

# 2022 vs 2023

**May 1, 2022** **VS** **May 1, 2023**

0.33%



**Fed Funds Rate**

**4.83%**

32,978



**Dow 30**

**34,051**

4,130



**S&P 500**

**4,166**

2.92%



**Ten-Year Treasury**

**3.57%**

3.85%



**5-Year Fixed Annuity**

**5.20%**

6% S&P 500 Pt-Pt Cap  
Average earned:  
4.30%



**5-Year Fixed Indexed Annuity**

10% S&P 500 Pt-Pt Cap  
Average earned:  
6.65%

\$17,718



**FIA Income Riders\***

(Example of a 60-year old  
\$250,000 investment 5-year deferral)

**\$24,650**

\*2022 rider: 7% simple interest rollup 5.25% withdrawal rate  
\*2023 rider: 9% simple interest rollup 6.80% withdrawal rate



**Contact our sales team today!**