7.80%	10.77%
15-16	310.60	290.91	-6.34%	-1.75%	8.89%
16-17	307.20	311.35	1.35%	-0.47%	7.67%
17-18	311.82	313.44	0.52%	-1.26%	6.64%
18-19	295.48	318.48	7.78%	5.64%	7.56%

Morgan Stanley TEBI/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73	169.87	7.02%	4.92%	10.16%
10-11	169.87	193.28	13.78%	11.34%	10.75%
11-12	193.28	221.18	14.44%	11.96%	11.15%
12-13	221.18	250.59	13.30%	10.88%	11.09%
13-14	250.59	269.47	7.53%	5.41%	9.93%
14-15	269.47	292.47	8.54%	6.36%	9.32%
15-16	292.47	282.55	-3.39%	-1.75%	7.67%
16-17	282.55	292.63	3.57%	1.64%	6.90%
17-18	292.63	289.63	-1.03%	-1.75%	5.90%
18-19	289.63	292.11	0.86%	-0.94%	6.20%

S&P 500/Annual/Monthly Sum					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	12.45%	10.70%	16.23%
10-11	1178.10	1332.41	0.00%	-1.75%	6.86%
11-12	1332.41	1419.04	0.00%	-1.75%	3.91%
12-13	1419.04	1562.17	1.74%	-0.01%	2.92%
13-14	1562.17	1885.52	7.99%	6.24%	3.57%
14-15	1885.52	2059.69	3.11%	1.36%	3.20%
15-16	2059.69	2072.78	0.00%	-1.75%	2.48%
16-17	2072.78	2358.84	6.93%	5.18%	2.81%
17-18	2358.84	2581.88	6.76%	5.01%	3.05%
18-19	2581.88	2867.19	1.55%	-0.20%	3.71%

S&P 500/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	4.00%	9.20%
10-11	1178.10	1332.41	13.10%	4.00%	6.57%
11-12	1332.41	1419.04	6.50%	4.00%	5.71%
12-13	1419.04	1562.17	10.09%	4.00%	5.28%
13-14	1562.17	1885.52	20.70%	4.00%	5.02%
14-15	1885.52	2059.69	9.24%	4.00%	4.85%
15-16	2059.69	2072.78	0.64%	-1.11%	3.98%
16-17	2072.78	2358.84	13.80%	4.00%	3.98%
17-18	2358.84	2581.88	9.46%	4.00%	3.98%
18-19	2581.88	2867.19	11.05%	4.00%	4.98%

S&P 500/Annual/Point To Point Inversion					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	-1.75%	3.16%
10-11	1178.10	1332.41	13.10%	-1.75%	0.68%
11-12	1332.41	1419.04	6.50%	-1.75%	-0.14%
12-13	1419.04	1562.17	10.09%	-1.75%	-0.54%
13-14	1562.17	1885.52	20.70%	-1.75%	-0.79%
14-15	1885.52	2059.69	9.24%	-1.75%	-0.95%
15-16	2059.69	2072.78	0.64%	-1.75%	-1.06%
16-17	2072.78	2358.84	13.80%	-1.75%	-1.15%
17-18	2358.84	2581.88	9.46%	-1.75%	-1.22%
18-19	2581.88	2867.19	11.05%	-1.75%	-0.32%

Morgan Stanley TEBI/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73		0.00%	-1.75%	3.16%
10-11		193.28	21.77%	26.55%	14.26%
11-12	193.28		0.00%	-1.75%	8.65%
12-13		250.59	29.65%	36.80%	15.09%
13-14	250.59		0.00%	-1.75%	11.51%
14-15		292.47	16.71%	19.98%	12.88%
15-16	292.47		0.00%	-1.75%	10.66%
16-17		292.63	0.05%	-1.68%	9.04%
17-18	292.63		0.00%	-1.75%	7.78%
18-19		292.11	-0.18%	-1.75%	7.81%

S&P 500/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08		0.00%	-1.75%	3.16%
10-11		1332.41	64.28%	33.60%	17.40%
11-12	1332.41		0.00%	-1.75%	10.63%
12-13		1562.17	17.24%	7.73%	9.90%
13-14	1562.17		0.00%	-1.75%	7.47%
14-15		2059.69	31.85%	15.77%	8.81%
15-16	2059.69		0.00%	-1.75%	7.23%
16-17		2358.84	14.52%	6.24%	7.11%
17-18	2358.84		0.00%	-1.75%	6.08%
18-19		2867.19	21.55%	10.10%	7.50%

S&P 500 RC 10%/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	1357.83		0.00%	-1.75%	3.16%
10-11		1709.83	25.92%	18.99%	10.79%
11-12	1709.83		0.00%	-1.75%	6.44%
12-13		1973.26	15.41%	10.58%	7.46%
13-14	1973.26		0.00%	-1.75%	5.55%
14-15		2472.98	25.32%	18.51%	7.61%
15-16	2472.98		0.00%	-1.75%	6.22%
16-17		2750.31	11.21%	7.22%	6.34%
17-18	2750.31		0.00%	-1.75%	5.41%
18-19		3394.73	23.43%	16.99%	7.54%

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Americo (Legacy) ClassicMark 10	-----CREDITING METHODS-----							
	TERM	BONUS	TRIGGER	CAP	SPREAD	PAR	P-FEE	RETURN
Dow Jones Real Estate/Annual/Monthly Average	10	0.00%	0.00%	0.00%	0.00%	75.00%	0.00%	6.28%
Morgan Stanley TEBI/Annual/Point To Point	10	0.00%	0.00%	0.00%	0.00%	75.00%	0.00%	5.10%
S&P 500/Annual/Monthly Sum	10	0.00%	0.00%	1.90%	0.00%	100.00%	0.00%	2.85%
S&P 500/Annual/Point To Point	10	0.00%	0.00%	4.50%	0.00%	100.00%	0.00%	4.11%
S&P 500/Annual/Point To Point Inversion	10	0.00%	0.00%	7.00%	0.00%	100.00%	0.00%	0.00%
Morgan Stanley TEBI/Biennial/Point To Point	10	0.00%	0.00%	0.00%	0.00%	105.00%	0.00%	6.60%
S&P 500/Biennial/Point To Point	10	0.00%	0.00%	0.00%	0.00%	45.00%	0.00%	6.38%
S&P 500 RC 10%/Biennial/Point To Point	10	0.00%	0.00%	0.00%	0.00%	65.00%	0.00%	6.35%

BEG-PR=Beginning Price; END-PR= Ending Price; AVE-PR=Average Price; I/Y= Interest Yearly; C-APL=Crediting Applied

Dow Jones Real Estate/Annual/Monthly Average					
YEARS	BEG-PR	AVE-PR	I/Y	C-APL	CUMULATIVE
09-10	98.71	157.29	59.34%	44.51%	44.51%
10-11	194.39	212.01	9.06%	6.80%	24.23%
11-12	240.99	226.50	-6.01%	0.00%	15.56%
12-13	249.85	252.14	0.91%	3.21%	12.34%
13-14	270.57	257.27	-4.92%	0.00%	9.76%
14-15	273.94	292.51	6.78%	7.54%	9.38%
15-16	310.60	290.91	-6.34%	0.00%	7.99%
16-17	307.20	311.35	1.35%	1.01%	7.09%
17-18	311.82	313.44	0.52%	0.39%	6.33%
18-19	295.48	318.48	7.78%	5.84%	6.28%

Morgan Stanley TEBI/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73	169.87	7.02%	5.26%	5.26%
10-11	169.87	193.28	13.78%	10.34%	7.77%
11-12	193.28	221.18	14.44%	10.83%	8.78%
12-13	221.18	250.59	13.30%	9.97%	9.08%
13-14	250.59	269.47	7.53%	5.65%	8.38%
14-15	269.47	292.47	8.54%	6.40%	8.05%
15-16	292.47	282.55	-3.39%	0.00%	6.86%
16-17	282.55	292.63	3.57%	2.68%	6.33%
17-18	292.63	289.63	-1.03%	0.00%	5.61%
18-19	289.63	292.11	0.86%	0.64%	5.10%

S&P 500/Annual/Monthly Sum					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	10.07%	10.07%
10-11	1178.10	1332.41	13.10%	0.00%	4.91%
11-12	1332.41	1419.04	6.50%	0.00%	3.25%
12-13	1419.04	1562.17	10.09%	0.00%	2.43%
13-14	1562.17	1885.52	20.70%	5.94%	3.12%
14-15	1885.52	2059.69	9.24%	1.62%	2.87%
15-16	2059.69	2072.78	0.64%	0.00%	2.45%
16-17	2072.78	2358.84	13.80%	5.73%	2.86%
17-18	2358.84	2581.88	9.46%	5.67%	3.17%
18-19	2581.88	2867.19	11.05%	0.00%	2.85%

S&P 500/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	4.50%	4.50%
10-11	1178.10	1332.41	13.10%	4.50%	4.50%
11-12	1332.41	1419.04	6.50%	4.50%	4.50%
12-13	1419.04	1562.17	10.09%	4.50%	4.50%
13-14	1562.17	1885.52	20.70%	4.50%	4.50%
14-15	1885.52	2059.69	9.24%	4.50%	4.50%
15-16	2059.69	2072.78	0.64%	0.64%	3.94%
16-17	2072.78	2358.84	13.80%	4.50%	4.01%
17-18	2358.84	2581.88	9.46%	4.50%	4.06%
18-19	2581.88	2867.19	11.05%	4.50%	4.11%

S&P 500/Annual/Point To Point Inversion					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	0.00%	0.00%
10-11	1178.10	1332.41	13.10%	0.00%	0.00%
11-12	1332.41	1419.04	6.50%	0.00%	0.00%
12-13	1419.04	1562.17	10.09%	0.00%	0.00%
13-14	1562.17	1885.52	20.70%	0.00%	0.00%
14-15	1885.52	2059.69	9.24%	0.00%	0.00%
15-16	2059.69	2072.78	0.64%	0.00%	0.00%
16-17	2072.78	2358.84	13.80%	0.00%	0.00%
17-18	2358.84	2581.88	9.46%	0.00%	0.00%
18-19	2581.88	2867.19	11.05%	0.00%	0.00%

Morgan Stanley TEBI/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73		0.00%	0.00%	0.00%
10-11	0.00	193.28	21.77%	22.85%	10.84%
11-12	193.28		0.00%	0.00%	7.10%
12-13	0.00	250.59	29.65%	31.13%	12.66%
13-14	250.59		0.00%	0.00%	10.01%
14-15	0.00	292.47	16.71%	17.55%	11.23%
15-16	292.47		0.00%	0.00%	9.55%
16-17	0.00	292.63	0.05%	0.06%	8.32%
17-18	292.63		0.00%	0.00%	7.36%
18-19	0.00	292.11	-0.18%	0.00%	6.60%

S&P 500/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08		0.00%	0.00%	0.00%
10-11		1332.41	64.28%	28.92%	13.54%
11-12	1332.41		0.00%	0.00%	8.84%
12-13		1562.17	17.24%	7.76%	8.57%
13-14	1562.17		0.00%	0.00%	6.80%
14-15		2059.69	31.85%	14.33%	8.02%
15-16	2059.69		0.00%	0.00%	6.83%
16-17		2358.84	14.52%	6.54%	6.80%
17-18	2358.84		0.00%	0.00%	6.02%
18-19		2867.19	21.55%	9.70%	6.38%

S&P 500 RC 10%/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	1357.83		0.00%	0.00%	0.00%
10-11		1709.83	25.92%	16.85%	8.10%
11-12	1709.83		0.00%	0.00%	5.33%
12-13		1973.26	15.41%	10.01%	6.48%
13-14	1973.26		0.00%	0.00%	5.15%
14-15		2472.98	25.32%	16.46%	6.96%
15-16	2472.98		0.00%	0.00%	5.93%
16-17		2750.31	11.21%	7.29%	6.10%
17-18	2750.31		0.00%	0.00%	5.41%
18-19		3394.73	23.43%	15.23%	6.35%

*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, janusss-gm.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.

Americo (Legacy) ClassicMark 10 Plus	-----CREDITING METHODS-----							
	TERM	BONUS	TRIGGER	CAP	SPREAD	PAR	P-FEE	RETURN
Dow Jones Real Estate/Annual/Monthly Average	10	4.00%	0.00%	0.00%	0.00%	60.00%	0.00%	6.04%
Morgan Stanley TEBI/Annual/Point To Point	10	4.00%	0.00%	0.00%	0.00%	60.00%	0.00%	5.01%
S&P 500/Annual/Monthly Sum	10	4.00%	0.00%	1.60%	0.00%	100.00%	0.00%	2.83%
S&P 500/Annual/Point To Point	10	4.00%	0.00%	3.50%	0.00%	100.00%	0.00%	4.12%
S&P 500/Annual/Point To Point Inversion	10	4.00%	0.00%	5.00%	0.00%	100.00%	0.00%	0.88%
Morgan Stanley TEBI/Biennial/Point To Point	10	4.00%	0.00%	0.00%	0.00%	80.00%	0.00%	6.05%
S&P 500/Biennial/Point To Point	10	4.00%	0.00%	0.00%	0.00%	35.00%	0.00%	5.95%
S&P 500 RC 10%/Biennial/Point To Point	10	4.00%	0.00%	0.00%	0.00%	50.00%	0.00%	5.85%

BEG-PR=Beginning Price; END-PR= Ending Price; AVE-PR=Average Price; I/Y= Interest Yearly; C-APL=Crediting Applied *Includes Persistancy Bonus

Dow Jones Real Estate/Annual/Monthly Average					
YEARS	BEG-PR	AVE-PR	I/Y	C-APL	CUMULATIVE
09-10	98.71	157.29	59.34%	35.61%	41.03%
10-11	194.39	212.01	9.06%	5.44%	21.94%
11-12	240.99	226.50	-6.01%	0.00%	14.14%
12-13	249.85	252.14	0.91%	2.57%	11.13%
13-14	270.57	257.27	-4.92%	0.00%	8.81%
14-15	273.94	292.51	6.78%	6.03%	8.34%
15-16	310.60	290.91	-6.34%	0.00%	7.86%
16-17	307.20	311.35	1.35%	0.81%	6.95%
17-18	311.82	313.44	0.52%	0.31%	6.19%
18-19	295.48	318.48	7.78%	4.67%	6.04%

Morgan Stanley TEBI/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73	169.87	7.02%	4.21%	8.38%
10-11	169.87	193.28	13.78%	8.27%	8.32%
11-12	193.28	221.18	14.44%	8.66%	8.44%
12-13	221.18	250.59	13.30%	7.98%	8.32%
13-14	250.59	269.47	7.53%	4.52%	7.55%
14-15	269.47	292.47	8.54%	5.12%	7.14%
15-16	292.47	282.55	-3.39%	0.00%	6.83%
16-17	282.55	292.63	3.57%	2.14%	6.23%
17-18	292.63	289.63	-1.03%	0.00%	5.52%
18-19	289.63	292.11	0.86%	0.51%	5.01%

S&P 500/Annual/Monthly Sum					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	7.67%	11.98%
10-11	1178.10	1332.41	13.10%	0.00%	5.82%
11-12	1332.41	1419.04	6.50%	0.00%	3.84%
12-13	1419.04	1562.17	10.09%	0.00%	2.87%
13-14	1562.17	1885.52	20.70%	3.71%	3.04%
14-15	1885.52	2059.69	9.24%	0.00%	2.52%
15-16	2059.69	2072.78	0.64%	0.00%	2.87%
16-17	2072.78	2358.84	13.80%	4.53%	3.08%
17-18	2358.84	2581.88	9.46%	3.72%	3.15%
18-19	2581.88	2867.19	11.05%	0.00%	2.83%

S&P 500/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	3.50%	7.64%
10-11	1178.10	1332.41	13.10%	3.50%	5.55%
11-12	1332.41	1419.04	6.50%	3.50%	4.86%
12-13	1419.04	1562.17	10.09%	3.50%	4.52%
13-14	1562.17	1885.52	20.70%	3.50%	4.32%
14-15	1885.52	2059.69	9.24%	3.50%	4.18%
15-16	2059.69	2072.78	0.64%	0.64%	4.39%
16-17	2072.78	2358.84	13.80%	3.50%	4.28%
17-18	2358.84	2581.88	9.46%	3.50%	4.19%
18-19	2581.88	2867.19	11.05%	3.50%	4.12%

S&P 500/Annual/Point To Point Inversion					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	0.00%	4.00%
10-11	1178.10	1332.41	13.10%	0.00%	1.98%
11-12	1332.41	1419.04	6.50%	0.00%	1.32%
12-13	1419.04	1562.17	10.09%	0.00%	0.99%
13-14	1562.17	1885.52	20.70%	0.00%	0.79%
14-15	1885.52	2059.69	9.24%	0.00%	0.66%
15-16	2059.69	2072.78	0.64%	0.00%	1.27%
16-17	2072.78	2358.84	13.80%	0.00%	1.11%
17-18	2358.84	2581.88	9.46%	0.00%	0.98%
18-19	2581.88	2867.19	11.05%	0.00%	0.88%

Morgan Stanley TEBI/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73		0.00%	0.00%	4.00%
10-11	0.00	193.28	21.77%	17.41%	10.50%
11-12	193.28		0.00%	0.00%	6.89%
12-13	0.00	250.59	29.65%	23.72%	10.87%
13-14	250.59		0.00%	0.00%	8.60%
14-15	0.00	292.47	16.71%	13.37%	9.38%
15-16	292.47		0.00%	0.00%	8.75%
16-17	0.00	292.63	0.05%	0.04%	7.62%
17-18	292.63		0.00%	0.00%	6.74%
18-19	0.00	292.11	-0.18%	0.00%	6.05%

S&P 500/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08		0.00%	0.00%	4.00%
10-11		1332.41	64.28%	22.50%	12.87%
11-12	1332.41		0.00%	0.00%	8.41%
12-13		1562.17	17.24%	6.04%	7.81%
13-14	1562.17		0.00%	0.00%	6.20%
14-15		2059.69	31.85%	11.15%	7.01%
15-16	2059.69		0.00%	0.00%	6.72%
16-17		2358.84	14.52%	5.08%	6.51%
17-18	2358.84		0.00%	0.00%	5.77%
18-19		2867.19	21.55%	7.54%	5.95%

S&P 500 RC 10%/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	1357.83		0.00%	0.00%	4.00%
10-11		1709.83	25.92%	12.96%	8.39%
11-12	1709.83		0.00%	0.00%	5.52%
12-13		1973.26	15.41%	7.70%	6.06%
13-14	1973.26		0.00%	0.00%	4.82%
14-15		2472.98	25.32%	12.66%	6.09%
15-16	2472.98		0.00%	0.00%	5.93%
16-17		2750.31	11.21%	5.61%	5.89%
17-18	2750.31		0.00%	0.00%	5.22%
18-19		3394.73	23.43%	11.72%	5.85%

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Americo (Legacy) LibertyMark 7	-----CREDITING METHODS-----							
	TERM	BONUS	TRIGGER	CAP	SPREAD	PAR	P-FEE	RETURN
Dow Jones Real Estate/Annual/Monthly Average	7	0.00%	0.00%	0.00%	0.00%	95.00%	1.00%	6.78%
Morgan Stanley TEBI/Annual/Point To Point	7	0.00%	0.00%	0.00%	0.00%	95.00%	1.00%	5.43%
S&P 500/Annual/Monthly Sum	7	0.00%	0.00%	2.20%	0.00%	100.00%	1.00%	2.98%
S&P 500/Annual/Point To Point	7	0.00%	0.00%	5.75%	0.00%	100.00%	1.00%	4.23%
S&P 500/Annual/Point To Point Inversion	7	0.00%	0.00%	9.75%	0.00%	100.00%	1.00%	-1.00%
Morgan Stanley TEBI/Biennial/Point To Point	7	0.00%	0.00%	0.00%	0.00%	130.00%	1.00%	7.02%
S&P 500/Biennial/Point To Point	7	0.00%	0.00%	0.00%	0.00%	55.00%	1.00%	6.72%
S&P 500 RC 10%/Biennial/Point To Point	7	0.00%	0.00%	0.00%	0.00%	80.00%	1.00%	6.75%

BEG-PR=Beginning Price; END-PR= Ending Price; AVE-PR=Average Price; I/Y= Interest Yearly; C-APL=Crediting Applied

Dow Jones Real Estate/Annual/Monthly Average					
YEARS	BEG-PR	AVE-PR	I/Y	C-APL	CUMULATIVE
09-10	98.71	157.29	59.34%	55.38%	55.38%
10-11	194.39	212.01	9.06%	7.61%	29.31%
11-12	240.99	226.50	-6.01%	-1.00%	18.29%
12-13	249.85	252.14	0.91%	3.07%	14.29%
13-14	270.57	257.27	-4.92%	-1.00%	11.05%
14-15	273.94	292.51	6.78%	8.55%	10.63%
15-16	310.60	290.91	-6.34%	-1.00%	8.89%
16-17	307.20	311.35	1.35%	0.28%	7.77%
17-18	311.82	313.44	0.52%	-0.51%	6.82%
18-19	295.48	318.48	7.78%	6.39%	6.78%

Morgan Stanley TEBI/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73	169.87	7.02%	5.67%	5.67%
10-11	169.87	193.28	13.78%	12.09%	8.83%
11-12	193.28	221.18	14.44%	12.71%	10.11%
12-13	221.18	250.59	13.30%	11.63%	10.49%
13-14	250.59	269.47	7.53%	6.16%	9.61%
14-15	269.47	292.47	8.54%	7.11%	9.19%
15-16	292.47	282.55	-3.39%	-1.00%	7.67%
16-17	282.55	292.63	3.57%	2.39%	7.00%
17-18	292.63	289.63	-1.03%	-1.00%	6.08%
18-19	289.63	292.11	0.86%	-0.19%	5.43%

S&P 500/Annual/Monthly Sum					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	12.45%	11.45%	11.45%
10-11	1178.10	1332.41	0.00%	-1.00%	5.04%
11-12	1332.41	1419.04	0.00%	-1.00%	2.99%
12-13	1419.04	1562.17	1.74%	0.74%	2.42%
13-14	1562.17	1885.52	7.99%	6.99%	3.32%
14-15	1885.52	2059.69	3.11%	2.11%	3.12%
15-16	2059.69	2072.78	0.00%	-1.00%	2.52%
16-17	2072.78	2358.84	6.93%	5.93%	2.94%
17-18	2358.84	2581.88	6.76%	5.76%	3.25%
18-19	2581.88	2867.19	1.55%	0.55%	2.98%

S&P 500/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	4.75%	4.75%
10-11	1178.10	1332.41	13.10%	4.75%	4.75%
11-12	1332.41	1419.04	6.50%	4.75%	4.75%
12-13	1419.04	1562.17	10.09%	4.75%	4.75%
13-14	1562.17	1885.52	20.70%	4.75%	4.75%
14-15	1885.52	2059.69	9.24%	4.75%	4.75%
15-16	2059.69	2072.78	0.64%	-0.36%	4.00%
16-17	2072.78	2358.84	13.80%	4.75%	4.10%
17-18	2358.84	2581.88	9.46%	4.75%	4.17%
18-19	2581.88	2867.19	11.05%	4.75%	4.23%

S&P 500/Annual/Point To Point Inversion					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	-1.00%	-1.00%
10-11	1178.10	1332.41	13.10%	-1.00%	-1.00%
11-12	1332.41	1419.04	6.50%	-1.00%	-1.00%
12-13	1419.04	1562.17	10.09%	-1.00%	-1.00%
13-14	1562.17	1885.52	20.70%	-1.00%	-1.00%
14-15	1885.52	2059.69	9.24%	-1.00%	-1.00%
15-16	2059.69	2072.78	0.64%	-1.00%	-1.00%
16-17	2072.78	2358.84	13.80%	-1.00%	-1.00%
17-18	2358.84	2581.88	9.46%	-1.00%	-1.00%
18-19	2581.88	2867.19	11.05%	-1.00%	-1.00%

Morgan Stanley TEBI/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73		0.00%	-1.00%	-1.00%
10-11	0.00	193.28	21.77%	27.30%	12.26%
11-12	193.28		0.00%	-1.00%	7.65%
12-13	0.00	250.59	29.65%	37.55%	14.45%
13-14	250.59		0.00%	-1.00%	11.18%
14-15	0.00	292.47	16.71%	20.73%	12.72%
15-16	292.47		0.00%	-1.00%	10.65%
16-17	0.00	292.63	0.05%	-0.93%	9.13%
17-18	292.63		0.00%	-1.00%	7.96%
18-19	0.00	292.11	-0.18%	-1.00%	7.02%

S&P 500/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08		0.00%	-1.00%	-1.00%
10-11		1332.41	64.28%	34.35%	15.33%
11-12	1332.41		0.00%	-1.00%	9.61%
12-13		1562.17	17.24%	8.48%	9.33%
13-14	1562.17		0.00%	-1.00%	7.18%
14-15		2059.69	31.85%	16.52%	8.68%
15-16	2059.69		0.00%	-1.00%	7.24%
16-17		2358.84	14.52%	6.99%	7.21%
17-18	2358.84		0.00%	-1.00%	6.26%
18-19		2867.19	21.55%	10.85%	6.72%

S&P 500 RC 10%/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	1357.83		0.00%	-1.00%	-1.00%
10-11		1709.83	25.92%	19.74%	8.88%
11-12	1709.83		0.00%	-1.00%	5.48%
12-13		1973.26	15.41%	11.33%	6.91%
13-14	1973.26		0.00%	-1.00%	5.28%
14-15		2472.98	25.32%	19.26%	7.49%
15-16	2472.98		0.00%	-1.00%	6.23%
16-17		2750.31	11.21%	7.97%	6.45%
17-18	2750.31		0.00%	-1.00%	5.60%
18-19		3394.73	23.43%	17.74%	6.75%

*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.

Americo (Legacy) LibertyMark 7 Plus	-----CREDITING METHODS-----							
	TERM	BONUS	TRIGGER	CAP	SPREAD	PAR	P-FEE	RETURN
Dow Jones Real Estate/Annual/Monthly Average	7	5.00%	0.00%	0.00%	0.00%	85.00%	1.50%	6.56%
Morgan Stanley TEBI/Annual/Point To Point	7	5.00%	0.00%	0.00%	0.00%	85.00%	1.00%	5.79%
S&P 500/Annual/Monthly Sum	7	5.00%	0.00%	2.10%	0.00%	100.00%	1.50%	3.10%
S&P 500/Annual/Point To Point	7	5.00%	0.00%	5.00%	0.00%	100.00%	1.50%	4.07%
S&P 500/Annual/Point To Point Inversion	7	5.00%	0.00%	8.50%	0.00%	100.00%	1.50%	-0.53%
Morgan Stanley TEBI/Biennial/Point To Point	7	5.00%	0.00%	0.00%	0.00%	120.00%	1.00%	7.50%
S&P 500/Biennial/Point To Point	7	5.00%	0.00%	0.00%	0.00%	50.00%	1.50%	6.58%
S&P 500 RC 10%/Biennial/Point To Point	7	5.00%	0.00%	0.00%	0.00%	75.00%	1.50%	6.82%

BEG-PR=Beginning Price; END-PR= Ending Price; AVE-PR=Average Price; I/Y= Interest Yearly; C-APL=Crediting Applied *Includes Persistancy Bonus

Dow Jones Real Estate/Annual/Monthly Average					
YEARS	BEG-PR	AVE-PR	I/Y	C-APL	CUMULATIVE
09-10	98.71	157.29	59.34%	48.94%	56.39%
10-11	194.39	212.01	9.06%	6.20%	28.88%
11-12	240.99	226.50	-6.01%	-1.50%	17.83%
12-13	249.85	252.14	0.91%	2.14%	13.70%
13-14	270.57	257.27	-4.92%	-1.50%	10.48%
14-15	273.94	292.51	6.78%	7.04%	9.90%
15-16	310.60	290.91	-6.34%	-1.50%	8.19%
16-17	307.20	311.35	1.35%	-0.35%	7.09%
17-18	311.82	313.44	0.52%	-1.06%	6.15%
18-19	295.48	318.48	7.78%	5.12%	6.56%

Morgan Stanley TEBI/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73	169.87	7.02%	4.97%	10.21%
10-11	169.87	193.28	13.78%	10.71%	10.46%
11-12	193.28	221.18	14.44%	11.27%	10.73%
12-13	221.18	250.59	13.30%	10.30%	10.62%
13-14	250.59	269.47	7.53%	5.40%	9.56%
14-15	269.47	292.47	8.54%	6.25%	9.00%
15-16	292.47	282.55	-3.39%	-1.00%	7.51%
16-17	282.55	292.63	3.57%	2.03%	6.81%
17-18	292.63	289.63	-1.03%	-1.00%	5.91%
18-19	289.63	292.11	0.86%	-0.27%	5.79%

S&P 500/Annual/Monthly Sum					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	11.67%	10.17%	15.68%
10-11	1178.10	1332.41	0.00%	-1.50%	6.74%
11-12	1332.41	1419.04	0.00%	-1.50%	3.92%
12-13	1419.04	1562.17	1.19%	-0.31%	2.85%
13-14	1562.17	1885.52	7.34%	5.84%	3.44%
14-15	1885.52	2059.69	2.62%	1.12%	3.05%
15-16	2059.69	2072.78	0.00%	-1.50%	2.39%
16-17	2072.78	2358.84	6.53%	5.03%	2.71%
17-18	2358.84	2581.88	6.53%	5.03%	2.97%
18-19	2581.88	2867.19	0.85%	-0.65%	3.10%

S&P 500/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	3.50%	8.68%
10-11	1178.10	1332.41	13.10%	3.50%	6.06%
11-12	1332.41	1419.04	6.50%	3.50%	5.20%
12-13	1419.04	1562.17	10.09%	3.50%	4.77%
13-14	1562.17	1885.52	20.70%	3.50%	4.51%
14-15	1885.52	2059.69	9.24%	3.50%	4.35%
15-16	2059.69	2072.78	0.64%	-0.86%	3.58%
16-17	2072.78	2358.84	13.80%	3.50%	3.57%
17-18	2358.84	2581.88	9.46%	3.50%	3.57%
18-19	2581.88	2867.19	11.05%	3.50%	4.07%

S&P 500/Annual/Point To Point Inversion					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	-1.50%	3.42%
10-11	1178.10	1332.41	13.10%	-1.50%	0.93%
11-12	1332.41	1419.04	6.50%	-1.50%	0.12%
12-13	1419.04	1562.17	10.09%	-1.50%	-0.29%
13-14	1562.17	1885.52	20.70%	-1.50%	-0.53%
14-15	1885.52	2059.69	9.24%	-1.50%	-0.70%
15-16	2059.69	2072.78	0.64%	-1.50%	-0.81%
16-17	2072.78	2358.84	13.80%	-1.50%	-0.90%
17-18	2358.84	2581.88	9.46%	-1.50%	-0.96%
18-19	2581.88	2867.19	11.05%	-1.50%	-0.53%

Morgan Stanley TEBI/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73		0.00%	-1.00%	3.95%
10-11	0.00	193.28	21.77%	25.12%	14.04%
11-12	193.28		0.00%	-1.00%	8.79%
12-13	0.00	250.59	29.65%	34.58%	14.73%
13-14	250.59		0.00%	-1.00%	11.40%
14-15	0.00	292.47	16.71%	19.06%	12.64%
15-16	292.47		0.00%	-1.00%	10.58%
16-17	0.00	292.63	0.05%	-0.93%	9.07%
17-18	292.63		0.00%	-1.00%	7.90%
18-19	0.00	292.11	-0.18%	-1.00%	7.50%

S&P 500/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08		0.00%	-1.50%	3.42%
10-11		1332.41	64.28%	30.64%	16.24%
11-12	1332.41		0.00%	-1.50%	10.00%
12-13		1562.17	17.24%	7.12%	9.27%
13-14	1562.17		0.00%	-1.50%	7.03%
14-15		2059.69	31.85%	14.42%	8.22%
15-16	2059.69		0.00%	-1.50%	6.78%
16-17		2358.84	14.52%	5.76%	6.65%
17-18	2358.84		0.00%	-1.50%	5.71%
18-19		2867.19	21.55%	9.28%	6.58%

S&P 500 RC 10%/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	1357.83		0.00%	-1.50%	3.42%
10-11		1709.83	25.92%	17.94%	10.45%
11-12	1709.83		0.00%	-1.50%	6.31%
12-13		1973.26	15.41%	10.06%	7.23%
13-14	1973.26		0.00%	-1.50%	5.43%
14-15		2472.98	25.32%	17.49%	7.35%
15-16	2472.98		0.00%	-1.50%	6.04%
16-17		2750.31	11.21%	6.91%	6.15%
17-18	2750.31		0.00%	-1.50%	5.27%
18-19		3394.73	23.43%	16.07%	6.82%

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Americo (Legacy) LibertyMark SE 7	-----CREDITING METHODS-----							
	TERM	BONUS	TRIGGER	CAP	SPREAD	PAR	P-FEE	RETURN
Dow Jones Real Estate/Annual/Monthly Average	7	0.00%	0.00%	0.00%	0.00%	110.00%	1.50%	7.37%
Morgan Stanley TEBI/Annual/Point To Point	7	0.00%	0.00%	0.00%	0.00%	110.00%	1.50%	5.93%
S&P 500/Annual/Monthly Sum	7	0.00%	0.00%	2.40%	0.00%	100.00%	1.50%	3.13%
S&P 500/Annual/Point To Point	7	0.00%	0.00%	6.75%	0.00%	100.00%	1.50%	4.60%
S&P 500/Annual/Point To Point Inversion	7	0.00%	0.00%	12.25%	0.00%	100.00%	1.50%	-1.50%
Morgan Stanley TEBI/Biennial/Point To Point	7	0.00%	0.00%	0.00%	0.00%	150.00%	1.50%	7.63%
S&P 500/Biennial/Point To Point	7	0.00%	0.00%	0.00%	0.00%	65.00%	1.50%	7.52%
S&P 500 RC 10%/Biennial/Point To Point	7	0.00%	0.00%	0.00%	0.00%	95.00%	1.50%	7.63%

BEG-PR=Beginning Price; END-PR= Ending Price; AVE-PR=Average Price; I/Y= Interest Yearly; C-APL=Crediting Applied

Dow Jones Real Estate/Annual/Monthly Average					
YEARS	BEG-PR	AVE-PR	I/Y	C-APL	CUMULATIVE
09-10	98.71	157.29	59.34%	63.78%	63.78%
10-11	194.39	212.01	9.06%	8.47%	33.28%
11-12	240.99	226.50	-6.01%	-1.50%	20.50%
12-13	249.85	252.14	0.91%	3.21%	15.93%
13-14	270.57	257.27	-4.92%	-1.50%	12.21%
14-15	273.94	292.51	6.78%	9.55%	11.76%
15-16	310.60	290.91	-6.34%	-1.50%	9.76%
16-17	307.20	311.35	1.35%	-0.02%	8.49%
17-18	311.82	313.44	0.52%	-0.93%	7.40%
18-19	295.48	318.48	7.78%	7.06%	7.37%

Morgan Stanley TEBI/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73	169.87	7.02%	6.22%	6.22%
10-11	169.87	193.28	13.78%	13.66%	9.88%
11-12	193.28	221.18	14.44%	14.38%	11.36%
12-13	221.18	250.59	13.30%	13.13%	11.80%
13-14	250.59	269.47	7.53%	6.79%	10.78%
14-15	269.47	292.47	8.54%	7.89%	10.29%
15-16	292.47	282.55	-3.39%	-1.50%	8.52%
16-17	282.55	292.63	3.57%	2.42%	7.74%
17-18	292.63	289.63	-1.03%	-1.50%	6.67%
18-19	289.63	292.11	0.86%	-0.56%	5.93%

S&P 500/Annual/Monthly Sum					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	13.85%	12.35%	12.35%
10-11	1178.10	1332.41	0.00%	-1.50%	5.20%
11-12	1332.41	1419.04	0.00%	-1.50%	2.91%
12-13	1419.04	1562.17	2.74%	1.24%	2.49%
13-14	1562.17	1885.52	9.02%	7.52%	3.48%
14-15	1885.52	2059.69	3.91%	2.41%	3.30%
15-16	2059.69	2072.78	0.00%	-1.50%	2.60%
16-17	2072.78	2358.84	7.73%	6.23%	3.05%
17-18	2358.84	2581.88	7.16%	5.66%	3.33%
18-19	2581.88	2867.19	2.82%	1.32%	3.13%

S&P 500/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	5.25%	5.25%
10-11	1178.10	1332.41	13.10%	5.25%	5.25%
11-12	1332.41	1419.04	6.50%	5.00%	5.17%
12-13	1419.04	1562.17	10.09%	5.25%	5.19%
13-14	1562.17	1885.52	20.70%	5.25%	5.20%
14-15	1885.52	2059.69	9.24%	5.25%	5.21%
15-16	2059.69	2072.78	0.64%	-0.86%	4.32%
16-17	2072.78	2358.84	13.80%	5.25%	4.43%
17-18	2358.84	2581.88	9.46%	5.25%	4.52%
18-19	2581.88	2867.19	11.05%	5.25%	4.60%

S&P 500/Annual/Point To Point Inversion					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	-1.50%	-1.50%
10-11	1178.10	1332.41	13.10%	-1.50%	-1.50%
11-12	1332.41	1419.04	6.50%	-1.50%	-1.50%
12-13	1419.04	1562.17	10.09%	-1.50%	-1.50%
13-14	1562.17	1885.52	20.70%	-1.50%	-1.50%
14-15	1885.52	2059.69	9.24%	-1.50%	-1.50%
15-16	2059.69	2072.78	0.64%	-1.50%	-1.50%
16-17	2072.78	2358.84	13.80%	-1.50%	-1.50%
17-18	2358.84	2581.88	9.46%	-1.50%	-1.50%
18-19	2581.88	2867.19	11.05%	-1.50%	-1.50%

Morgan Stanley TEBI/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73		0.00%	-1.50%	-1.50%
10-11	0.00	193.28	21.77%	31.15%	13.66%
11-12	193.28		0.00%	-1.50%	8.36%
12-13	0.00	250.59	29.65%	42.98%	16.14%
13-14	250.59		0.00%	-1.50%	12.37%
14-15	0.00	292.47	16.71%	23.57%	14.17%
15-16	292.47		0.00%	-1.50%	11.79%
16-17	0.00	292.63	0.05%	-1.42%	10.04%
17-18	292.63		0.00%	-1.50%	8.70%
18-19	0.00	292.11	-0.18%	-1.50%	7.63%

S&P 500/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08		0.00%	-1.50%	-1.50%
10-11		1332.41	64.28%	40.28%	17.55%
11-12	1332.41		0.00%	-1.50%	10.82%
12-13		1562.17	17.24%	9.71%	10.54%
13-14	1562.17		0.00%	-1.50%	8.02%
14-15		2059.69	31.85%	19.20%	9.81%
15-16	2059.69		0.00%	-1.50%	8.12%
16-17		2358.84	14.52%	7.94%	8.10%
17-18	2358.84		0.00%	-1.50%	6.98%
18-19		2867.19	21.55%	12.51%	7.52%

S&P 500 RC 10%/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	1357.83		0.00%	-1.50%	-1.50%
10-11		1709.83	25.92%	23.13%	10.13%
11-12	1709.83		0.00%	-1.50%	6.11%
12-13		1973.26	15.41%	13.14%	7.82%
13-14	1973.26		0.00%	-1.50%	5.89%
14-15		2472.98	25.32%	22.56%	8.50%
15-16	2472.98		0.00%	-1.50%	7.01%
16-17		2750.31	11.21%	9.15%	7.28%
17-18	2750.31		0.00%	-1.50%	6.27%
18-19		3394.73	23.43%	20.76%	7.63%

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Americo (Legacy) LibertyMark SE 7 Plus	-----CREDITING METHODS-----							
	TERM	BONUS	TRIGGER	CAP	SPREAD	PAR	P-FEE	RETURN
Dow Jones Real Estate/Annual/Monthly Average	7	5.00%	0.00%	0.00%	0.00%	100.00%	1.50%	7.69%
Morgan Stanley TEBI/Annual/Point To Point	7	5.00%	0.00%	0.00%	0.00%	100.00%	1.50%	6.30%
S&P 500/Annual/Monthly Sum	7	5.00%	0.00%	2.30%	0.00%	100.00%	1.50%	3.82%
S&P 500/Annual/Point To Point	7	5.00%	0.00%	6.00%	0.00%	100.00%	1.50%	4.97%
S&P 500/Annual/Point To Point Inversion	7	5.00%	0.00%	10.50%	0.00%	100.00%	1.50%	0.00%
Morgan Stanley TEBI/Biennial/Point To Point	7	5.00%	0.00%	0.00%	0.00%	135.00%	1.50%	7.85%
S&P 500/Biennial/Point To Point	7	5.00%	0.00%	0.00%	0.00%	55.00%	1.50%	7.25%
S&P 500 RC 10%/Biennial/Point To Point	7	5.00%	0.00%	0.00%	0.00%	85.00%	1.50%	7.76%

BEG-PR=Beginning Price; END-PR= Ending Price; AVE-PR=Average Price; I/Y= Interest Yearly; C-APL=Crediting Applied *Includes Persistancy Bonus

Dow Jones Real Estate/Annual/Monthly Average					
YEARS	BEG-PR	AVE-PR	I/Y	C-APL	CUMULATIVE
09-10	98.71	157.29	59.34%	57.84%	65.74%
10-11	194.39	212.01	9.06%	7.56%	33.52%
11-12	240.99	226.50	-6.01%	-1.50%	20.64%
12-13	249.85	252.14	0.91%	2.78%	15.91%
13-14	270.57	257.27	-4.92%	-1.50%	12.20%
14-15	273.94	292.51	6.78%	8.55%	11.58%
15-16	310.60	290.91	-6.34%	-1.50%	9.61%
16-17	307.20	311.35	1.35%	-0.15%	8.34%
17-18	311.82	313.44	0.52%	-0.98%	7.26%
18-19	295.48	318.48	7.78%	6.28%	7.69%

Morgan Stanley TEBI/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73	169.87	7.02%	5.52%	10.79%
10-11	169.87	193.28	13.78%	12.28%	11.54%
11-12	193.28	221.18	14.44%	12.94%	12.00%
12-13	221.18	250.59	13.30%	11.80%	11.95%
13-14	250.59	269.47	7.53%	6.03%	10.74%
14-15	269.47	292.47	8.54%	7.04%	10.11%
15-16	292.47	282.55	-3.39%	-1.50%	8.37%
16-17	282.55	292.63	3.57%	2.07%	7.57%
17-18	292.63	289.63	-1.03%	-1.50%	6.52%
18-19	289.63	292.11	0.86%	-0.64%	6.30%

S&P 500/Annual/Monthly Sum					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	13.15%	11.65%	17.23%
10-11	1178.10	1332.41	0.00%	-1.50%	7.46%
11-12	1332.41	1419.04	0.00%	-1.50%	4.38%
12-13	1419.04	1562.17	2.24%	0.74%	3.46%
13-14	1562.17	1885.52	8.52%	7.02%	4.16%
14-15	1885.52	2059.69	3.51%	2.01%	3.80%
15-16	2059.69	2072.78	0.00%	-1.50%	3.03%
16-17	2072.78	2358.84	7.33%	5.83%	3.37%
17-18	2358.84	2581.88	6.96%	5.46%	3.60%
18-19	2581.88	2867.19	2.22%	0.72%	3.82%

S&P 500/Annual/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	4.50%	9.73%
10-11	1178.10	1332.41	13.10%	4.50%	7.08%
11-12	1332.41	1419.04	6.50%	4.50%	6.21%
12-13	1419.04	1562.17	10.09%	4.50%	5.78%
13-14	1562.17	1885.52	20.70%	4.50%	5.52%
14-15	1885.52	2059.69	9.24%	4.50%	5.35%
15-16	2059.69	2072.78	0.64%	-0.86%	4.44%
16-17	2072.78	2358.84	13.80%	4.50%	4.45%
17-18	2358.84	2581.88	9.46%	4.50%	4.45%
18-19	2581.88	2867.19	11.05%	4.50%	4.97%

S&P 500/Annual/Point To Point Inversion					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08	1178.10	45.25%	-1.50%	3.42%
10-11	1178.10	1332.41	13.10%	-1.50%	0.93%
11-12	1332.41	1419.04	6.50%	-1.50%	0.12%
12-13	1419.04	1562.17	10.09%	-1.50%	-0.29%
13-14	1562.17	1885.52	20.70%	-1.50%	-0.53%
14-15	1885.52	2059.69	9.24%	-1.50%	-0.70%
15-16	2059.69	2072.78	0.64%	-1.50%	-0.81%
16-17	2072.78	2358.84	13.80%	-1.50%	-0.90%
17-18	2358.84	2581.88	9.46%	-1.50%	-0.96%
18-19	2581.88	2867.19	11.05%	-1.50%	-0.53%

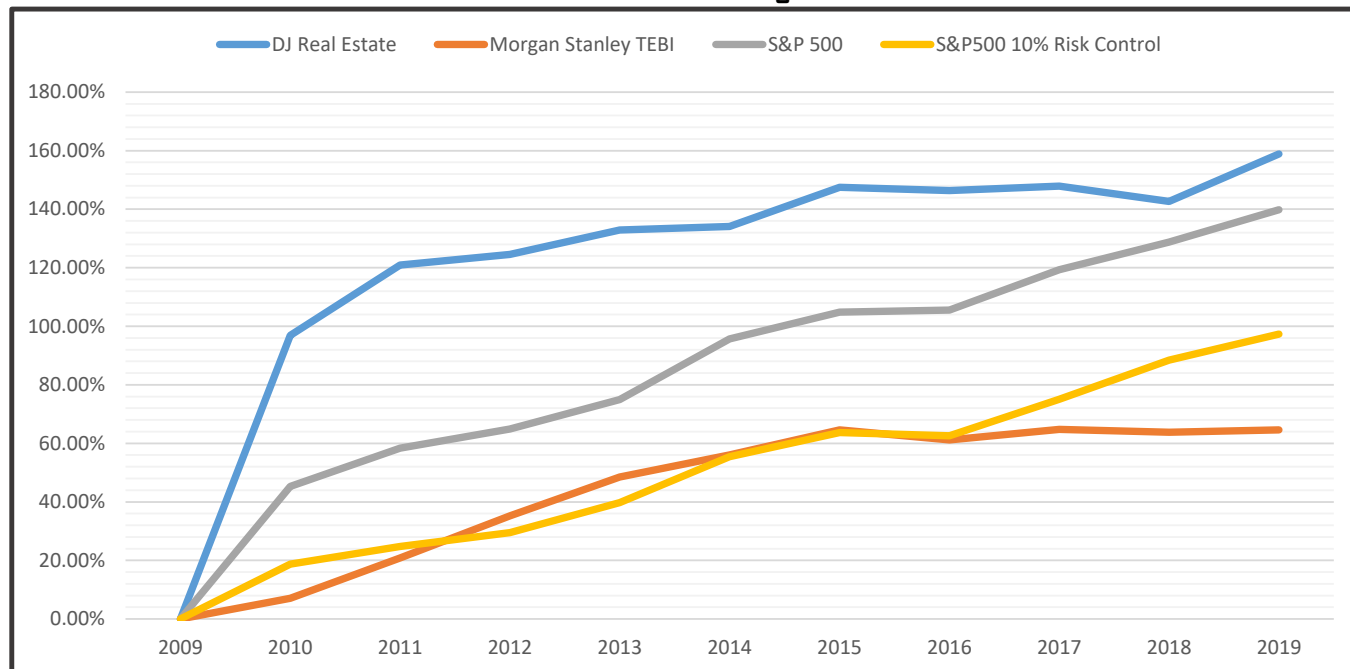
Morgan Stanley TEBI/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	158.73		0.00%	-1.50%	3.42%
10-11	0.00	193.28	21.77%	27.88%	15.01%
11-12	193.28		0.00%	-1.50%	9.22%
12-13	0.00	250.59	29.65%	38.53%	15.91%
13-14	250.59		0.00%	-1.50%	12.19%
14-15	0.00	292.47	16.71%	21.06%	13.63%
15-16	292.47		0.00%	-1.50%	11.33%
16-17	0.00	292.63	0.05%	-1.43%	9.65%
17-18	292.63		0.00%	-1.50%	8.35%
18-19	0.00	292.11	-0.18%	-1.50%	7.85%

S&P 500/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	811.08		0.00%	-1.50%	3.42%
10-11		1332.41	64.28%	33.85%	17.66%
11-12	1332.41		0.00%	-1.50%	10.89%
12-13		1562.17	17.24%	7.98%	10.16%
13-14	1562.17		0.00%	-1.50%	7.72%
14-15		2059.69	31.85%	16.02%	9.06%
15-16	2059.69		0.00%	-1.50%	7.49%
16-17		2358.84	14.52%	6.49%	7.36%
17-18	2358.84		0.00%	-1.50%	6.34%
18-19		2867.19	21.55%	10.35%	7.25%

S&P 500 RC 10%/Biennial/Point To Point					
YEARS	BEG-PR	END-PR	I/Y	C-APL	CUMULATIVE
09-10	1357.83		0.00%	-1.50%	3.42%
10-11		1709.83	25.92%	20.54%	11.65%
11-12	1709.83		0.00%	-1.50%	7.08%
12-13		1973.26	15.41%	11.60%	8.19%
13-14	1973.26		0.00%	-1.50%	6.18%
14-15		2472.98	25.32%	20.03%	8.37%
15-16	2472.98		0.00%	-1.50%	6.90%
16-17		2750.31	11.21%	8.03%	7.04%
17-18	2750.31		0.00%	-1.50%	6.06%
18-19		3394.73	23.43%	18.42%	7.76%

*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, janusss-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.

Index Performance During Time Period



REPORT CONDITIONS:

The rates were determined by the highest premium band and the highest bonus granted by the different states that the product is approved in. Rates are first year rates only and no consideration was given to the possibility of future rate decreases. Closing prices for all the indices were taken from the first available day of the month.

HOW TO USE THIS REPORT;

This report is not to be considered a predictor of the future. It only represents how these different indices and crediting methods did in real market conditions over the last 10 years. It is always wise to have a well diversified portfolio and to take the risk tolerance of the index annuity purchaser into consideration.

CREDITING METHOD DEFINITIONS:

The "Term" is the number of years that a surrender charge will be assessed if the annuity is forfeited. The "Bonus" is a percentage that is credited to the annuity on the issue date. The "Trigger" is a set rate that will be realized if the index has a positive return. The "Cap" is the highest rate that can be realized in each year of the contract. The "Spread" is the percentage that is deducted from the index gain each year. If there is no index gain, the spread is not assessed. The "Par", or Participation Rate is the percentage of the total index gain that is realized each year. The "P-Fee", or Product Fee is assessed on the first day of each year no matter if an index gain is realized.

By signing below, the client understands that this report is not a guarantee of future performance. It is only an estimation of past performance. Client represents that they are using the information in this report to assist them in making their own choices pertaining to the allocation of their index annuity. The agent, Index Resource Center LLC, the carrier in this report, and all sponsors will not be held responsible for the actual performance of the client's product, nor the accuracy of this report. All rates and returns are subject to carrier change without notice.

Client Print Name

Client Signature

Date

Advisor Print Name

Advisor Signature

Date