



How an Index Account Works

Imagine if a football team was an index selection in a [Fixed Indexed Annuity](#) . . .

Rules of the Game

Here's a breakdown of how the Index Account works in simple terms.



It's always first down.



You can never lose yards.



Up to a 12 yard gain per play.

The Play-By-Play

Take a look at what happens with these "new rules" in the play-by-play below!



20 yard line = Premium (initial deposit)

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10 yard gain = Increase in savings due to index gain

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18 yard loss = Index loss

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No loss = Premium Guaranteed (Cannot lose yardage gained)

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8 yard gain = Increase in savings due to index gain

The Play-By-Play

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19-YARD GAIN

Your Quarterback throws for a 19-yard gain, but...



19 yard gain = Large index gain

The Play-By-Play

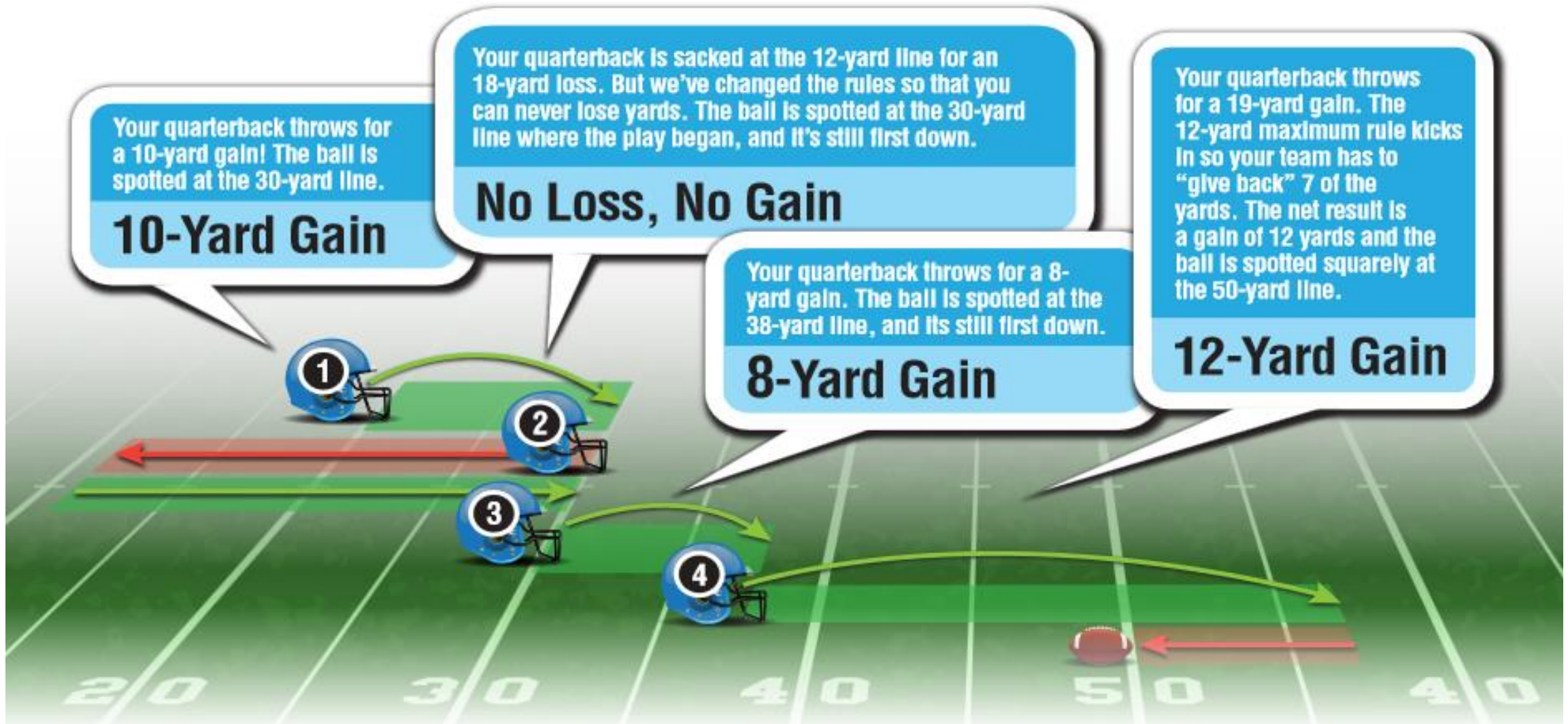
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12-YARD GAIN

Even though you made a 19-yard play, the 12-yard maximum rule kicks in so your team has to "give back" 7 of the yards. The net result is a gain of 12 yards and the ball is spotted squarely at the 50-yard line.



12 yard gain = Increase in savings due to index gain with cap rate



Each play is a year, and yardage gains are locked in interest crediting!