

SEE THE PROOF: Moderate Returns That Can Never Experience A Loss Can Outperform The S&P 500!

Safe Harbor Financial, Inc. - Index Capture Rate™ Calculator

Prepared for: Valued Client

Prepared by: Advisor

Initial Deposit \$100,000
Participation Rate 55%
Premium Bonus 0%
Cap Rate 0.00%

**NO CAPS
NO FEES
NO SPREADS!**

Premium Bonus \$0
Bonus + Deposit \$100,000

THE SECRET?

**Power & Protection of
NO NEGATIVE YEARS**

YEAR END DATE	YEAR	Annual S&P 500 Return*	Indexed Interest Rate	Annuity Value	S&P Value
2008	1	-38.49%	0.00%	\$100,000	\$61,510
2009	2	23.65%	13.01%	\$113,008	\$76,057
2010	3	12.63%	6.95%	\$120,858	\$85,663
2011	4	0.10%	0.06%	\$120,924	\$85,749
2012	5	13.29%	7.31%	\$129,763	\$97,145
2013	6	29.43%	16.19%	\$150,767	\$125,735
2014	7	11.54%	6.35%	\$160,336	\$140,244
2015	8	-0.73%	0.00%	\$160,336	\$139,221
2016	9	9.54%	5.25%	\$168,749	\$152,502
2017	10	19.42%	10.68%	\$186,773	\$182,118

**The ICR™
IS The Proof!**

Wow!

\$186,773 vs. \$182,118

Index Capture Rate™ 102.56%

55% Par Rate Captures Over 102% of S&P 500!



*Dividends not included. Past performance is not a guarantee of future returns.

Participation and/or cap rates may change after first year.

This is an illustration only, not a contract, and does not modify any conditions of any contract.

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0.064465162 0.061781857

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