Best/Worst Analysis (1975 - 2024)

For Indexed Crediting Strategy - North American - S&P 500

S & P Pt-to-Pt Index (10.5% Cap / 0.25% Floor)

Duration	Worst - 1/1/1975		Middle - 1/1/1975		Best - 1/1/1975	
0	$100,000	N/A	$100,000	N/A	$100,000	N/A
1	$125,000	25.00%	$125,000	25.00%	$125,000	25.00%
2	$156,250	25.00%	$156,250	25.00%	$156,250	25.00%
3	$195,313	25.00%	$195,313	25.00%	$195,313	25.00%
4	$244,141	25.00%	$244,141	25.00%	$244,141	25.00%
5	$305,176	25.00%	$305,176	25.00%	$305,176	25.00%
6	$381,470	25.00%	$381,470	25.00%	$381,470	25.00%
7	$476,837	25.00%	$476,837	25.00%	$476,837	25.00%
8	$596,046	25.00%	$596,046	25.00%	$596,046	25.00%
9	$745,058	25.00%	$745,058	25.00%	$745,058	25.00%
10	$931,323	25.00%	$931,323	25.00%	$931,323	25.00%
11	$1,164,153	25.00%	$1,164,153	25.00%	$1,164,153	25.00%
12	$1,455,192	25.00%	$1,455,192	25.00%	$1,455,192	25.00%
13	$1,818,989	25.00%	$1,818,989	25.00%	$1,818,989	25.00%
14	$2,273,737	25.00%	$2,273,737	25.00%	$2,273,737	25.00%
15	$2,842,171	25.00%	$2,842,171	25.00%	$2,842,171	25.00%
16	$3,552,714	25.00%	$3,552,714	25.00%	$3,552,714	25.00%
17	$4,440,892	25.00%	$4,440,892	25.00%	$4,440,892	25.00%
18	$5,551,115	25.00%	$5,551,115	25.00%	$5,551,115	25.00%
19	$6,938,894	25.00%	$6,938,894	25.00%	$6,938,894	25.00%
20	$8,673,617	25.00%	$8,673,617	25.00%	$8,673,617	25.00%
Average Yield over 20 years	**25.00%**		**25.00%**		**25.00%**	

A sample of 354 historical 20-year periods was used in this analysis. Three of the 354 historical scenarios were selected - best, worst, and middle.

The best had the highest ending account value while the worst had the lowest. The middle scenario represents the median return where roughly 1/2 of the scenarios were higher, and 1/2 were lower. The median is not always the same as the average.

The dates represents the starting dates for each historical period.