

Plan for performance.

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



AI Powered US Equity Index¹

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.¹

Crediting Strategies: 2-Year No Cap Point-to-Point *(Participation Rate)* 1-Year No Cap Point-to-Point *(Participation Rate)*

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.¹

Crediting strategy: 2-Year No Cap Point-to-Point *(Participation Rate)* 1-Year No Cap Point-to-Point *(Participation Rate)*

Nasdaq FC Index

Ticker Symbol: BOFANFCC

Adapts faster to changing market conditions.

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.^{1,2}

Crediting strategy: 2-Year No Cap Point-to-Point *(Participation Rate)* 1-Year No Cap Point-to-Point *(Participation Rate)*

S&P 500 Daily Risk Control 5% Index (Total Return)

Ticker Symbol: SPXT5UT

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 5%.¹ Rebalanced daily.

Crediting Strategy: 1-Year No Cap Point-to-Point *(Participation Rate)*

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 Point-to-Point *(Cap)*

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

² 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.

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7-Year Hypothetical Example

The hypothetical examples below shows the average annual return of the Athene Accumulator 7 annuity assuming a contract was held for a continuous period of 7 years during various historical market time periods. The examples reflect the Best, Average, Worst and minimum guaranteed average annual return for the product. Although the product was not actually available during these time periods shown, the average annual returns shown below reflect how the product would 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	Best	Average	Worst	Guaranteed
2-Year No Cap Using 100% Participation	9.52%	6.49%	4.21%	0%
1-Year No Cap Using 75% Participation	6.61%	5.24%	3.43%	0%
BNP Paribas Multi Asset Diversified 5 Index	Best	Average	Worst	Guaranteed
2-Year Strategy Using 125% Participation	11.03%	6.94%	3.45%	0%
1-Year Strategy Using 92% Participation	7.80%	5.62%	3.54%	0%
Nasdaq FC Index	Best	Average	Worst	Guaranteed
2-Year No Cap Using 82% Participation	9.95%	5.77%	0.24%	0%
1-Year No Cap Using 55% Participation	7.44%	4.75%	2.14%	0%
S&P 500 Daily Risk Control 5%™ Index (Total Return)	Best	Average	Worst	Guaranteed
1-Year No Cap Using 85% Participation	5.90%	3.99%	2.80%	0%
S&P 500®	Best	Average	Worst	Guaranteed
1-Year Point-to-Point Using 4.80% Cap	4.80%	3.49%	1.86%	0%

The interest credits you receive, if any, will vary depending on market conditions, crediting strategy allocations and limitations such as an Annual Spread, Participation Rate and/or Cap Rate. It is possible that the interest earned may be zero. Athene Annuity and Life Company declares Cap Rates, Annual Spreads and Participation Rates at the end 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.

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. Clients who purchase indexed annuities are not directly investing in a stock market index.

AI Powered US Equity Index

Best = Based upon the historical performance of the product for a continuous period of 7* 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 7* 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 (12/31/2004–12/31/2020) using the closing price of the index on those days. This example assumes that each contract was held for 7* 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.

*6 years for the 2-year No Cap Point-to-Point Index strategies.

S&P 500 Daily Risk Control 5% Index (Total Return)

Best = Based upon the historical performance of the product for a

continuous period of 7 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 7 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 (12/31/1990–12/31/2020) using the closing price of the index on those days. This example assumes that each contract was held for 7 years. The average annual return of each contract issued over the last 30 years is used in this scenario. Inception date of the S&P 500 Daily Risk Control 5% Index (Total Return) is 09/10/2009.

Nasdaq FC Index

Best = Based upon the historical performance of the product for a continuous period of 7* years out of the last 15 years that would result in the highest growth.

Worst = Based upon the historical performance of the annuity for a continuous period of 7* years out of the last 15 years that would result in the least growth.

Average = Assumes a new contract was issued each business day over the last 15 years (12/31/2005–12/31/2020) using the closing price of the index on those days. This example assumes that each contract was held for 7* 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.

*6 years for the 2-year No Cap Point-to-Point Index strategies.

BNP Paribas Multi Asset Diversified 5 Index

Best = Based upon the historical performance of the product for a continuous period of 7* years out of the last 18 years that would result in the highest growth.

Worst = Based upon the historical performance of the annuity for a continuous period of 7* years out of the last 18 years that would result in the least growth.

Average = Assumes a new contract was issued each business day over the last 18 years (12/31/2002–12/31/2020) using the closing price of the index on those days. This example assumes that each contract was held for 7* 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.

*6 years for the 2-year No Cap Point-to-Point Index strategies.

S&P 500®

Best = Based upon the historical performance of the product for a continuous period of 7 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 7 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 (12/31/1990 - 12/31/2020) using the closing price of the index on those days. This example assumes that each contract was held for 7 years. The average annual return of each contract issued over the last 30 years is used in this scenario.

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