

Minimum Guaranteed Returns

Effective Annual Return @ Interest Compounded On											
Premium	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs	11 Yrs	12 Yrs	13 Yrs	14 Yrs	15 Yrs
3% @ 100%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
3% @ 90%	0.85%	1.21%	1.46%	1.65%	1.80%	1.92%	2.02%	2.10%	2.17%	2.23%	2.28%
3% @ 80%	negative	negative	negative	0.17%	0.48%	0.73%	0.93%	1.10%	1.25%	1.37%	1.48%
2¼% @ 100%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
2¼% @ 90%	0.12%	0.47%	0.72%	0.91%	1.06%	1.18%	1.28%	1.36%	1.43%	1.48%	1.53%
2¼ @ 80%	negative	negative	negative	negative	negative	negative	0.20%	0.37%	0.51%	0.63%	0.74%
2% @ 100%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
2% @ 90%	negative	0.23%	0.48%	0.67%	0.81%	0.93%	1.03%	1.11%	1.18%	1.24%	1.29%
2% @ 80%	negative	negative	negative	negative	negative	negative	negative	0.12%	0.26%	0.39%	0.49%
1¾% @ 100%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
1¾% @ 90%	negative	negative	0.23%	0.42%	0.57%	0.68%	0.78%	0.86%	0.93%	0.99%	1.04%
1¾ @ 80%	negative	negative	negative	negative	negative	negative	negative	negative	0.02%	0.14%	0.25%
1½% @ 100%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
1½% @ 90%	negative	negative	negative	0.17%	0.32%	0.44%	0.53%	0.61%	0.68%	0.74%	0.79%
1½ @ 80%	negative	negative	negative	negative	negative	negative	negative	negative	negative	negative	0.00%

Total Return @ Interest Compounded On											
Premium	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs	11 Yrs	12 Yrs	13 Yrs	14 Yrs	15 Yrs
3% @ 100%	115.9%	119.4%	123.0%	126.7%	130.5%	134.4%	138.4%	142.6%	146.9%	151.3%	155.8%
3% @ 90%	104.3%	107.5%	110.7%	114.0%	117.4%	121.0%	124.6%	128.3%	132.2%	136.1%	140.2%
3% @ 80%	92.7%	95.5%	98.4%	101.3%	104.4%	107.5%	110.7%	114.1%	117.5%	121.0%	124.6%
2¼% @ 100%	111.8%	114.3%	116.9%	119.5%	122.2%	124.9%	127.7%	130.6%	133.5%	136.5%	139.6%
2¼% @ 90%	100.6%	102.9%	105.2%	107.5%	110.0%	112.4%	115.0%	117.5%	120.2%	122.9%	125.7%
2¼ @ 80%	89.4%	91.4%	93.5%	95.6%	97.7%	99.9%	102.2%	104.5%	106.8%	109.2%	111.7%
2% @ 100%	110.4%	112.6%	114.9%	117.2%	119.5%	121.9%	124.3%	126.8%	129.4%	131.9%	134.6%
2% @ 90%	99.4%	101.4%	103.4%	105.4%	107.6%	109.7%	111.9%	114.1%	116.4%	118.8%	121.1%
2% @ 80%	88.3%	90.1%	91.9%	93.7%	95.6%	97.5%	99.5%	101.5%	103.5%	105.6%	107.7%
1¾% @ 100%	109.1%	111.0%	112.9%	114.9%	116.9%	118.9%	121.0%	123.1%	125.3%	127.5%	129.7%
1¾% @ 90%	98.2%	99.9%	101.6%	103.4%	105.2%	107.1%	108.9%	110.8%	112.8%	114.7%	116.8%
1¾ @ 80%	87.2%	88.8%	90.3%	91.9%	93.5%	95.2%	96.8%	98.5%	100.2%	102.0%	103.8%
1½% @ 100%	107.7%	109.3%	111.0%	112.6%	114.3%	116.1%	117.8%	119.6%	121.4%	123.2%	125.0%
1½% @ 90%	97.0%	98.4%	99.9%	101.4%	102.9%	104.4%	106.0%	107.6%	109.2%	110.9%	112.5%
1½ @ 80%	86.2%	87.5%	88.8%	90.1%	91.5%	92.8%	94.2%	95.6%	97.1%	98.5%	100.0%

Provided by Advantage Compendium for the public domain. Information believed accurate but not warranted.