Best/Worst Analysis (1975 - 2024)

For Indexed Crediting Strategy - American General - 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.