

4/12/2019

TIME FRAME

Apr-09 to Apr-19

PREMIUM

\$150,000

BONUS: 0.00%

Premium Allocations

COLUMN A: 50%

COLUMN B: 50%

Column "A" 2 Year Reset For Years 1-10

INDEX	METHOD	PAR	CAP	SPREAD	TRIGGER	FEE
S&P 500	P-P	75.0%				1.75%

Column "B" 1 Year Reset For Years 1 & 10

INDEX	METHOD	PAR	CAP	SPREAD	TRIGGER	FEE
Dow Jones Real Estate	M-Ave	125.0%				1.75%

Column "B" 2 Year Reset For Years 2-9

INDEX	METHOD	PAR	CAP	SPREAD	TRIGGER	FEE
MORGAN STANLEY TEBI	P-P	170.0%				1.75%

ALLOCATION STRATEGY

AT APPLICATION

Allocate your chosen percentage to a 2YR reset option (A) and the rest to a 1YR reset option (B).

AT 1st ANNIVERSARY

Re-allocate the percentage from the 1YR reset option (B) into a new 2YR reset option (B).

AT 9th ANNIVERSARY

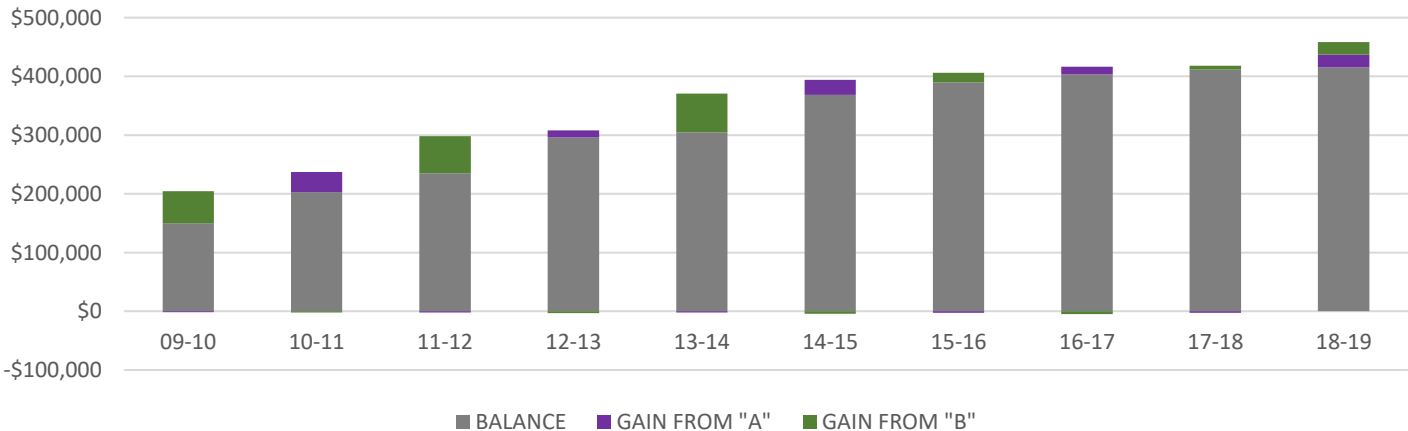
Re-allocate the percentage from the second 2YR reset option (B) into a new 1YR reset option (B).

A

B

COMBINED

YEARS	A			B			COMBINED	
	BALANCE	RATE	GAIN	BALANCE	RATE	GAIN	BALANCE	ACR
09-10	\$75,000	-1.75%	-\$1,313	\$75,000	72.43%	\$54,322	\$150,000	0.00%
10-11	\$73,688	46.46%	\$34,233	\$129,322	-1.75%	-\$2,263	\$203,009	35.34%
11-12	\$107,921	-1.75%	-\$1,889	\$127,058	49.60%	\$63,020	\$234,979	25.16%
12-13	\$106,032	11.18%	\$11,858	\$190,079	-1.75%	-\$3,326	\$296,110	25.45%
13-14	\$117,889	-1.75%	-\$2,063	\$186,752	35.37%	\$66,047	\$304,642	19.38%
14-15	\$115,826	22.14%	\$25,639	\$252,799	-1.75%	-\$4,424	\$368,625	19.70%
15-16	\$141,466	-1.75%	-\$2,476	\$248,375	6.50%	\$16,149	\$389,840	17.26%
16-17	\$138,990	9.14%	\$12,708	\$264,524	-1.75%	-\$4,629	\$403,514	15.18%
17-18	\$151,698	-1.75%	-\$2,655	\$259,894	2.51%	\$6,523	\$411,592	13.45%
18-19	\$149,043	14.41%	\$21,482	\$266,417	7.98%	\$21,260	\$415,460	11.98%
	\$170,525			\$287,677			\$458,202	11.81%



**All rates are not guaranteed. Illustration assumes historical returns from the indices chosen based upon a 10 year back-test. All back-test assume the current rates as of the date listed on this illustration example. The rates can change from year to year based upon carrier specifications. Past performance of the chosen indices does not guarantee future performance results. This is only an illustration of how the current rates would have performed in an actual market cycle of the last 10 years. The Index Resource Center LLC, the marketing organization and the agent will not be held responsible for the accuracy of this illustration.*