

# Best/Worst Analysis (1975 - 2024)

For Indexed Crediting Strategy - Securian - S&P 500

S & P Pt-to-Pt Index (10.5% Cap / 0% Floor)

Duration	Worst - 6/1/2000		Middle - 8/1/1997		Best - 3/1/1981	
0	\$100,000	N/A	\$100,000	N/A	\$100,000	N/A
1	\$105,966	5.97%	\$110,500	10.50%	\$110,500	10.50%
2	\$105,966	0.00%	\$117,602	6.43%	\$110,500	0.00%
3	\$105,966	0.00%	\$129,950	10.50%	\$122,103	10.50%
4	\$105,966	0.00%	\$143,595	10.50%	\$127,068	4.07%
5	\$117,092	10.50%	\$143,595	0.00%	\$140,410	10.50%
6	\$122,274	4.43%	\$143,595	0.00%	\$155,153	10.50%
7	\$130,369	6.62%	\$158,007	10.04%	\$171,444	10.50%
8	\$144,058	10.50%	\$173,091	9.55%	\$171,444	0.00%
9	\$144,058	0.00%	\$191,265	10.50%	\$189,445	10.50%
10	\$144,058	0.00%	\$204,351	6.84%	\$209,337	10.50%
11	\$159,184	10.50%	\$225,808	10.50%	\$231,063	10.38%
12	\$175,898	10.50%	\$225,808	0.00%	\$248,595	7.59%
13	\$181,428	3.14%	\$225,808	0.00%	\$274,697	10.50%
14	\$200,478	10.50%	\$232,160	2.81%	\$274,697	0.00%
15	\$221,528	10.50%	\$256,536	10.50%	\$303,541	10.50%
16	\$233,155	5.25%	\$283,473	10.50%	\$335,412	10.50%
17	\$237,195	1.73%	\$313,237	10.50%	\$370,631	10.50%
18	\$262,101	10.50%	\$346,127	10.50%	\$409,547	10.50%
19	\$289,621	10.50%	\$346,127	0.00%	\$452,549	10.50%
20	\$290,662	0.36%	\$381,013	10.08%	\$500,067	10.50%
<b>Average Yield over 20 years</b>	<b>5.48%</b>		<b>6.92%</b>		<b>8.38%</b>	

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.

