

## Annual Point to Point History

With the Annual Point-to-Point method, the change in Index Value is determined by comparing the value of the Index on the very first business day of the Index Period to the Index Value on the very last business day of the Index Period. Earnings, if any, are credited and locked in on an annual basis.

Index Growth - No Cap or Floor Applied							
Year	S&P 500	DJIA	S&P 400	NASDAQ	Russell	EURO STX	Optimal
1997	31.01%	22.64%	30.44%	20.63%	20.52%	36.84%	31.83%
1998	26.67%	16.10%	17.68%	85.31%	-3.45%	39.93%	27.28%
1999	19.53%	25.22%	13.35%	101.95%	19.62%	36.86%	28.22%
2000	-12.66%	-7.40%	11.21%	-42.59%	-8.37%	-3.04%	-6.56%
2001	-10.53%	-5.87%	2.79%	-25.92%	5.62%	-20.12%	-4.37%
2002	-23.37%	-16.76%	-15.45%	-37.58%	-21.58%	-32.84%	-24.37%
2003	26.38%	25.32%	34.02%	49.12%	45.37%	9.45%	32.49%
2004	8.99%	3.15%	15.16%	10.44%	17.00%	7.58%	12.71%
2005	4.69%	0.60%	12.92%	3.63%	4.98%	21.36%	13.11%
2006	11.65%	15.00%	7.77%	4.73%	15.11%	16.20%	14.96%
2007	3.65%	6.34%	6.31%	18.50%	-2.72%	5.05%	3.08%
2008	-38.49%	-33.84%	-37.28%	-41.89%	-34.80%	-44.28%	-37.80%
2009	23.45%	18.82%	35.00%	53.54%	25.22%	21.00%	23.84%
2010	12.78%	11.02%	24.85%	19.22%	25.31%	-5.85%	15.32%
2011	1.54%	7.08%	-2.13%	4.69%	-4.00%	-14.43%	-3.31%
2012	13.41%	6.26%	13.07%	12.91%	12.63%	7.69%	10.69%

Index Credits Using Current Caps & Floors							
Current Annual Cap Rate	14.50%	13.50%	11.50%	11.50%	11.50%	13.50%	11.50%
Annual Floor Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Year	S&P 500	DJIA	S&P 400	NASDAQ	Russell	EURO STX	Optimal
1997	14.50%	13.50%	11.50%	11.50%	11.50%	13.50%	11.50%
1998	14.50%	13.50%	11.50%	11.50%	0.00%	13.50%	11.50%
1999	14.50%	13.50%	11.50%	11.50%	11.50%	13.50%	11.50%
2000	0.00%	0.00%	11.21%	0.00%	0.00%	0.00%	0.00%
2001	0.00%	0.00%	2.79%	0.00%	5.62%	0.00%	0.00%
2002	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2003	14.50%	13.50%	11.50%	11.50%	11.50%	9.45%	11.50%
2004	8.99%	3.15%	11.50%	10.44%	11.50%	7.58%	11.50%
2005	4.69%	0.60%	11.50%	3.63%	4.98%	13.50%	11.50%
2006	11.65%	13.50%	7.77%	4.73%	11.50%	13.50%	11.50%
2007	3.65%	6.34%	6.31%	11.50%	0.00%	5.05%	3.08%
2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2009	14.50%	13.50%	11.50%	11.50%	11.50%	13.50%	11.50%
2010	12.78%	11.02%	11.50%	11.50%	11.50%	0.00%	11.50%
2011	1.54%	7.08%	0.00%	4.69%	0.00%	0.00%	0.00%
2012	13.41%	6.26%	11.50%	11.50%	11.50%	7.69%	10.69%