



Premium: \$150,000
State: AL
Age: 60

299 South Main Street #1100 Salt Lake City, Utah 84111
<http://www.equilife.com>
800-352-5150
A.M. BEST: **B+**

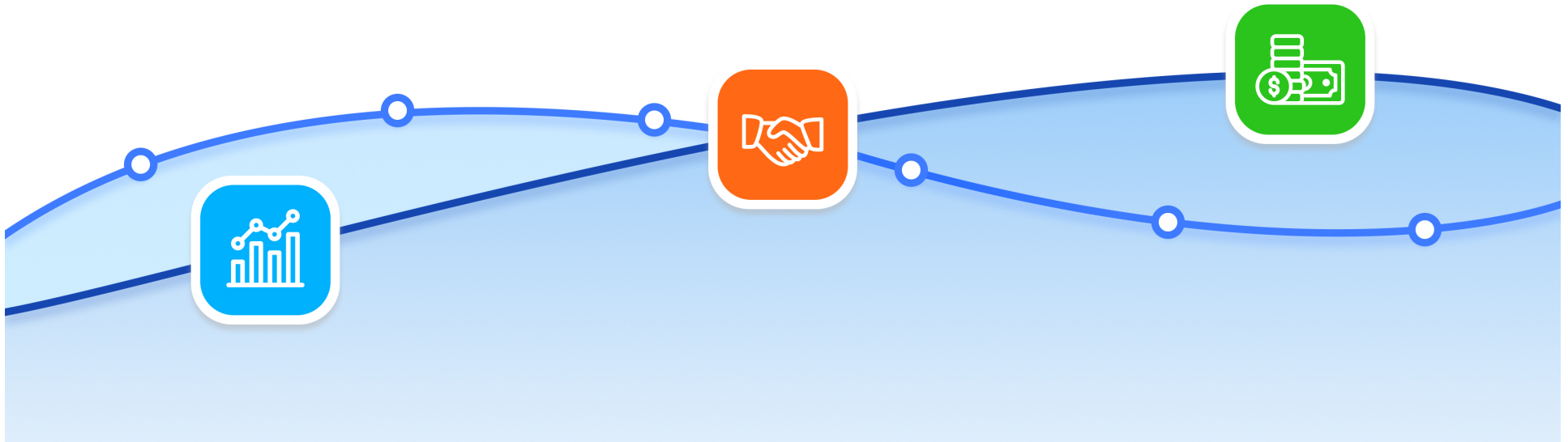
PERSONALISED CARRIER REPORT

Equitable Life & Casualty Insurance Company

Prepared for:
Valued Client

Prepared by:
Demo Agent

Prepared on:
04/07/2020 12:36 PM



This illustration is hypothetical; it is not a quote, contract or guarantee of future performance. It has been created by AnnuitiesGenius and is based on our understanding of the product at the time and is subject to change. It is not complete unless all pages are included.

FOR AGENT USE ONLY

Top performing allocations (Recent NAIC)

Backtesting ends on December 31 2019

ALLOCATION OPTION		10 YEARS	15 YEARS	20 YEARS
Barclays atlas 5 Annual Point to Point with Participation Ra... 14 surrender yrs Reset: Annual Barclays Atlas 5	Teton 14	9.1% 10.38% 8.02%	7.91%	—
Barclays atlas 5 Annual Point to Point with Participation Ra... 10 surrender yrs Reset: Annual Barclays Atlas 5	Teton 10 (Most States)	8.38% 9.56% 7.39%	7.29%	—
Barclays atlas 5 Annual Point to Point with Participation Ra... 7 surrender yrs Reset: Annual Barclays Atlas 5	Teton 7 (Most States)	7.3% 8.34% 6.44%	6.35%	—
Barclays atlas 5 Annual Point to Point with Spread/Boost 7 surrender yrs Reset: Annual Barclays Atlas 5	Teton 7 (Most States)	7.3% 8.34% 6.44%	6.35%	—
Barclays atlas 5 Annual Point to Point with Boost/Spread 10 surrender yrs Reset: Annual Barclays Atlas 5	Teton 10 (Most States)	7.2% 8.28% 6.29%	6.29%	—
Barclays atlas 5 Annual Point to Point with Boost/Spread 14 surrender yrs Reset: Annual Barclays Atlas 5	Teton 14	7.12% 8.2% 6.13%	6.23%	—
Barclays atlas 5 Annual Point to Point with Boost/Spread 14 surrender yrs Bonus: 10% Reset: Annual Barclays Atlas 5	Teton Bonus 14	7.1% 8.11% 6.27%	6.14%	—
Barclays atlas 5 Annual Point to Point with Participation Ra... 14 surrender yrs Bonus: 10% Reset: Annual Barclays Atlas 5	Teton Bonus 14	6.94% 7.93% 6.12%	6.04%	—
Barclays atlas 5 Annual Point to Point with Boost/Spread 10 surrender yrs Bonus: 7% Reset: Annual Barclays Atlas 5	Teton Bonus 10 (Most States)	6.71% 7.67% 5.93%	5.72%	—
S&P 500 Annual Point to Point Monthly with Cap 14 surrender yrs Averaging: Monthly sum Reset: Annual S&P 500® Index	Teton 14	6.48% 5.76% 3.29%	5.14%	4.69%



This illustration is hypothetical; it is not a quote, contract or guarantee of future performance. It has been created by AnnuitiesGenius and is based on our understanding of the product at the time and is subject to change. It is not complete unless all pages are included.

FOR AGENT USE ONLY

ALLOCATION OPTION		10 YEARS	15 YEARS	20 YEARS
Barclays at las 5 Annual Point to Point with Participation Ra... 10 surrender yrs Bonus: 7% Reset: Annual Barclays Atlas 5	Teton Bonus 10 (Most States)	6.22% 7.1% 5.49%	5.41%	—
Barclays at las 5 Annual Point to Point with Spread/Boost 7 surrender yrs Bonus: 5% Reset: Annual Barclays Atlas 5	Teton Bonus 7 (Most States)	6.12% 7% 5.42%	5.15%	—
S&P 500 Annual Monthly with Cap 10 surrender yrs Averaging: Monthly sum Reset: Annual S&P 500® Index	Teton 10 (Most States)	5.88% 5.04% 2.87%	4.64%	4.25%
Barclays at las 5 Annual Point to Point with Participation Ra... 7 surrender yrs Bonus: 5% Reset: Annual Barclays Atlas 5	Teton Bonus 7 (Most States)	5.49% 6.28% 4.85%	4.78%	—
S&P 500 Annual Monthly with Cap 7 surrender yrs Averaging: Monthly sum Reset: Annual S&P 500® Index	Teton 7 (Most States)	5.18% 4.22% 2.48%	4.13%	3.79%
S&P 500 Annual Monthly Point to Point with Cap 14 surrender yrs Bonus: 10% Averaging: Monthly sum Reset: Annual S&P 500® Index	Teton Bonus 14	4.7% 3.69% 2.26%	3.78%	3.48%
S&P 500 Annual Monthly with Cap 10 surrender yrs Bonus: 7% Averaging: Monthly sum Reset: Annual S&P 500® Index	Teton Bonus 10 (Most States)	4.34% 3.31% 2.1%	3.51%	3.25%
S&P 500 Annual Point to Point with Cap 14 surrender yrs Reset: Annual S&P 500® Index	Teton 14	4.16% 4.76% 2.88%	4%	3.59%
S&P 500 Annual Point to Point with Cap 10 surrender yrs Reset: Annual S&P 500® Index	Teton 10 (Most States)	3.65% 4.24% 2.59%	3.56%	3.19%
S&P 500 Annual Monthly Average with Cap 14 surrender yrs Averaging: Monthly average Reset: Annual S&P 500® Index	Teton 14	3.57% 3.59% 2.22%	3.35%	2.88%

Top performing allocations (Most recent)

Backtesting ends on March 01 2020

ALLOCATION OPTION		10 YEARS	15 YEARS	20 YEARS
Barclays atlas 5 Annual Point to Point with Participation Ra... 14 surrender yrs Reset: Annual Barclays Atlas 5	Teton 14	9.02%	8.09%	—
Barclays atlas 5 Annual Point to Point with Participation Ra... 10 surrender yrs Reset: Annual Barclays Atlas 5	Teton 10 (Most States)	8.31%	7.46%	—
Barclays atlas 5 Annual Point to Point with Participation Ra... 7 surrender yrs Reset: Annual Barclays Atlas 5	Teton 7 (Most States)	7.24%	6.5%	—
Barclays atlas 5 Annual Point to Point with Spread/Boost 7 surrender yrs Reset: Annual Barclays Atlas 5	Teton 7 (Most States)	7.24%	6.5%	—
Barclays atlas 5 Annual Point to Point with Boost/Spread 10 surrender yrs Reset: Annual Barclays Atlas 5	Teton 10 (Most States)	7.19%	6.43%	—
Barclays atlas 5 Annual Point to Point with Boost/Spread 14 surrender yrs Reset: Annual Barclays Atlas 5	Teton 14	7.11%	6.33%	—
Barclays atlas 5 Annual Point to Point with Boost/Spread 14 surrender yrs Bonus: 10% Reset: Annual Barclays Atlas 5	Teton Bonus 14	7.02%	6.29%	—
Barclays atlas 5 Annual Point to Point with Participation Ra... 14 surrender yrs Bonus: 10% Reset: Annual Barclays Atlas 5	Teton Bonus 14	6.89%	6.18%	—
Barclays atlas 5 Annual Point to Point with Boost/Spread 10 surrender yrs Bonus: 7% Reset: Annual Barclays Atlas 5	Teton Bonus 10 (Most States)	6.57%	5.89%	—
Barclays atlas 5 Annual Point to Point with Participation Ra... 10 surrender yrs Bonus: 7% Reset: Annual Barclays Atlas 5	Teton Bonus 10 (Most States)	6.17%	5.54%	—



This illustration is hypothetical; it is not a quote, contract or guarantee of future performance. It has been created by AnnuitiesGenius and is based on our understanding of the product at the time and is subject to change. It is not complete unless all pages are included.

FOR AGENT USE ONLY

ALLOCATION OPTION		10 YEARS	15 YEARS	20 YEARS
Barclays atlas 5 Annual Point to Point with Spread/Boost 7 surrender yrs Bonus: 5% Reset: Annual Barclays Atlas 5	Teton Bonus 7 (Most States)	5.92%	5.31%	—
Barclays atlas 5 Annual Point to Point with Participation Ra... 7 surrender yrs Bonus: 5% Reset: Annual Barclays Atlas 5	Teton Bonus 7 (Most States)	5.45%	4.9%	—
S&P 500 Annual Point to Point with Cap 14 surrender yrs Reset: Annual S&P 500® Index	Teton 14	5.11%	4.59%	3.96%
S&P 500 Annual Point to Point with Cap 10 surrender yrs Reset: Annual S&P 500® Index	Teton 10 (Most States)	4.65%	4.14%	3.59%
S&P 500 Annual Point to Point Monthly with Cap 14 surrender yrs Averaging: Monthly sum Reset: Annual S&P 500® Index	Teton 14	4.42%	4.54%	4.57%
S&P 500 Annual Point to Point with Cap 7 surrender yrs Reset: Annual S&P 500® Index	Teton 7 (Most States)	4.04%	3.58%	3.13%
S&P 500 Annual Point to Point with Cap 14 surrender yrs Bonus: 10% Reset: Annual S&P 500® Index	Teton Bonus 14	3.82%	3.39%	2.96%
S&P 500 Annual Monthly Average with Cap 14 surrender yrs Averaging: Monthly average Reset: Annual S&P 500® Index	Teton 14	3.76%	3.52%	3.02%
S&P 500 Annual Monthly with Cap 10 surrender yrs Averaging: Monthly sum Reset: Annual S&P 500® Index	Teton 10 (Most States)	3.74%	3.9%	4.02%
S&P 500 Annual Point to Point with Cap 10 surrender yrs Bonus: 7% Reset: Annual S&P 500® Index	Teton Bonus 10 (Most States)	3.59%	3.19%	2.78%

Available Indices Performance

INDEX	YTD	2019	2018	1 YEAR	5 YEARS	10 YEARS
Barclays Atlas 5 Launched: 12/06/2019 Value: 263.04 as of April 07	-0.58%	11.28%	-2.29%	5.94%	2.14%	6.52%
S&P 500® Index Launched: 03/04/1957 Value: 2606.07 as of April 07	-19.34%	28.88%	-6.24%	-9.91%	4.65%	8.22%



Annuities Overview

Fixed Indexed Annuities

NAME	BONUS	INCOME RIDER	SURRENDER YEARS
Teton 14	—	No	14 years
Teton 7 (Most States)	—	No	7 years
Teton Bonus 7 (Most States)	5%	No	7 years
Teton Bonus 14	10%	No	14 years
Teton Bonus 10 (Most States)	7%	No	10 years
Teton 10 (Most States)	—	No	10 years

Fixed Annuities and MYGAs

Secure Savings

Free Withdrawal

Type	Rate guaranteed	Surrender years	Bonus	Gtd yield to surrender	Current yield to surrender	Description
MYGA	5 years	5 years	—	2.85%	2.85%	—
MYGA	2 years	2 years	—	1.9%	1.9%	—

Secure Savings Elite

Type	Rate guaranteed	Surrender years	Bonus	Gtd yield to surrender	Current yield to surrender	Description
MYGA	5 years	5 years	—	3.1%	3.1%	—
MYGA	2 years	2 years	—	2.2%	2.2%	Required Minimum Distribution Rider
MYGA	2 years	2 years	—	2%	2%	For FL Only
MYGA	5 years	5 years	—	2.95%	2.95%	For FL Only
MYGA	2 years	2 years	—	2.24%	2.24%	Accumulated Interest Rider
MYGA	2 years	2 years	—	2.24%	2.24%	5% Penalty Free Withdrawal Rider
MYGA	2 years	2 years	—	2.3%	2.3%	—
MYGA	2 years	2 years	—	1.94%	1.94%	For FL Only 5% Penalty Free Withdrawal
MYGA	2 years	2 years	—	1.9%	1.9%	For FL Only Required Minimum Distribution
MYGA	2 years	2 years	—	1.94%	1.94%	For FL Only Accumulated Interest
MYGA	5 years	5 years	—	3.04%	3.04%	5% Penalty Free Withdrawal Rider
MYGA	5 years	5 years	—	3%	3%	Required Minimum Distribution Rider
MYGA	5 years	5 years	—	3.04%	3.04%	Accumulated Interest Rider
MYGA	5 years	5 years	—	2.89%	2.89%	For FL Only 5% Penalty Free Withdrawal
MYGA	5 years	5 years	—	2.85%	2.85%	For FL Only Required Minimum Distribution
MYGA	5 years	5 years	—	2.89%	2.89%	For FL Only Accumulated Interest



This illustration is hypothetical; it is not a quote, contract or guarantee of future performance. It has been created by AnnuitiesGenius and is based on our understanding of the product at the time and is subject to change. It is not complete unless all pages are included.

FOR AGENT USE ONLY

Type	Rate guaranteed	Surrender years	Bonus	Gtd yield to surrender	Current yield to surrender	Description
MYGA	2 years	2 years	—	2.18%	2.18%	5% Penalty Free Withdrawal & Accumulated Interest
MYGA	2 years	2 years	—	2.14%	2.14%	5% Penalty Free Withdrawal & RMD
MYGA	2 years	2 years	—	2.14%	2.14%	Accumulated Interest & RMD
MYGA	2 years	2 years	—	2.08%	2.08%	5% Penalty Free Withdrawal & RMD & Accumulated Interest
MYGA	2 years	2 years	—	1.88%	1.88%	For FL Only 5% Penalty Free Withdrawal & Accumulated Interest
MYGA	2 years	2 years	—	1.84%	1.84%	For FL Only 5% Penalty Free Withdrawal & RMD
MYGA	2 years	2 years	—	1.84%	1.84%	For FL Only Accumulated Interest & RMD
MYGA	2 years	2 years	—	1.78%	1.78%	For FL Only 5% Penalty Free Withdrawal & RMD & Accumulated Interest
MYGA	5 years	5 years	—	2.98%	2.98%	5% Penalty Free Withdrawal & Accumulated Interest
MYGA	5 years	5 years	—	2.94%	2.94%	5% Penalty Free Withdrawal & RMD
MYGA	5 years	5 years	—	2.94%	2.94%	Accumulated Interest & RMD
MYGA	5 years	5 years	—	2.88%	2.88%	5% Penalty Free Withdrawal & RMD & Accumulated Interest
MYGA	5 years	5 years	—	2.83%	2.83%	For FL Only 5% Penalty Free Withdrawal & Accumulated Interest
MYGA	5 years	5 years	—	2.79%	2.79%	For FL Only 5% Penalty Free Withdrawal & RMD
MYGA	5 years	5 years	—	2.79%	2.79%	For FL Only Accumulated Interest & RMD
MYGA	5 years	5 years	—	2.73%	2.73%	For FL Only 5% Penalty Free Withdrawal & RMD & Accumulated Interest