



FIA interest calculation using monthly sum strategy

Monthly Cap = 3.00%

Month	S&P 500 Index	Monthly Change in Index	Capped Monthly Change in Index	Cumulative Interest Credited
	1200			
1	1260	5.00%	3.00%	3.00%
2	1209	-4.00%	-4.00%	-1.00%
3	1270	5.00%	3.00%	2.00%
4	1244	-2.00%	-2.00%	0.00%
5	1263	1.50%	1.50%	1.50%
6	1301	3.00%	3.00%	4.50%
7	1262	-3.00%	-3.00%	1.50%
8	1243	-1.50%	-1.50%	0.00%
9	1255	1.00%	1.00%	1.00%
10	1318	5.00%	3.00%	4.00%
11	1305	-1.00%	-1.00%	3.00%
12	1351	3.50%	3.00%	6.00%
			17.50%	
Total			-11.50%	6.00%

Annualized interest credit = 6.00%