

# Choosing an allocation is as easy as 1-2-3



## Choices give you the flexibility to build a well-designed financial plan.

Athene Performance Elite helps you get the most out of your annuity by offering 9 unique indexed strategies, each with a charge and no-charge option, plus a fixed strategy with a 1-year guarantee. Having the opportunity to diversify among such a wide selection of index strategies may seem overwhelming, but it can provide considerable advantages – especially in today's ever-changing world. So how do you choose an allocation that's right for you?

### Allocate your premium in 3 easy steps!

**1** **Choose an index.** Athene partners with top names in banking and investments to provide index options that offer exposure to a broad range of asset classes. Each index was carefully selected to complement the others due to their ability to respond differently to market conditions. This powerful lineup, with several options exclusive to Athene, helps meet the diverse needs of today's consumer.

- BNP Paribas Multi Asset Diversified 5 Index<sup>1</sup> (Participation Rate)
- Nasdaq FC Index<sup>1,2</sup> (Participation Rate)
- AI Powered US Equity Index<sup>1</sup> (Participation Rate)
- S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return)<sup>1</sup> (Participation Rate)
- S&P 500® Index (Cap Rate)

Including multiple indices in your allocation helps limit your exposure to any one index, which can increase the probability of earning positive interest credits and achieve more consistent returns in volatile markets.

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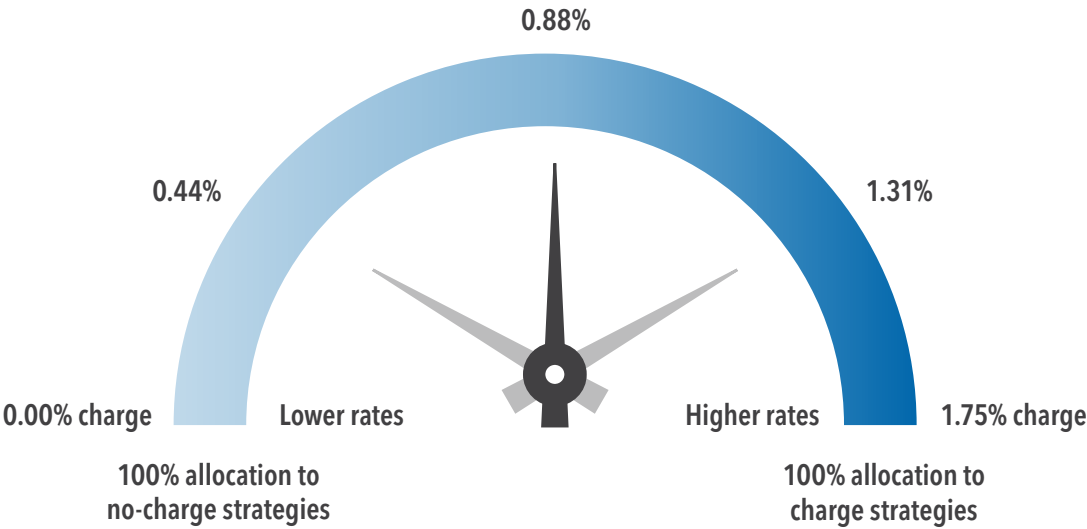
**Choose a 1- or 2-year Index Term Period.**<sup>3</sup> The Index Term Period determines the start point and end point used to calculate index performance. Interest credits, if any, will be added to your contract's Accumulated Value based, in part, on the change in the index from the beginning to the end of the Index Term Period. Depending on your financial goals, you may consider combining both 1- and 2-year strategies.

Benefits of a 1-year Index Term Period	
Ability to lock in gains and reallocate each year	✓
Less exposure to market volatility than a 2-year strategy	✓

Benefits of a 2-year Index Term Period	
Higher rates than a 1-year strategy	✓
Greater growth opportunity in rising markets	✓

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**Choose a strategy with or without a charge.** Strategies with a charge offer higher Cap or Participation Rates for those looking for greater accumulation potential.<sup>4</sup> Although Strategy Charges are deducted from your Accumulated Value, Athene Performance Elite provides a one-time "safety net" in the form of a Strategy Charge Credit that guarantees total Strategy Charges will not exceed total interest credits at the end of the Withdrawal Charge period.<sup>5</sup> By combining charge and no-charge strategies, you can "dial in" the amount you're willing to pay for increased accumulation potential.



However you choose to allocate your premium, your decision is not set in stone. At the end of each Index Term Period, you have the opportunity to re-allocate your money to different strategies, including strategies with and without a charge – offering you flexibility as your needs change.

**Want to learn more?**

To build an allocation strategy that can help you reach your retirement goals, contact your financial professional and request an Athene Performance Elite illustration today!

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

<sup>3</sup> The 2-Year Term Period is not available on the S&P 500® Index (Cap) Strategy.

<sup>4</sup> Not available on the Fixed Strategy. The Strategy Charge will be calculated on the contract anniversary and deducted monthly from the Accumulated Value.

<sup>5</sup> 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 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.

### Check out these additional resources...

- Athene's Guide to Indices (22139)
- Unleash the power of diversification (68082)
- Lock in Annual Growth with 2-Year Strategy Options (21270)
- Finding value in a charge (68090)

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

Fixed 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. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy. All strategies may not be available in all states.

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