

# INDEX PERFORMANCE REPORT

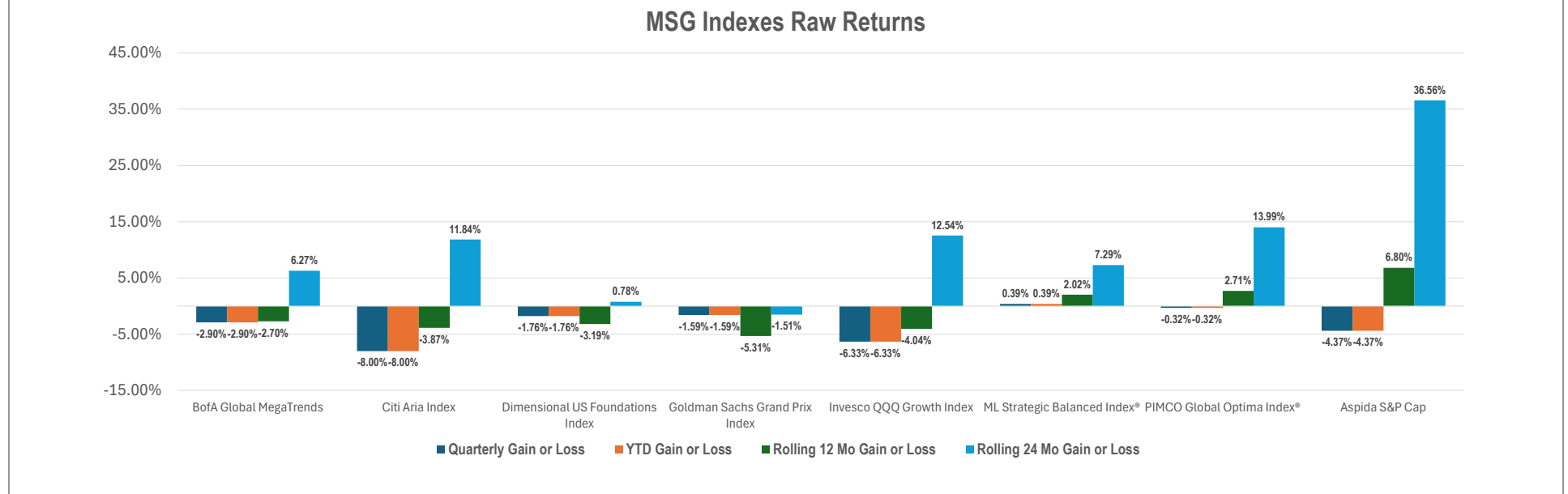
Quarter 1, 2025

Index innovation continues to help clients utilize fixed index annuities (FIAs) to do more than just accumulate retirement dollars. Allocating funds across indices can help clients diversify and position themselves more favorably to earn interest credits in various market environments.

Market Synergy Group has prepared this report to help you better understand and evaluate the performance of all specialty index options available across our carrier network. Within the breakdown, we share not only the gross performance of each index but also a relative measure of strategy performance based on current crediting rate levels available at the conclusion of the quarter. Although applying current crediting rates to a past performance period might not provide a perfect picture of actual strategy performance, we do feel this exercise provides useful insight to help steer new allocation elections to better meet your clients' unique retirement financial needs.

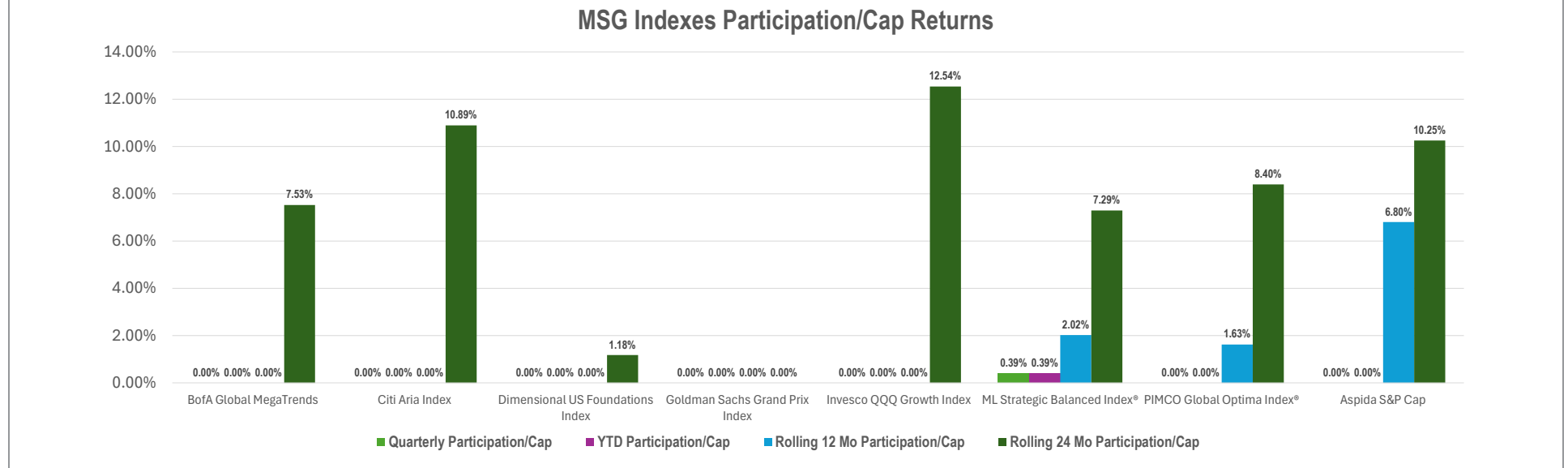
**Figure 1**

*This chart details the previous quarter, year-to-date, trailing 12-month, and trailing 24-month performance for each of our eight specialty indexing options. Data represents gross performance, irrespective of crediting rate levels.*



**Figure 2**

This chart applies crediting rate levels available for new policy issues for the most favorable accumulation product alternative from each carrier to reflect hypothetical strategy performance for each index option.



## Indices Overview

Each of our specialty indices offers a differentiated approach to index construction and methodology, yielding benefits across diverse investment climates. Learn more about them using the information and links that follow.

### → AB All Market Index®

The AB All Market Index combines global market exposure with a dynamic momentum strategy to help deliver stable growth. The Index dynamically adapts exposures across growth and defensive assets, using a rules-based approach designed to help weather all markets. The Index seeks strong risk-adjusted returns, with global diversification across asset classes.

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### → BofA Global MegaTrends Index

The BofA Global MegaTrends Index is designed to adapt to a changing world, allocating to new economy equities and applying next-generation volatility control. The equity component aims to access long-term growth trends through four themes — robotics, the digital economy, millennials and disruptive technology. Each day, the Index systematically rebalances between the equity components, a fixed income component, and cash to target 7% realized volatility.

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### → **Citi Aria Index**

The Citi Aria Index follows a rules-based, hypothetical investment methodology which dynamically allocates between two equity exposures:

1. US Tech ESG Equity via the Citi US Tech ESG Index; and
2. Global developed markets with a basket composed of 55% Citi US Large Cap ESG Index and 45% iShares ESG Aware MSCI EAFE ETF.

On a monthly basis, the Index compares one-year returns of the two ESG components and allocates 100% to the outperforming constituent. The Index then applies a volatility target methodology to achieve a 20% volatility target level. The Index finally applies a performance control mechanism to cap and floor the monthly return between -8% and +4%. This performance control mechanism is applied daily to diversify the risk of hitting the cap level and floor level.

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### → **Dimensional US Foundations Index**

The Dimensional US Foundations Index is a rules-based multi-asset index that aims to provide higher expected returns in each asset class by leveraging Dimensional's 40+ years of experience in financial science research and application. The Index allocates exposure on a daily basis among equities, fixed income and commodities with a 5% volatility target.

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### → **Goldman Sachs Grand Prix Index**

The Goldman Sachs Grand Prix Index aims to provide an equity and bond portfolio and seeks to capitalize on calendar-based signals and price patterns. It seeks to dynamically allocate between an index of U.S. technology equity futures for equity exposure and an index of 10-year T-Note futures for bond exposure while targeting 4.5% volatility. Furthermore, it utilizes the truVol® Risk Control Engine, which aims to increase accuracy and responsiveness by utilizing intraday data and proprietary mechanism.

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### → **Invesco QQQ Growth Index**

The Invesco QQQ Growth Index is a multi-asset, target volatility index. The Index seeks to provide risk-adjusted returns while maintaining a 12.5% volatility target by allocating to the Invesco QQQ ETF — the centerpiece of the Index, which is designed to track the Nasdaq-100 Index®, offering investors access to this fast-growing sector — as well as two bond components and cash that seeks to further diversify the asset exposures.

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### → **Merrill Lynch Strategic Balanced Index®**

The Merrill Lynch Strategic Balanced Index applies the principles of diversification, transparency and simplicity. The Index allocates between U.S. equities and U.S. Treasuries with the goal of equal risk contribution. The Index is rules-based and targets 6% annualized volatility by moving into cash with the goal of preserving gains during periods of high volatility, and using leverage with the goal of capturing returns when volatility decreases.

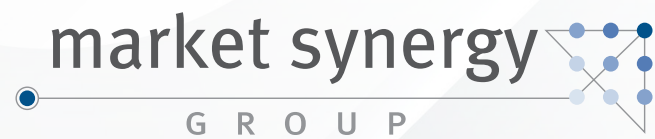
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### → **PIMCO Global Optima Index®**

The PIMCO Global Optima Index® is a quantitative, rules-based index designed to provide upside through a diversified range of global equity and U.S. fixed income markets. The Index equity allocations are diversified across U.S. large-, mid- and small-cap, international and emerging market equity markets based on key trading signals and quantitative insights. The Index also adjusts across equities and fixed income, on a daily basis, in order to achieve a risk tolerance of 7.5%. The Index is designed to offer three powerful benefits: 1) equity focus for strong growth potential; 2) global diversification for an enhanced opportunity set; and 3) design powered by PIMCO's time-tested investment insights.

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