

Plan for performance.

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



Janus SG Market Consensus Index

Ticker Symbol: SGMDJMCI

Unlocking growth potential using the wisdom of the crowd.

The index strategy features a performance engine designed by Janus Henderson® Investors based on analyst price targets and past dividends to select the stocks with the best growth potential among the largest US listed companies. A volatility feature targets a volatility level of 20%. A Performance Control Mechanism limits growth monthly in return for potential higher participation rates.¹ The implementation of the strategy is fully systematic and rules-based.

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.

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

Morningstar® Dividend Yield Focus Target Volatility 5 IndexSM

Ticker Symbol: MSDIHDVA

An index of top dividend performers from an independent investment research leader.

Includes the top 75 stocks by dividend yield in the Morningstar US Market IndexSM, which represents 97% of U.S. equity market capitalization. A volatility feature targets a volatility level of 5%, which is monitored daily.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 2 8%TM Index (Total Return)

Ticker Symbol: SPX8UN2

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 8%.² Rebalanced daily.

Crediting Strategies: 2-year No Cap Point-to-Point (*Annual Spread*) 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-year Monthly Point-to-Point (*Monthly Cap*)

¹ 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.

² 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 to avoid very high positive returns and very low negative returns.

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10-Year Hypothetical Example

The hypothetical examples below shows the average annual return of the Performance Elite 10 annuity assuming a contract was held for a continuous period of 10 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.

Janus SG Market Consensus Index	Best	Average	Worst	Guaranteed
2 year no cap using 75% Participation	9.59%	6.86%	4.97%	0%
1 year no cap using 45% Participation	6.03%	5.14%	3.88%	0%
BNP Paribas Multi Asset Diversified 5 Index	Best	Average	Worst	Guaranteed
2 year strategy using 95% Participation	6.54%	5.56%	4.68%	0%
1 year strategy using 65% Participation	4.65%	3.88%	3.28%	0%
Morningstar® Dividend Yield Focus Target Volatility 5 Index SM	Best	Average	Worst	Guaranteed
2 Year no cap using 80% Participation	3.48%	3.13%	2.70%	0%
1 Year no cap using 60% Participation	2.91%	2.64%	2.26%	0%
S&P 500 Daily Risk Control 2 8%™ Index (Total Return)	Best	Average	Worst	Guaranteed
2 Year no cap using 3.80% Spread	6.36%	4.67%	3.06%	0%
1 year no cap using 40% participation	3.94%	3.44%	2.99%	0%
S&P 500®	Best	Average	Worst	Guaranteed
1 Year Point-to-Point using 3.75% Cap	3.75%	2.74%	1.47%	0%
1 Year Monthly Cap using 1.65% Monthly Cap	5.01%	2.36%	0.07%	0%

This annuity contains exclusions, limitations and charges. This brochure contains highlights only. For a full explanation of this annuity, please refer to the Certificate of Disclosure and contact your financial professional or the company for costs and complete details.

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Janus SG Market Consensus Index

Best = Based upon the historical performance of the product for a continuous period of 10 years out of the last 13 years that would result in the highest growth.

Worst = Based upon the historical performance of the annuity for a continuous period of 10 years out of the last 13 years that would result in the least growth.

Average = Assumes a new contract was issued each business day over the last 13 years (12/31/2003 - 12/31/2016) using the closing price of the index on those days. This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 13 years is used in this scenario. Inception date of the Janus SG Market Consensus Index is 05/16/2017

BNP Paribas Multi Asset Diversified 5 Index

Best = Based upon the historical performance of the product for a continuous period of 10 years out of the last 14 years that would result in the highest growth.

Worst = Based upon the historical performance of the annuity for a continuous period of 10 years out of the last 14 years that would result in the least growth.

Average = Assumes a new contract was issued each business day over the last 14 years (12/31/2002 - 12/31/2016) using the closing price of the index on those days. This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 14 years is used in this scenario. Inception date of the BNP Paribas Multi Asset Diversified 5 Index is 01/25/2016.

Morningstar® Dividend Yield Focus Target Volatility 5 Index™

Best = Based upon the historical performance of the product for a continuous period of 10 years out of the last 11 years that would result in the highest growth.

Worst = Based upon the historical performance of the annuity for a continuous period of 10 years out of the last 11 years that would result in the least growth.

Average = Assumes a new contract was issued each business day over the last 11 years (12/31/2005 - 12/31/2016) using the closing price of the index on those days. This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 11 years is used in this scenario. Inception date of the Morningstar® Dividend Yield Focus Target Volatility 5 Index™ is 03/16/2016

S&P 500 Daily Risk Control 2 8%™ Index (Total Return)

Best = Based upon the historical performance of the product for a continuous period of 10 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 10 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 (12/31/2001 - 12/31/2016) using the closing price of the index on those days. This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 15 years is used in this scenario. Inception date of the S&P 500 Daily Risk Control 2 8%™ Index (Total Return) is 06/03/2011

S&P 500®

Best = Based upon the historical performance of the product for a continuous period of 10 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 10 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 (12/31/1986–12/31/2016) using the closing price of the index on those days. This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 30 years is used in this scenario.

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