

Best/Worst Analysis (1975 - 2024)

For Indexed Crediting Strategy - Symetra - S&P 500

S & P Pt-to-Pt Index (11.5% Cap / 0% Floor)

Duration	Worst - 6/1/2000		Middle - 4/1/1984		Best - 3/1/1981	
0	\$100,000	N/A	\$100,000	N/A	\$100,000	N/A
1	\$105,966	5.97%	\$100,000	0.00%	\$111,500	11.50%
2	\$105,966	0.00%	\$111,500	11.50%	\$111,500	0.00%
3	\$105,966	0.00%	\$124,323	11.50%	\$124,323	11.50%
4	\$105,966	0.00%	\$138,620	11.50%	\$129,378	4.07%
5	\$118,152	11.50%	\$138,620	0.00%	\$144,256	11.50%
6	\$123,381	4.43%	\$154,561	11.50%	\$160,846	11.50%
7	\$131,549	6.62%	\$165,123	6.83%	\$179,343	11.50%
8	\$146,677	11.50%	\$184,112	11.50%	\$179,343	0.00%
9	\$146,677	0.00%	\$203,542	10.55%	\$199,968	11.50%
10	\$146,677	0.00%	\$215,923	6.08%	\$222,964	11.50%
11	\$163,545	11.50%	\$221,181	2.44%	\$246,104	10.38%
12	\$182,352	11.50%	\$246,617	11.50%	\$264,777	7.59%
13	\$188,085	3.14%	\$274,978	11.50%	\$295,226	11.50%
14	\$209,715	11.50%	\$306,600	11.50%	\$295,226	0.00%
15	\$233,833	11.50%	\$341,859	11.50%	\$329,177	11.50%
16	\$246,105	5.25%	\$381,173	11.50%	\$367,033	11.50%
17	\$250,370	1.73%	\$414,646	8.78%	\$409,242	11.50%
18	\$279,162	11.50%	\$414,646	0.00%	\$456,304	11.50%
19	\$311,266	11.50%	\$414,646	0.00%	\$508,779	11.50%
20	\$312,385	0.36%	\$414,646	0.00%	\$567,289	11.50%
Average Yield over 20 years	5.86%		7.37%		9.07%	

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.

