

Growth + liquidity. Now that's performance!



The Athene Performance Elite fixed indexed annuities (FIAs) are straightforward 7-, 10- and 15-year 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, as well as a premium bonus on the 10- and 15-year options.

These products have tangible benefits that make them easy to explain and sell.

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 help meet changing financial needs in and around retirement.

Athene Performance Elite annuities can be 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. ⁵ |
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| <ul style="list-style-type: none"> • Index crediting strategies linked to exclusive indices including AI Powered Global Opportunities Index¹, AI Powered US Equity Index¹, BNP Paribas Multi Asset Diversified 5 Index¹, Nasdaq FC Index^{1,2}, S&P 500 FC Index¹, and UBS Innovative Balanced Index¹ • Strategy charge options that offer higher Cap and Participation Rates.³ Market-leading crediting rates, including Participation Rates up to 300% • Strong Premium Bonus up to 22% (available on 10- and 15-year options)⁴ | <p>Same features as Performance Elite with these additional features</p> <ul style="list-style-type: none"> • Enhanced Premium Bonus • Up to 10% free withdrawals per year available at issue⁶ • Up to 20% free if no withdrawals are taken in the prior year • Return of premium available after the fourth contract year⁷ • Premium Bonus up to 29%⁴ |

The full name of the S&P 500 FC Index is S&P 500 FC TCA 0.50% Decrement Index (USD) ER.

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

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (excluding NY) and in D.C.

Product features and availability may vary by state and/or sales distributor.

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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.

Product 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 The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. 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 forego 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 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.

⁵ Athene Performance Elite Plus includes a Liquidity Rider for an annual charge.

⁶ 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.

⁷ 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.

Rates as of January 24, 2026 and subject to change.

Index crediting strategies may be added (upon regulatory approval) or eliminated at the company's discretion. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy.

Required Minimum Distribution as defined by Internal Revenue Code Section 401(a)(9).

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.

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