

Index Visualizer

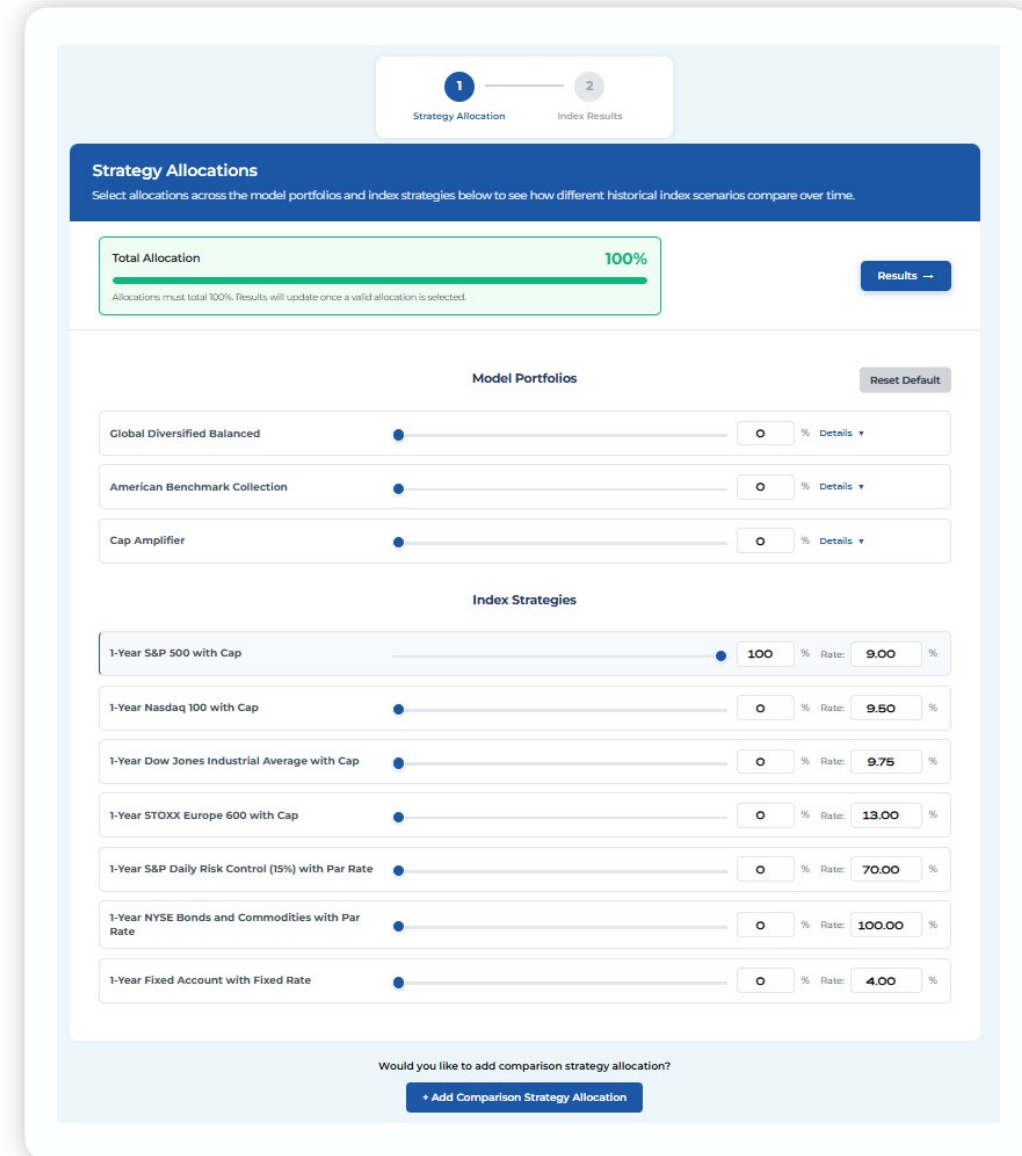
Scenarios & Feature Overview

Overview: What is the Index Visualizer?

The Index Visualizer is an innovative tool that allows users to view index returns on rolling 1-year, 5-year, 7-year, or 10-year periods across individual index strategies and strategies within Model Portfolios. It also enables users to compare hypothetical performance among different allocation approaches.

The Index Visualizer provides:

- Average index results
- Percentage of periods with positive outcomes
- Annualized return of selected durations



Exploring Model Portfolios

The screenshot displays the 'Strategy Allocations' interface. At the top, a blue header contains the title 'Strategy Allocations' and a sub-header 'Select allocations across the model portfolios and index strategies below to see how different historical index scenarios compare over time.' Below this, a yellow box shows 'Total Allocation' at 0% with a 'Results →' button. A note states 'Allocations must total 100%. Results will update once a valid allocation is selected.' The main section, 'Model Portfolios', features a 'Reset Default' button and three portfolio options: 'Global Diversified Balanced', 'American Benchmark Collection', and 'Cap Amplifier'. Each has a slider and a 'Details' link. A blue circle with the number '1' highlights the 'Details' link for 'Cap Amplifier'. Below this, a 'Description' box explains the strategy: 'A growth-tilted strategy combining the S&P 500 with risk-controlled indices.' Three underlying strategies are listed with sliders and data: 'S&P 500' (50% allocation, 12.00% rate), 'S&P Daily Risk Control (15%)' (30% allocation, 50.00% rate), and 'NYSE Bonds and Commodities' (20% allocation, 80.00% rate).

- 1 To see the **underlying individual strategies available** within a Model Portfolio, click the Details link.

When exploring a Model Portfolio, the Details link reveals:

- Individual index strategies within the portfolio
- Their respective cap or participation rates

It provides Financial Professionals with visibility into portfolio construction and how funds may be allocated across different strategies, supporting their ability to communicate these features to clients.



Index Results

The screenshot displays the 'Index Results' interface. At the top, a 'Total Allocation' bar is set to 100%. Below this, there are sections for 'Model Portfolios' (Global Diversified Balanced, American Benchmark Collection, Cap Amplifier) and 'Index Strategies' (1-Year S&P 500 with Cap, 1-Year Nasdaq 100 with Cap). The '1-Year S&P 500 with Cap' strategy is selected with a 100% allocation and a 9.00% rate. A '3' in a circle highlights the 'Index Visualizer' section, which includes a 'Back' button and 'Select Duration' options (1-Year, 5-Year, 7-Year, 10-Year). Below this is a '1-Year Summary - Strategy Allocation' table.

Account	Allocation	Average Index Results	Periods with Positive Outcomes
Selected Allocation ⓘ	100.00%	6.52%	81.68%
S&P 500 with Cap	100.00%	6.52%	81.68%

2 Let's set the **S&P 500 with Cap strategy** to a 100% allocation and Click **"Results"**.

3 This takes you to a page where you can see a Summary of the selected allocations—**dynamic based off the duration** selected here.



Additional Chart Elements

Compare Individual Index Strategies in Chart

Select up to 10 index strategies or model portfolios to compare against your selected allocations.

Model Portfolios

<input type="checkbox"/> Global Diversified Balanced Annualized Return: 12.38%	<input type="checkbox"/> American Benchmark Collection Annualized Return: 9.50%	<input type="checkbox"/> Cap Amplifier Annualized Return: 12.30%
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Index Strategies

<input type="checkbox"/> S&P 500 with Cap Annualized Return: 9.00%	<input type="checkbox"/> STOXX Europe 600 with Cap Annualized Return: 13.00%	<input type="checkbox"/> Fixed Account with Fixed Rate Annualized Return: 4.00%
<input checked="" type="checkbox"/> Nasdaq 100 with Cap Annualized Return: 9.50%	<input type="checkbox"/> S&P 500 Daily Risk Control (15%) with Par Rate Annualized Return: 19.81%	
<input type="checkbox"/> Dow Jones Industrial Average with Cap Annualized Return: 9.75%	<input type="checkbox"/> NYSE Bonds and Commodities with Par Rate Annualized Return: 12.87%	

The rates are based on a 10 year, high band, no Premium Bonus assumption.

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4 Below the Summary, other index strategies or model portfolios can be selected for comparison with the initial strategy selection.

Here the **Nasdaq 100 with Cap** strategy is selected for comparison. This comparison will be shown on the next slide.



Graphical Results

Hovering your mouse over the line chart, will display **specific rolling return** at that point in time, allowing you to view performance month-to-month.

5 In this example, you can see at the period beginning in May of 2006, the Selected Allocation (S&P 500) had a 9.00% index credit, whereas the Nasdaq-100 ended with a 9.50% index credit.



Comparison Strategy Allocation

6 If we return to the previous page with the “**Back**” button, we can choose to **add a “Comparison Strategy Allocation”** at the bottom. This allows us to build a second set of allocations to compare with the original Strategy Allocation (S&P500).

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The screenshot shows the 'Index Visualizer' interface. At the top, there is a blue header with the text 'Index Visualizer'. Below the header, there is a circular icon with the number '6' and a blue button labeled '← Back'. Underneath, the text 'Select Duration' is displayed, followed by four buttons: '1-Year', '5-Year', '7-Year', and '10-Year'. The '1-Year' button is selected. Below the duration buttons, there are three rows of allocation settings, each with a slider and a rate input field:

- 1-Year S&P Daily Risk Control (15%) with Par Rate: Rate: 70.00 %
- 1-Year NYSE Bonds and Commodities with Par Rate: Rate: 100.00 %
- 1-Year Fixed Account with Fixed Rate: Rate: 4.00 %

At the bottom of the interface, there is a light blue section with the text 'Would you like to add comparison strategy allocation?' and a circular icon with the number '7' next to a blue button labeled '+ Add Comparison Strategy Allocation'.



Index Results

Comparison Total Allocation **100%**

Allocations must total 100%. Results will update once a valid allocation is selected.

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← Back
Results →

Model Portfolios Reset Default

Global Diversified Balanced 0 % Details ▾

American Benchmark Collection 0 % Details ▾

Cap Amplifier 100 % Details ▾

Index Strategies

1-Year S&P 500 with Cap 0 % Rate: 9.00 %

1-Year Nasdaq 100 with Cap 0 % Rate: 9.50 %

10-Year Summary - Strategy Allocation

Account	Allocation	Average Index Results	Periods with Positive Outcomes
Selected Allocation ⓘ	100.00%	6.39%	81.68%
S&P 500 with Cap	100.00%	6.39%	81.68%

10-Year Summary - Comparison Strategy Allocation

Account	Allocation	Average Index Results	Periods with Positive Outcomes
Selected Allocation ⓘ	100.00%	6.87%	97.71%
Cap Amplifier	100.00%	6.87%	97.71%

8 Let's set the **Cap Amplifier** strategy to a **100% allocation** and **click "Results"**. This returns you to a page comparing summaries of the selected allocations.



Competitive Comparison—Model Portfolio Rate Advantage

Cap Amplifier vs. S&P 500 with Cap

What is the Cap Amplifier?

The Cap Amplifier Model Portfolio places a greater emphasis on an S&P 500 index strategy with a competitive cap, which provides stronger potential for S&P 500-based performance.

Cap Amplifier allocations:

Cap Amplifier 100 % Details ▲

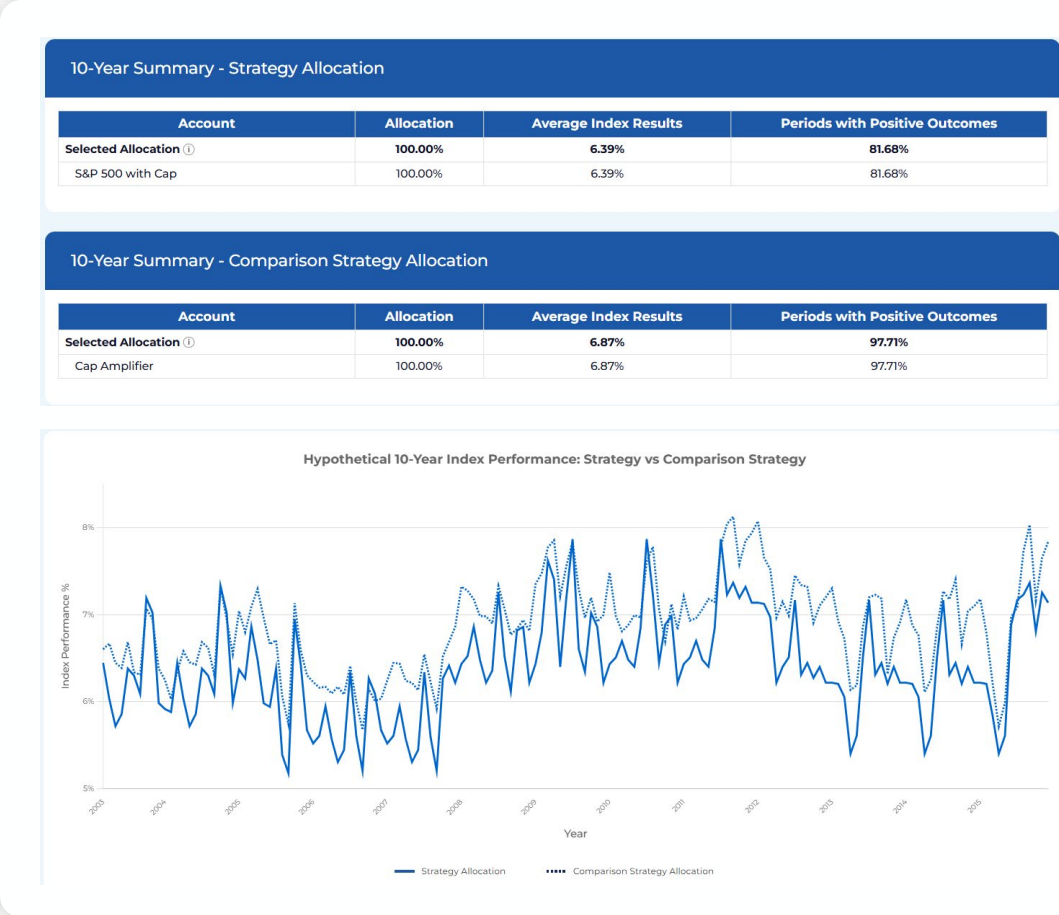
Description: A growth-tilted strategy combining the S&P 500 with risk-controlled indices.

S&P 500 50 % Rate: 12.00 %

S&P Daily Risk Control (15%) 30 % Rate: 50.00 %

NYSE Bonds and Commodities 20 % Rate: 80.00 %

Comparing the two strategies, we see that over the selected period, the **Cap Amplifier** strategy **would have** resulted in **higher Average Index Results** and significantly **more Periods with Positive Outcomes** than just the **S&P 500 with Cap** strategy.



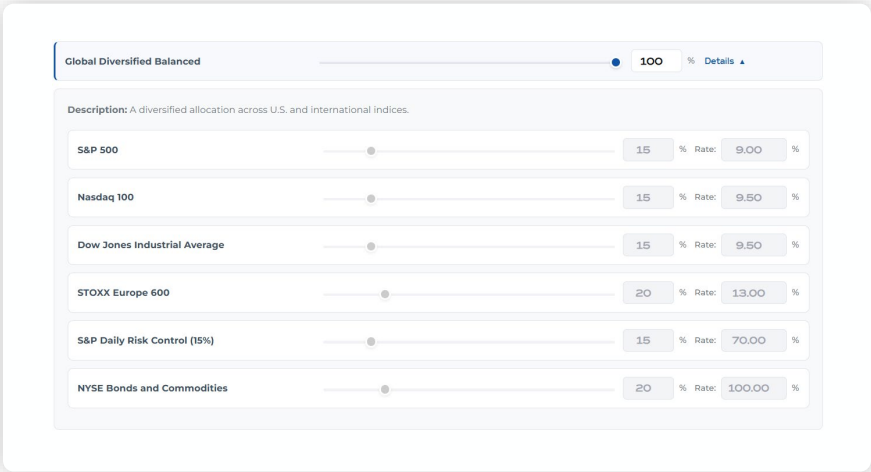
Competitive Comparison–Diversification Advantage

Global Diversified Balance vs. S&P 500 with Cap

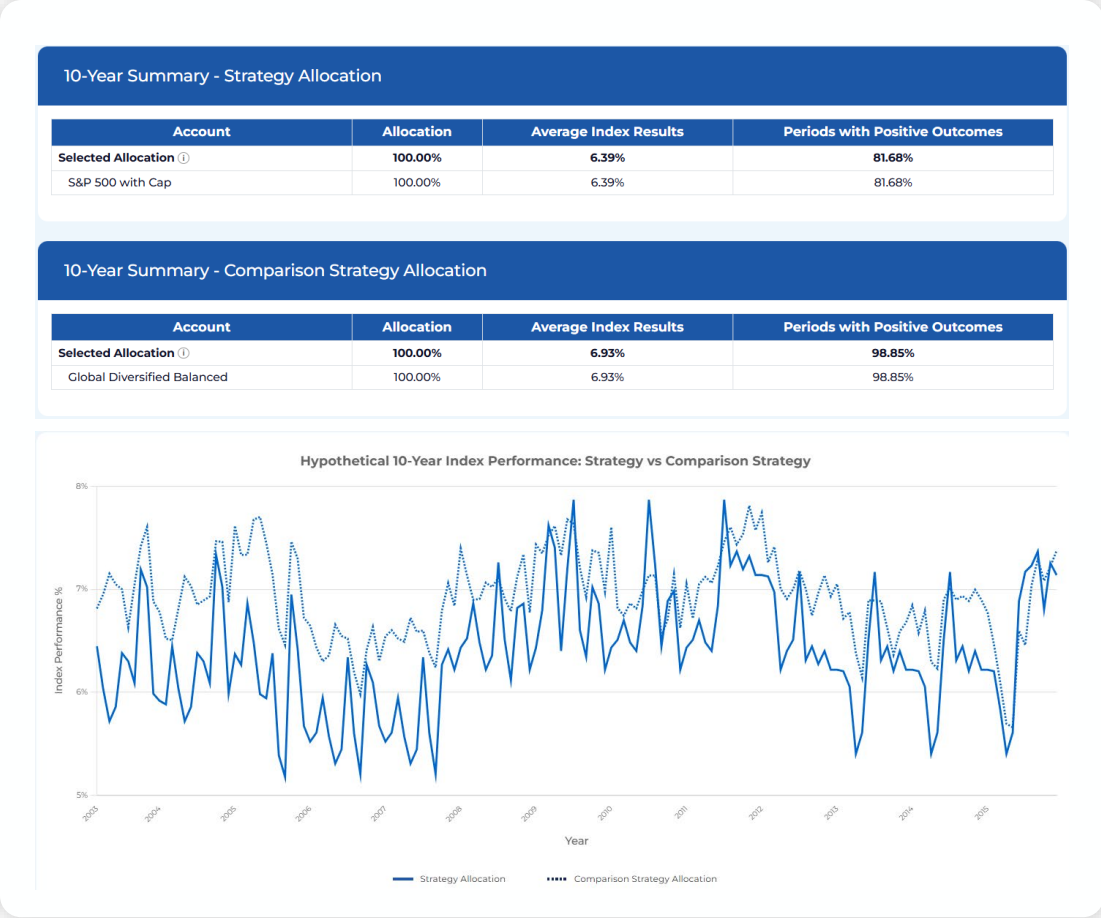
What is the Global Diversified Balance?

The Global Diversified Balance Model Portfolio allocates across index strategies linked to American and European equities, as well as, multi-asset indices that reference bonds and commodities.

Global Diversified Balance allocations:



Comparing the Global Diversified Balance strategy with the initial S&P 500 selection, we notice that the diversified portfolio of strategies, resulted in a **higher Average Index Results** and significantly **more Periods with Positive Outcomes** than just the **S&P 500 with Cap** strategy.



Competitive Comparison—Rate Advantage

Global Diversified Balance vs. S&P 500 with Cap (10%)

As seen in the example before, The **S&P 500 with Cap** strategy with a **9% Cap** has **lower Average Index Results** and **fewer Periods with Positive Outcomes** than the **Global Diversified Balance**.

The **S&P 500 with Cap** strategy needs a **10% Cap** to have **higher Average Index Results** but will still have the same **fewer Periods with Positive Outcomes** than the **Global Diversified Balance**.

10-Year Summary - Strategy Allocation

Account	Allocation	Average Index Results	Periods with Positive Outcomes
Selected Allocation ⓘ	100.00%	6.39%	81.68%
S&P 500 with Cap	100.00%	6.39%	81.68%

10-Year Summary - Comparison Strategy Allocation

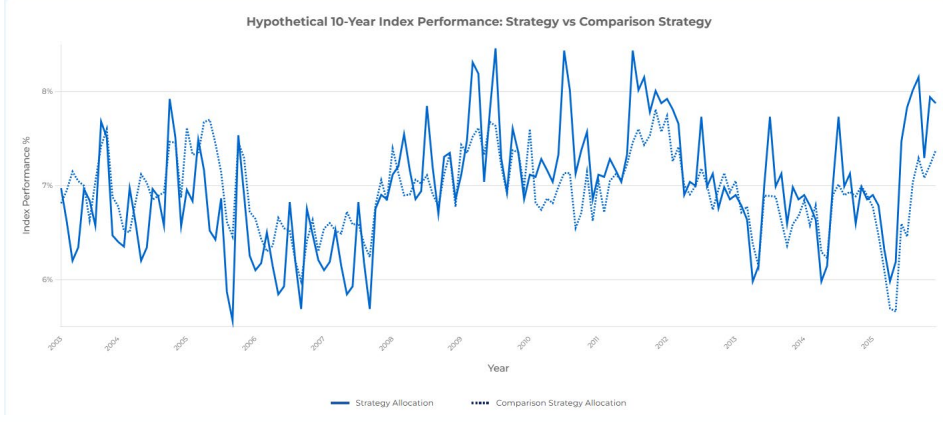
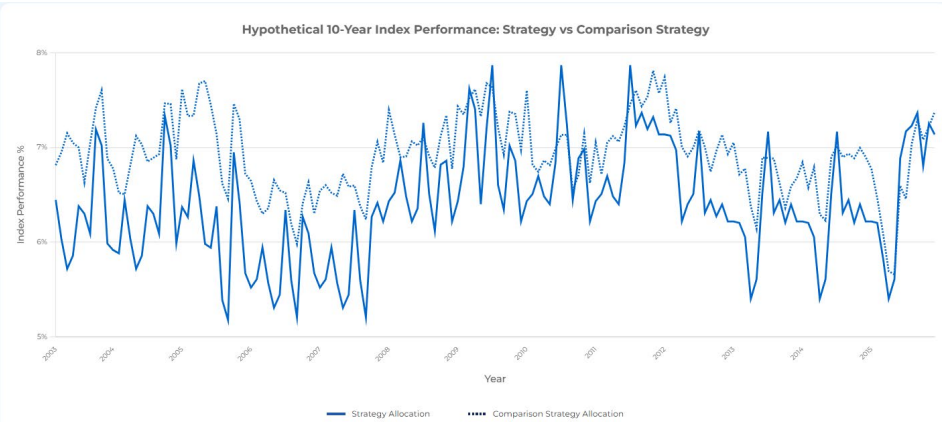
Account	Allocation	Average Index Results	Periods with Positive Outcomes
Selected Allocation ⓘ	100.00%	6.93%	98.85%
Global Diversified Balanced	100.00%	6.93%	98.85%

10-Year Summary - Strategy Allocation

Account	Allocation	Average Index Results	Periods with Positive Outcomes
Selected Allocation ⓘ	100.00%	6.97%	81.68%
S&P 500 with Cap	100.00%	6.97%	81.68%

10-Year Summary - Comparison Strategy Allocation

Account	Allocation	Average Index Results	Periods with Positive Outcomes
Selected Allocation ⓘ	100.00%	6.93%	98.85%
Global Diversified Balanced	100.00%	6.93%	98.85%



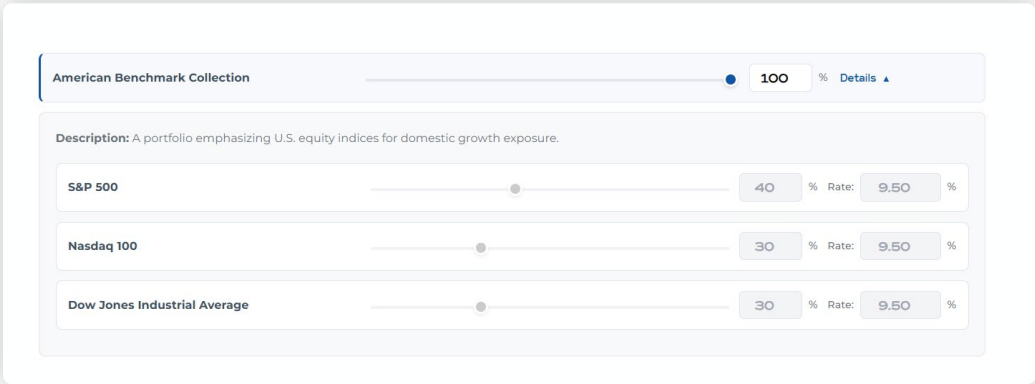
Competitive Comparison—Model Portfolio Advantage

American Benchmark Collection vs. S&P 500 with Cap

What is the American Benchmark Collection?

The American Benchmark Collection Model Portfolio provides clients with the opportunity to earn interest based on the performance of three indices commonly used as benchmarks for segments of the American economy.

American Benchmark Collection allocations:



The **American Benchmark Collection** strategy would have resulted in **higher Average Index Results** and **more Periods with Positive Outcomes** than just the **S&P 500 with Cap** strategy.



Have questions?
We're here to help.

Contact us at sales@knightheadinsurance.com
Call us at (833) 637-4854

