

Athene Performance Elite® 10 Pro



Product Details

Athene Performance Elite 10 Pro		Athene Performance Elite 10 Pro Plus																							
Issue Age	0-78 MD 65-78 FL																								
Ownership	Qualified ¹ – must be single ownership Nonqualified – joint ownership available																								
Premiums	Single premium only: Minimum – \$10,000 Maximum – \$1,000,000																								
Withdrawal Charge Rate Schedule ²	<table border="1"> <thead> <tr> <th>Y1</th> <th>Y2</th> <th>Y3</th> <th>Y4</th> <th>Y5</th> <th>Y6</th> <th>Y7</th> <th>Y8</th> <th>Y9</th> <th>Y10</th> <th>Y11+</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>0%</td> </tr> </tbody> </table> <p>A Withdrawal Charge in accordance with this schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount.</p>			Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11+	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	0%
Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11+															
10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	0%															
Market Value Adjustment (Not available in MD)	A Market Value Adjustment applies to surrenders or withdrawals in excess of the Free Withdrawal amount during the withdrawal charge period.																								
Interest Crediting Strategies	<p>Fixed Account with 1-Year Guarantee</p> <p>BNP Paribas Multi Asset Diversified 5 Index 1-year No Cap Point-to-Point Index Strategy (Participation Rate) 2-year No Cap Point-to-Point Index Strategy (Participation Rate)</p> <p>Morningstar® Dividend Yield Focus Target Volatility 5 Index^{SM 3} 1-year No Cap Point-to-Point Index Strategy (Participation Rate) 2-year No Cap Point-to-Point Index Strategy (Participation Rate)</p> <p>Janus SG Market Consensus Index⁴ 1-Year No Cap Point-to-Point Index Strategy (Participation Rate) 2-Year No Cap Point-to-Point Index Strategy (Participation Rate)</p> <p>S&P 500® 1-year Point-to-Point Index Strategy (Cap) 1-year Monthly Cap Index Strategy (Cap)</p> <p>S&P 500 Daily Risk Control 2 8%™ Index (Total Return)³ 1-year No Cap Point-to-Point Index Strategy (Participation Rate) 2-year No Cap Point-to-Point Index Strategy (Annual Spread)</p>																								
Premium Bonus	3%	8%																							
Liquidity Rider Annual Rider Charge Rate	Not applicable	0.95%																							
Premium Bonus Vesting Percentage Schedule *Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.	<table border="1"> <thead> <tr> <th>Y1</th> <th>Y2</th> <th>Y3</th> <th>Y4</th> <th>Y5</th> <th>Y6</th> <th>Y7</th> <th>Y8</th> <th>Y9</th> <th>Y10</th> <th>Y11+</th> </tr> </thead> <tbody> <tr> <td>0%</td> <td>0%</td> <td>0%</td> <td>0%</td> <td>0%</td> <td>0%</td> <td>20%</td> <td>40%</td> <td>60%</td> <td>80%</td> <td>100%</td> </tr> </tbody> </table> <p>This schedule shows the percentage of the Premium Bonus that is vested each Contract Year. It applies only to surrenders and withdrawals in excess of the Free Withdrawal amount.</p>			Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11+	0%	0%	0%	0%	0%	0%	20%	40%	60%	80%	100%
Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11+															
0%	0%	0%	0%	0%	0%	20%	40%	60%	80%	100%															

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	Athene Performance Elite 10 Pro	Athene Performance Elite 10 Pro Plus								
Free Withdrawal Percentage Schedule ²	<table border="1"> <thead> <tr> <th>Y1+</th> <th>Y2+</th> </tr> </thead> <tbody> <tr> <td>0%</td> <td>5%</td> </tr> </tbody> </table>	Y1+	Y2+	0%	5%	<table border="1"> <thead> <tr> <th>Y1+</th> <th>Y2+</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>10%</td> </tr> </tbody> </table>	Y1+	Y2+	10%	10%
Y1+	Y2+									
0%	5%									
Y1+	Y2+									
10%	10%									
	The Free Withdrawal amount is calculated by applying the percentage shown in the schedule above to the Accumulated Value as of the previous contract anniversary.									
Additional Free Withdrawal Provisions ⁵	Terminal Illness Waiver Confinement Waiver	Terminal Illness Waiver Confinement Waiver Enhanced Free Withdrawals – up to 20% of the Accumulated Value if withdrawals are not taken in the previous contract year.								
Return of Premium	Not Applicable	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 (if applicable) on those withdrawals.								
Enhanced Annuitization (Not Available in FL)	Not Applicable	After the 6th contract year, you may elect to surrender your contract and apply the Accumulated Value to one of five settlement options. No Withdrawal Charges, Premium Bonus Vesting Adjustments, or Market Value Adjustments will apply upon election of this feature, provided one of the Settlement Options is elected and annuity payments commence. Please refer to the Certificate of Disclosure for specific settlement options.								
Death Benefit ⁶	Greater of the Accumulated Value or Minimum Guaranteed Contract Value.	Greatest of Accumulated Value, Minimum Guaranteed Contract Value or Return of Premium Benefit.								

This insert must be accompanied by the applicable Certificate of Disclosure, product brochure and Index Strategy Inserts. The Certificate of Disclosure provides more detailed product information and definitions of terms that are capitalized in this insert.

¹ Under current tax law, the Internal Revenue Code already provides tax deferral to qualified contracts, such as IRAs, so there is no additional tax benefit obtained by funding a qualified contract with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.

² Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

³ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

⁴ 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.

⁵ Limitations, variations and exclusions apply. Not available in all states. Please see the Certificate of Disclosure for more information.

⁶ After annuitization, payments will be consistent with the settlement option selected.

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