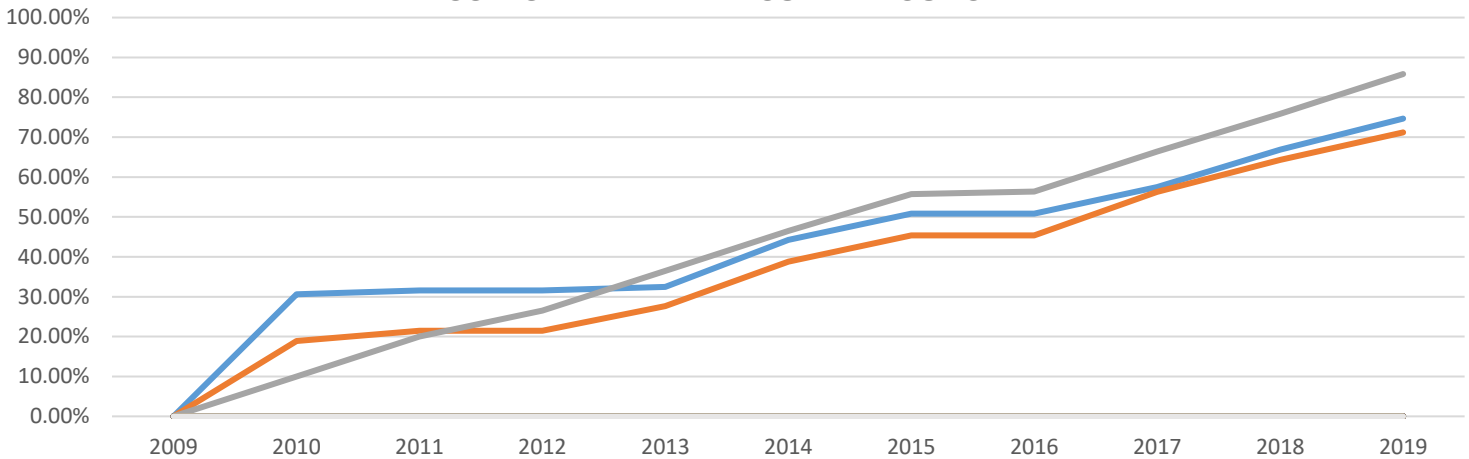


REPORT DATE
4/12/19

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				
	Crediting Applied		Crediting Applied		Crediting Applied				
	I/Y	CUMULATIVE	I/Y	CUMULATIVE	I/Y	CUMULATIVE			
09-10	30.62%	30.62%	18.92%	18.92%	10.00%	10.00%			
10-11	0.97%	31.58%	2.55%	21.47%	10.00%	20.00%			
11-12	0.00%	31.58%	0.00%	21.47%	6.50%	26.50%			
12-13	0.90%	32.48%	6.20%	27.68%	10.00%	36.50%			
13-14	11.74%	44.22%	11.12%	38.79%	10.00%	46.50%			
14-15	6.60%	50.82%	6.57%	45.36%	9.24%	55.74%			
15-16	0.00%	50.82%	0.00%	45.36%	0.64%	56.37%			
16-17	6.67%	57.49%	10.90%	56.27%	10.00%	66.37%			
17-18	9.41%	66.90%	8.04%	64.31%	9.46%	75.83%			
18-19	7.76%	74.66%	6.89%	71.20%	10.00%	85.83%			

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, janussg-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.*

	S&P 500	S&P 500	S&P 500		
	BONUS: 0.00%	BONUS: 0.00%	BONUS: 0.00%		
	PAR: 110.00%	PAR: 100.00%	PAR: 100.00%		
	CAP: 0.00%	CAP: 3.25%	CAP: 10.00%		
	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: 1YR	RESET: 1YR	RESET: 1YR		
	PREMIUM	PREMIUM	PREMIUM		
	\$150,000	\$150,000	\$150,000		
09-10	\$195,925	\$178,376	\$165,000		
10-11	\$197,818	\$182,931	\$181,500		
11-12	\$197,818	\$182,931	\$193,301		
12-13	\$199,590	\$194,281	\$212,631		
13-14	\$223,029	\$215,881	\$233,894		
14-15	\$237,739	\$230,065	\$255,499		
15-16	\$237,739	\$230,065	\$257,123		
16-17	\$253,597	\$255,150	\$282,835		
17-18	\$277,468	\$275,676	\$309,579		
18-19	\$299,007	\$294,665	\$340,537		

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