

Growth + liquidity. Now that's performance!



The Athene Performance Elite fixed indexed annuities are straightforward 7-, 10- and 15-year premium bonus annuities built for accumulation – the reason FIAs were originally developed. Athene Performance Elite Plus adds optional liquidity features (for a charge) that are among the most robust in the industry.

These are “pocketbook” products with tangible benefits that are easy to explain and sell. Here’s how to get started.

Match the product to the need.

Athene Performance Elite FIAs are designed to be your “go-to” products when accumulation matters most. Optional liquidity features give clients additional flexibility to meet changing financial needs in and around retirement.

Athene Performance Elite annuities are a smart choice when:

- Accumulation is needed to leave a legacy or for other long-term needs
- The income strategy does not call for an income rider
- Midstream changes in the retirement plan may require additional liquidity

Highlight these key performance features.

Athene Performance Elite Accumulation. Pure and simple.	Athene Performance Elite Plus Accumulation + Additional Liquidity. ⁶
<ul style="list-style-type: none"> • Index crediting strategies linked to exclusive indices including BNP Paribas Multi Asset Diversified 5 Index¹, AI Powered US Equity Index¹ and Nasdaq FC Index^{1, 2} • Strategy charge options that offer higher Cap and Participation Rates.³ Market-leading crediting rates, including Participation Rates up to 340%⁴ • Strong Premium Bonus up to 15%⁵ 	<ul style="list-style-type: none"> • Enhanced Premium Bonus • Up to 10% free withdrawals per year available at issue⁷ • Up to 20% free if no withdrawals are taken in the prior year • Return of premium available after the fourth contract year⁸ • Premium Bonus up to 20%⁵

Athene Performance Elite annuities are RMD-friendly. Requirement Minimum Distributions (RMDs) will be considered part of the Annual Free Withdrawal, even if they exceed the Free Withdrawal amount.

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Hit the ground running with sales support materials.

Order your Athene Performance Elite Kit today! The sales support materials in your kit are designed to help you be prepared for your next sale. Keep them close at hand as you work with your clients.

Rates and Quick Reference Guides (68069, 68070, 68071). Includes product availability, state variations and current rates. An at-a-glance summary of product features and provisions, including the Withdrawal Charge Schedule, Premium Bonus Vesting Percentage Schedule, and Annual Rider Charge.

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.

³ Not available on the Fixed Strategy. Annual Strategy Charges are calculated on the contract anniversary and deducted monthly from the Accumulated Value.

⁴ Rates current as of **October 28, 2022** and subject to change.

⁵ Premium Bonus varies by product. Premium Bonus annuities include a Premium Bonus Vesting Percentage Schedule and may include a lower Cap Rate, lower Participation Rate or other limitations not included in similar annuities that don't offer a Premium Bonus.

⁶ Athene Performance Elite Plus includes a Liquidity Rider for an annual charge.

⁷ 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, MVA and any Premium Bonus Vesting Adjustment which may result in the loss of principal.

⁸ 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.

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