

When liquidity counts,
play the percentages.



10%

Free Withdrawals – Available Immediately

Up to 10% of the Accumulated Value (as of the most recent contract anniversary) can be withdrawn each year – beginning in the first contract year.²

20%

“Rollover” Free Withdrawals

If no withdrawals are taken in the prior year, up to 20% of the Accumulated Value (as of the most recent contract anniversary) may be withdrawn in the following year.³

100%

Return of Premium Benefit

After the fourth contract year, the Cash Surrender Value will never be less than the premium minus premium taxes (if applicable) and prior withdrawals, including Withdrawal Charges, Premium Bonus Vesting Adjustment and Market Value Adjustment on those withdrawals.

Strong accumulation potential.

Plus some of the industry’s most generous liquidity features.
Plus an enhanced Premium Bonus of up to 15%.⁴

That’s more than performance... it’s Athene Performance Elite Plus.

¹ Athene Performance Elite Plus includes a Liquidity Rider for a charge.

² Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½. Withdrawals are not credited with index interest in the year they are taken. Withdrawals in excess of the free amount are subject to a Withdrawal Charge, Market Value Adjustment and any Premium Bonus Vesting Adjustment which may result in the loss of principal. In Oregon, the Performance Elite 15 Plus Enhanced Free Withdrawal amount is 0% in the first year and increases to 10% beginning in the second contract year.

³ If a Withdrawal of less than the Enhanced Free Withdrawal amount is paid in any Contract Year, the Enhanced Free Withdrawal amount in the future Contract Years will not be increased. If a Withdrawal is taken in the current Contract Year, the Enhanced Free Withdrawal amount is not available during the next Contract Year.

⁴ Rates current as of February 3, 2020 and subject to change. Premium Bonus varies by product. Premium Bonus annuities include a Premium Bonus Vesting Schedule and may include a lower Cap Rate, higher Spread Rate, Lower Participation Rate or other limitations not included in similar annuities that

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don't offer a Premium Bonus.

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