



Index Credit Method Analyzer

Insurance Company: Starting Month:

Product Name:

Credit Method:

Overall Rating



Simple Definitions of Terms



Bear Market (1970's)

Arithmetic Avg	3.74 %
Geometric Avg	3.68 %
Standard Dev	3.71 %

Statistics

Jan 70 - Jan 80	Correlation Co-ef	85.83 %
	Beta	29.39 %
	PPG Grade	D+

EIA Profile Details

Index Name	S&P 500
Credit Method	Point-to-Point
Asset Fee	0.00 %
Par Rate	100.00 %
Reset Cap	7.25 %
Period Reset	1
Bonus Amount	0.00 %
Bonus Duration	1
Add'l Criteria	None
Cap / Rate	0%

Bull Market (1990's)

Arithmetic Avg	5.50 %
Geometric Avg	5.46 %
Standard Dev	3.03 %

Jan 90 - Jan 00	Correlation Co-ef	79.78 %
	Beta	18.57 %
	PPG Grade	D

Last 10 Years

Arithmetic Avg	4.65 %
Geometric Avg	4.60 %
Standard Dev	3.47 %

Jan 96 - Jan 06	Correlation Co-ef	87.33 %
	Beta	24.23 %
	PPG Grade	D

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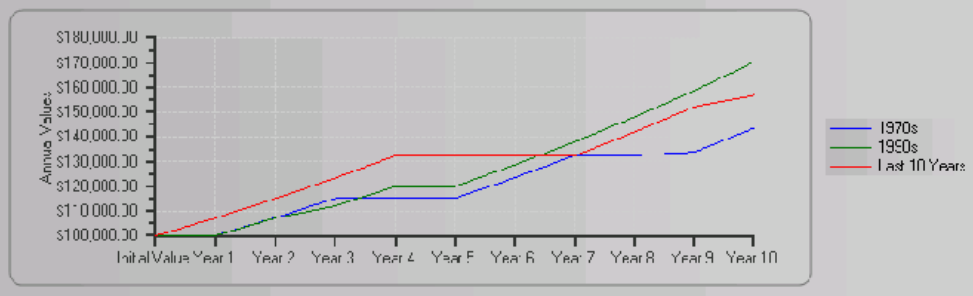
Charts are Below

Grading Methodology - Each EIA Crediting Method has been evaluated solely on its return performance attributes. The universe of EIA Crediting Methods is approximately 500. All are evaluated over 3 time periods: Jan. 1970 through 1979; Jan. 1990 through 1999; and Last 10 Years. Each EIA's Crediting Method was measured by 5 different statistics: Arithmetic Average of Annual Returns; Geometric Average of Annual Returns; Standard Deviation of Annual Returns; Correlation Coefficient of Annual Performance (regressed against the Annual Performance of the S&P 500 Index point changes); and Beta of Annual Performance (regressed against the Annual Performance of the S&P 500 Index point changes). Each EIA Crediting Method was scored in each of the 5 statistics by its position within the entire universe. The sum of the 5 scores resulted in the overall ranking for each EIA Crediting Method; the lowest score being the best. The grading system is broken down into 5 sectors: A (Highest), B, C, D, and F (Lowest). Each sector represents 20% of the aggregate. Within each sector, the highest 25% receives a '+' and the lowest 25% receives a '-'.

Hypothetical Growth of \$100,000

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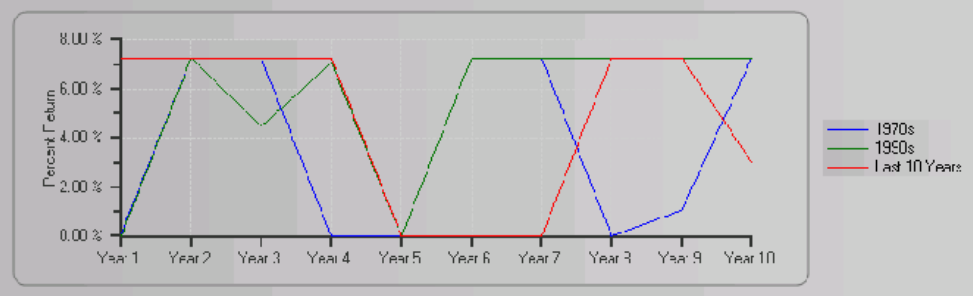
Rates as of 11/23/06



Hypothetical Annual Returns

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Rates as of 11/23/06



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