

# Plan for performance.

Putting your money to work with Athene Performance Elite's indexed crediting strategies



## AI Powered US Equity Index

Ticker Symbol: AIPEX

### Artificial intelligence helps turn big data into market insight.

A rules-based selection process uses AI techniques like natural language processing and machine learning to identify companies whose stock prices are poised for growth. Daily risk control helps provide smoother returns. Modeled after a traditional actively managed approach, only thousands of times faster and broader in scope.<sup>1</sup>

**Crediting Strategies:** 1- and 2-year No Cap Point-to-Point (*Participation Rate*) strategies, with an optional Strategy Charge<sup>2</sup>

## BNP Paribas Multi Asset Diversified 5 Index

Ticker Symbol: BNPIMAD5

### A dynamic and diversified index from a global banking powerhouse.

Eight underlying components, including equity futures, bond futures and commodity indices, provide exposure to a range of asset classes across three geographic regions. A volatility feature targets a volatility level of 5%. Rebalanced daily.<sup>1</sup>

**Crediting Strategies:** 1- and 2-year No Cap Point-to-Point (*Participation Rate*) strategies, with an optional Strategy Charge<sup>2</sup>

## Nasdaq FC Index

Ticker Symbol: BOFANFCC

### Innovative technology aims to increase stability and performance.

By monitoring market moves and rebalancing throughout the trading day, Fast Convergence (FC) technology more efficiently controls the realized volatility of the index with the goal of added consumer value.<sup>1,3</sup>

**Crediting Strategies:** 1- and 2-year No Cap Point-to-Point (*Participation Rate*) strategies, with an optional Strategy Charge<sup>2</sup>

## S&P 500 Daily Risk Control 2 8%™ Index (Total Return)

Ticker Symbol: SPX8UN2

### Strives to deliver stable, risk-adjusted returns in all environments.

Represents a portfolio of the S&P 500® plus a liquid bond index. This volatility control index targets a volatility level of 8%.<sup>1</sup> Rebalanced daily.

**Crediting Strategies:** 1- and 2-year No Cap Point-to-Point (*Participation Rate*) strategies, with an optional Strategy Charge<sup>2</sup>

## S&P 500®

Ticker Symbol: SPX

### The benchmark index of large cap U.S. equities from a top global resource of indexed-based concepts.

Widely regarded as the best single gauge of large-cap U.S. equities, the S&P 500® captures approximately 80% of available market capitalization.

**Crediting Strategies:** 1-year No Cap Point-to-Point (*Participation Rate*) strategy, with an optional Strategy Charge<sup>2</sup>

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>2</sup> Strategy charge options offer higher Cap and Participation Rates. Annual Strategy Charges are calculated on the contract anniversary and deducted monthly from the Accumulated Value. The Initial Annual Strategy Charge Rate is set at contract issue and guaranteed for the first Index Term Period. A new Annual Strategy Charge Rate will be declared at the start of each Index Term Period.

<sup>3</sup> The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forgo part of the growth of the Index if it rises beyond this limit within a month.

## 10-Year Hypothetical Example

The hypothetical examples below show the average annual return of the Performance Elite 10 annuity assuming a contract was held for a continuous period of 10 years during various historical market time periods. The examples reflect the Best, Average, Worst and minimum guaranteed average annual return for the product, net of the 1.75% Annual Strategy Charge, applicable on with Charge options only. Although the product was not actually available during these time periods shown, the average annual returns shown below reflect how the product may have performed had it been available. All examples assume no optional riders and current crediting rates throughout the entire period. Crediting rates are guaranteed only for the initial term.

AI Powered US Equity Index	Participation Rate	Best	Average	Worst <sup>1</sup>	Guaranteed <sup>1</sup>
2-Year No Cap with Charge	175%	11.45%	8.94%	7.14%	0.00%
2-Year No Cap	95%	7.61%	6.12%	5.08%	0.00%
1-Year No Cap with Charge	130%	8.93%	6.92%	5.49%	0.00%
1-Year No Cap	72%	6.10%	4.94%	4.12%	0.00%
BNP Paribas Multi Asset Diversified 5 Index	Participation Rate	Best	Average	Worst <sup>1</sup>	Guaranteed <sup>1</sup>
2-Year No Cap with Charge	220%	12.35%	10.33%	8.46%	0.00%
2-Year No Cap	120%	8.17%	6.96%	5.86%	0.00%
1-Year No Cap with Charge	160%	9.90%	7.62%	6.10%	0.00%
1-Year No Cap	87%	6.51%	5.23%	4.38%	0.00%
Nasdaq FC Index	Participation Rate	Best	Average	Worst <sup>1</sup>	Guaranteed <sup>1</sup>
2-Year No Cap with Charge	145%	13.55%	8.37%	2.08%	0.00%
2-Year No Cap	77%	8.61%	5.74%	2.13%	0.00%
1-Year No Cap with Charge	95%	9.49%	6.41%	3.10%	0.00%
1-Year No Cap	52%	6.36%	4.61%	2.74%	0.00%
S&P 500 Daily Risk Control 2 8%™ Index (Total Return)	Participation Rate	Best	Average	Worst <sup>1</sup>	Guaranteed <sup>1</sup>
2-Year No Cap with Charge	115%	9.38%	7.29%	4.67%	0.00%
2-Year No Cap	60%	6.12%	4.95%	3.52%	0.00%
1-Year No Cap with Charge	85%	7.27%	5.51%	3.64%	0.00%
1-Year No Cap	45%	4.91%	3.94%	2.92%	0.00%
S&P 500®	Cap Rate	Best	Average	Worst <sup>1</sup>	Guaranteed <sup>1</sup>
1-Year with Charge	7.75%	5.64%	3.35%	0.82%	0.00%
1-Year	4.25%	4.25%	3.03%	1.61%	0.00%

<sup>1</sup> Although you are guaranteed never to earn less than a 0% interest credit when index returns are down, the Strategy Charge will be deducted from your Accumulated Value. At the end of the Withdrawal Charge period, a one-time Strategy Charge Credit will be added to the Accumulated Value if the sum of all strategy charges applied minus the sum of all interest credits is greater than zero. The Strategy Charge Credit will be applied to the Accumulated Value pro-rata across all funded strategies. If withdrawals subject to a Withdrawal Charge are taken (including a full surrender), the Credit will not be applied.

Performance prior to index launch dates reflects back-tested results, which is not actual performance but is calculated by applying the index methodology to historical financial data. While the product and indices were not available for the full time period, the index components were. These hypothetical examples are for informational purposes only and are not indicative of past, nor intended to predict future performance.

The interest credits you receive, if any, will vary depending on market conditions, crediting strategy allocations and limitations such as a Participation Rate or Cap Rate. It is possible that the interest earned may be zero. Athene Annuity and Life Company declares Cap Rates and Participation Rates at the beginning of each Index Term Period.

Note that Athene may add, modify or eliminate indexed strategies from time to time. A specific strategy may not be available for the life of your contract. Index strategies may not be available in all states.

Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

Indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks; neither an index nor any market-indexed annuity is comparable to a direct investment in the equity markets.

Index Crediting strategies may be added or eliminated at the company's discretion and may not be available in all states. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy. Please refer to the Product Guide for additional details and available index options.

#### **AI Powered US Equity Index**

**Best** = Based upon the historical performance of the product for a continuous period of 10 years out of the last 17 years that would result in the highest growth.

**Worst** = Based upon the historical performance of the annuity for a continuous period of 10 years out of the last 17 years that would result in the least growth.

**Average** = Assumes a new contract was issued each business day over the last 17 years (12/31/2004–12/31/2021) using the closing price of the index on those days. This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 16 years is used in this scenario. Inception date of the AI Powered US Equity Index is 08/09/2019.

#### **BNP Paribas Multi Asset Diversified 5 Index**

**Best** = Based upon the historical performance of the product for a continuous period of 10 years out of the last 19 years that would result in the highest growth.

**Worst** = Based upon the historical performance of the annuity for a continuous period of 10 years out of the last 19 years that would result in the least growth.

**Average** = Assumes a new contract was issued each business day over the last 19 years (12/31/2002–12/31/2021) using the closing price of the index on those days. This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 18 years is used in this scenario. Inception date of the BNP Paribas Multi Asset Diversified 5 Index is 01/25/2016.

#### **Nasdaq FC Index**

**Best** = Based upon the historical performance of the product for a continuous period of 10 years out of the last 16 years that would result in the highest growth.

**Worst** = Based upon the historical performance of the annuity for a continuous period of 10 years out of the last 16 years that would result in the least growth.

**Average** = Assumes a new contract was issued each business day over the last 16 years (12/31/2005–12/31/2021) using the closing price of the index on those days. This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 15 years is used in this scenario. Inception date of the Nasdaq FC Index is 01/29/2020.

#### **S&P 500 Daily Risk Control 2 8%™ Index (Total Return)**

**Best** = Based upon the historical performance of the product for a continuous period of 10 years out of the last 21 years that would result in the highest growth.

**Worst** = Based upon the historical performance of the annuity for a continuous period of 10 years out of the last 21 years that would result in the least growth.

**Average** = Assumes a new contract was issued each business day over the last 21 years (12/31/2000–12/31/2021) using the closing price of the index on those days. This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 20 years is used in this scenario. Inception date of the S&P 500 Daily Risk Control 2 8%™ Index (Total Return) is 06/03/2011.

#### **S&P 500®**

**Best** = Based upon the historical performance of the product for a continuous period of 10 years out of the last 30 years that would result in the highest growth.

**Worst** = Based upon the historical performance of the annuity for a continuous period of 10 years out of the last 30 years that would result in the least growth.

**Average** = Assumes a new contract was issued each business day over the last 30 years (12/31/1991–12/31/2021) using the closing price of the index on those days.

This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 30 years is used in this scenario.

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