



Presented For: Mr. John & Mrs. Jane Smith 123 Any Street Raleigh, NC 27606 (919) 256-7225 Prepared By: Fred Lowry 5565 Centerview Drive Ste. 200 Raleigh, NC 27606 (919) 256-7225 fredlowry@simplicitymarketingtools.com Prepared Date: 6/7/2018



Inputs				
Initial Premium: \$100,000	Index: SP500			
Starting Date: 1/1/2008	Term: 10 Years			
Reset: 1 Year	Strategy: Point To Point			
Participation Rate: 52%				

Year Ending	SP500	Strategy Return**	Ending Strategy Value
1/1/2009	-38.49%	0.00%	\$100,000
1/1/2010	23.45%	12.20%	\$112,196
1/1/2011	12.78%	6.65%	\$119,654
1/1/2012	0.00%	0.00%	\$119,654
1/1/2013	13.41%	6.97%	\$127,995
1/1/2014	29.60%	15.39%	\$147,697
1/1/2015	11.39%	5.92%	\$156,445
1/1/2016	-0.73%	0.00%	\$156,445
1/1/2017	9.54%	4.96%	\$164,202
1/1/2018	19.42%	10.10%	\$180,784

SI	P500	Stra	ategy
Return	Effective Annual Return	Return**	Effective Annual Return**
82.08%	6.18%	80.78%	6.10%





** Strategy returns may or may not be guaranteed, please see company brochure for details. They are based on the performance of the index and the parameters of the product. Guarantees are backed by the financial strength and claims-paying ability of the issuing company.

This analysis is hypothetical and is to be used for informational purposes only. It is not an offer, contract, or promise of future contract performance. No specific product is being illustrated. No individual product/company is recommended or endorsed.

Use this analyzer to help determine if this product is right for you. Caps, spreads, and participation rates may be subject to change - consult your advisor on these issues! Make sure you receive and understand all company-specific brochures and policies. Any bonus illustrated may or may not be vested on day one; consult company brochures for details.

Although all products and/or strategies were not available for the entire period of the time referenced, actual historical prices of the index have been used in this hypothetical example solely for the purpose of illustrating comparative values. These results are purely hypothetical and are not an indication of any strategies or index's future activity. The example is intended to illustrate how each strategy might have performed using different assumptions, but the same index performance.

Assumes \$100,000.00 initial premium and no early withdrawals. Early withdrawals or surrender may be subject to withdrawal charges and a market value adjustment that would reduce the value of the product.

Products linked to this index are not sponsored, endorsed, sold, nor promoted by Standard & Poor's®; and Standard & Poor's® makes no representation regarding this advisability of purchasing these products.

Information is from sources believed to be accurate, but is not warranted.

6/7/2018