

## 30-year historical index performance

Date	S&P 500 Index growth	Annuity Interest Credited
12/15/88	N/A	N/A
12/14/89	44.43%	44.55%
12/20/90	20.36%	17.28%
12/19/91	9.00%	5.36%
12/17/92	31.90%	29.40%
12/16/93	21.13%	18.09%
12/15/94	4.57%	0.71%
12/14/95	33.15%	30.71%
12/19/96	63.78%	62.87%
12/18/97	54.85%	53.50%
12/17/98	58.23%	57.04%
12/16/99	48.52%	46.85%
12/14/00	13.64%	10.23%
12/20/01	-19.65%	0.00%
12/19/02	-34.06%	0.00%
12/18/03	-4.45%	0.00%

Date	S&P 500 Index growth	Annuity interest Credited
12/16/04	36.07%	33.78%
12/15/05	16.69%	13.43%
12/14/06	18.47%	15.30%
12/20/07	14.89%	11.53%
12/18/08	-37.90%	0.00%
12/17/09	-24.93%	0.00%
12/16/10	40.39%	38.32%
12/15/11	10.92%	7.37%
12/20/12	16.16%	12.87%
12/19/13	48.85%	47.19%
12/18/14	42.78%	40.82%
12/17/15	12.84%	9.38%
12/15/16	9.74%	6.13%
12/14/17	29.88%	27.28%
<b>COMPOUND AVERAGE</b>	<b>8.19%</b>	<b>9.89%</b>

## Historical compound average return

	From	To	Average return with growth cap
<b>10 Year</b>	December 2008	December 2017	9.92%
<b>15 Year</b>	December 2003	December 2017	8.77%
<b>20 Year</b>	December 1998	December 2017	7.81%
<b>25 Year</b>	December 1993	December 2017	9.77%
<b>30 Year</b>	December 1988	December 2017	9.89%