

INDEXALYZER™

Historical Performance Report

This report will provide you with a 10 year back-test performance history of each Fixed Indexed Product offered by the carrier listed below. This report is only a historical reference. It is not a guarantee of future results. The annual performance is based upon current carrier offered rates, and those rates remain unchanged throughout the 10 year back-test. In the future, the carrier reserves the right to raise or lower the rates. They cannot however, lower the rates below the guaranteed minimum rates established in the policy contract. The information in this report can be used to assist in the allocation process of each of these Fixed Indexed Annuity products. All rates are current as of the first day of the month referenced in the time frame below. Rates are based upon the maximum premium band and the maximum bonus. Annuitants age and the state the annuity is purchased in may alter the rates in this report. Contact the carrier for current rates. Rates are subject to change without notification.

CARRIER: Athene
PRODUCT NAME: Performance Elite 10
AM BEST RATING: A
PRODUCT TYPE: Index Annuity

TIME FRAME
10/6/2013
to
10/6/2023

REPRESENTED INDICES:

NASDAQ FC INDEX

Launch Date: 1/29/2020

The Nasdaq Fast Convergence Index applies BofA's patent-pending Fast Convergence Technology to the Nasdaq-100 TR Index with the goal of reducing risk and improving performance. By monitoring market moves and rebalancing throughout the trading day, FC technology aims to more efficiently control the realized volatility of the index, with the goal of added consumer value. The Index also includes a 4% monthly cap rebalanced daily with the goal of higher participation rates in index-linked products.

BNP Paribas MAD 5

Launch Date: 1/25/2016

The BNP Paribas Multi Asset Diversified 5 Index (BNPP MAD 5 Index) is a rules-based index sponsored by BNP Paribas comprised of eight components - 3 equity futures indices, 3 bond futures indices and 2 commodity indices (the Hypothetical Portfolio). BNPP MAD 5 Index seeks to measure the value of a hypothetical exposure to a range of asset classes and geographic regions based on momentum investing principles. Source: www.madindex.bnpparibas.com

AI Powered US Equity Index

Launch Date: 8/9/2019

The Index is dynamically exposed to the AI Powered US Equity Base Index (TR) (the Base Index). This exposure varies between 0% and 150% and may be adjusted each Trading Day to aim to achieve a volatility of 6% for the Index. The Index is excess return, which reflects the weighted performance of the Base Index in excess of the performance of the USD 3-month Libor rate.

S&P 500

Launch Date: 3/4/1957

The S&P 500 represents the top 500 U.S. based stocks from large capital companies divided up into 11 sectors. The sectors are: Energy, Materials, Industrials, Consumer Discretionary, Consumer Staples, Health Care, Financials, Information Technology, Telecommunications Services, Utilities, and Real Estate. Source: us.spindices.com

S&P 500 RC 8%

Launch Date: 6/3/2011

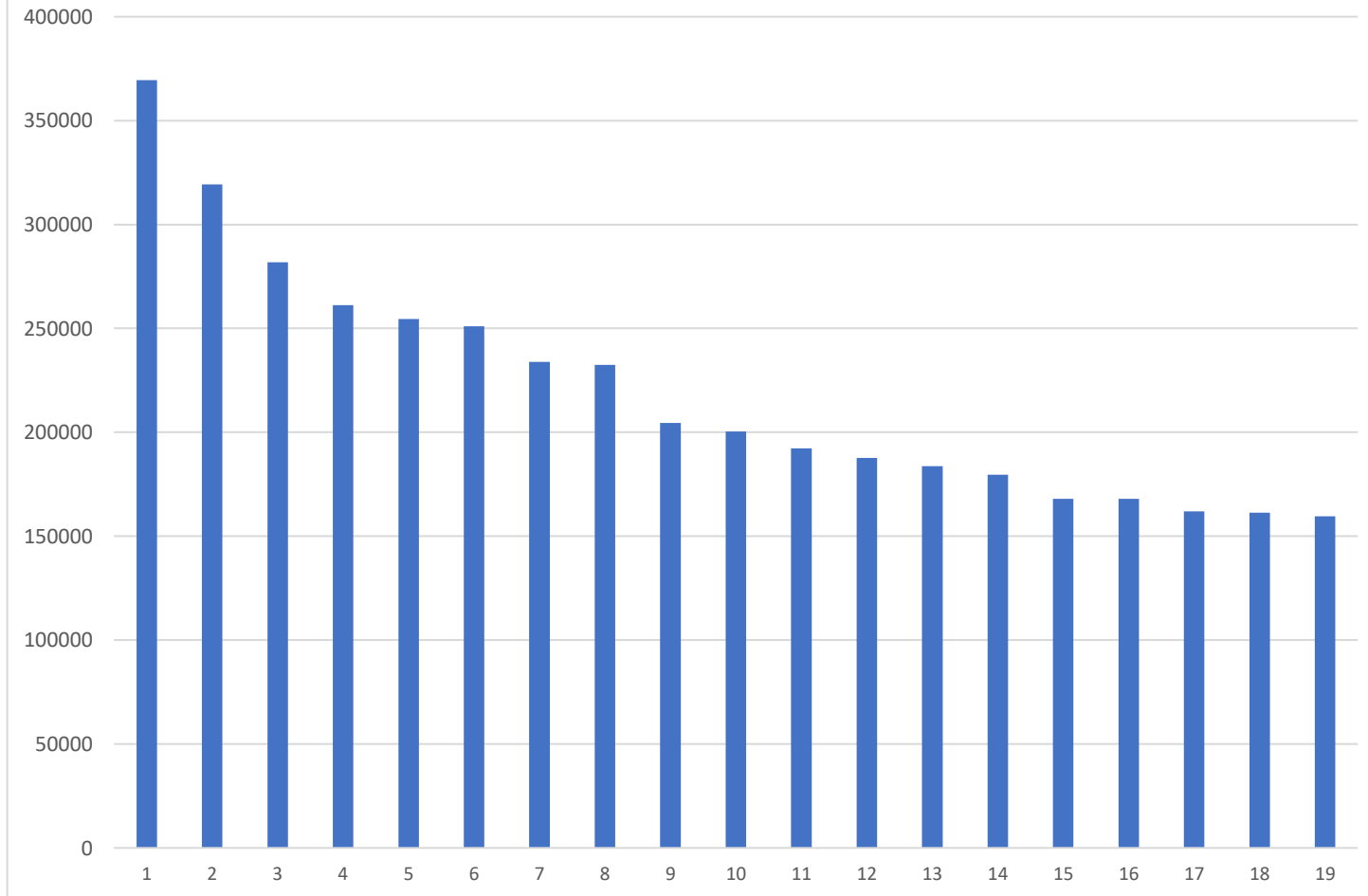
S&P 500 Risk Control™ The series relies on S&P 500® methodology and overlays mathematical algorithms to maintain specific volatility targets. Index exposure is dynamically rebalanced based on observed S&P 500 historic volatility to maintain 5%, 10%, 12%, 15%, and 18% volatility targets.

*For agent use and allocation recommendation purposes only. The Index Resource Center LLC and all affiliated companies will not be responsible for inaccuracies in this report. Rates are based on index movements starting ten years ago on the first business day of the month stated on this report moving forward ten years. Initial method rates are used. Future carrier rate changes are not considered. Crediting methods represented in this report may not be available in all states. The carrier(s) (insurance company/companies) listed on this report do not represent, nor claim any assistance to the methods used, the data used, or the calculations used for the data on this report. Rates are all based upon maximum premium bands and maximum bonus. Bonuses may vary by annuitant age and state approval. Some indexes use hypothetical backtesting to achieve the ten years of performance.

Athene / Performance Elite 10

OPTION	CREDITING STRATEGY	TERM	BONUS	TRIGGER	CAP	SPREAD	PAR	P-FEE	RETURN
1	*NASDAQ FC / Biennial / P-P	10	12.00%	0.00%	0.00%	0.00%	190%	1.25%	13.96%
2	*NASDAQ FC / Biennial / P-P	10	12.00%	0.00%	0.00%	0.00%	145%	0.00%	12.31%
3	*BNP Paribas MAD 5 / Biennial / P-P	10	12.00%	0.00%	0.00%	0.00%	290%	1.25%	10.92%
4	*NASDAQ FC / Annual / P-P	10	12.00%	0.00%	0.00%	0.00%	125%	1.25%	10.08%
5	*BNP Paribas MAD 5 / Biennial / P-P	10	12.00%	0.00%	0.00%	0.00%	220%	0.00%	9.79%
6	*AI Powered US Equity Index / Biennial / P-P	10	12.00%	0.00%	0.00%	0.00%	235%	1.25%	9.64%
7	*AI Powered US Equity Index / Biennial / P-P	10	12.00%	0.00%	0.00%	0.00%	180%	0.00%	8.87%
8	*NASDAQ FC / Annual / P-P	10	12.00%	0.00%	0.00%	0.00%	93%	0.00%	8.80%
9	S&P 500 / Annual / P-P	10	12.00%	0.00%	10.75%	0.00%	100%	1.25%	7.42%
10	S&P 500 / Annual / P-P	10	12.00%	0.00%	8.25%	0.00%	100%	0.00%	7.20%
11	*AI Powered US Equity Index / Annual / P-P	10	12.00%	0.00%	0.00%	0.00%	175%	1.25%	6.76%
12	*AI Powered US Equity Index / Annual / P-P	10	12.00%	0.00%	0.00%	0.00%	135%	0.00%	6.50%
13	*BNP Paribas MAD 5 / Annual / P-P	10	12.00%	0.00%	0.00%	0.00%	210%	1.25%	6.27%
14	*BNP Paribas MAD 5 / Annual / P-P	10	12.00%	0.00%	0.00%	0.00%	160%	0.00%	6.03%
15	S&P 500 RC 8% / Biennial / P-P	10	12.00%	0.00%	0.00%	0.00%	60%	0.00%	5.32%
16	S&P 500 RC 8% / Biennial / P-P	10	12.00%	0.00%	0.00%	0.00%	80%	1.25%	5.32%
17	S&P 500 RC 8% / Annual / P-P	10	12.00%	0.00%	0.00%	0.00%	70%	1.25%	4.94%
18	S&P 500 RC 8% / Annual / P-P	10	12.00%	0.00%	0.00%	0.00%	52%	0.00%	4.90%
19	Fixed Account	10	12.00%	0.00%	0.00%	0.00%	0%	0.00%	4.78%

Strategy Comparison Chart



**For agent use and allocation recommendation purposes only. The Index Resource Center LLC and all affiliated companies will not be responsible for inaccuracies in this report. Rates are based on index movements starting ten years ago on the first business day of the month stated on this report moving forward ten years. Initial method rates are used. Future carrier rate changes are not considered. Crediting methods represented in this report may not be available in all states. The carrier(s) [insurance company/companies] listed on this report do not represent, nor claim any assistance to the methods used, the data used, or the calculations used for the data on this report. Rates are all based upon maximum premium bands and maximum bonus. Bonuses may vary by annuitant age and state approval. Some indexes use hypothetical backtesting to achieve the ten years of performance.*

Top Two Performing Options From This Time Period

- 50% *NASDAQ FC / Biennial / P-P
- 50% *NASDAQ FC / Biennial / P-P



10 YEAR COMBINED ANNUAL
COMPOUND RATE OF RETURN
13.16%

Top Two Performing Options From This Time Period

- 70% *NASDAQ FC / Biennial / P-P
- 30% *NASDAQ FC / Biennial / P-P



10 YEAR COMBINED ANNUAL
COMPOUND RATE OF RETURN
13.49%

Top Two Performing Options From This Time Period

- 90% *NASDAQ FC / Biennial / P-P
- 10% *NASDAQ FC / Biennial / P-P



10 YEAR COMBINED ANNUAL
COMPOUND RATE OF RETURN
13.80%

Top Three Performing Options From This Time Period

- 34% *NASDAQ FC / Biennial / P-P
- 33% *NASDAQ FC / Biennial / P-P
- 33% *BNP Paribas MAD 5 / Biennial / P-P



10 YEAR COMBINED ANNUAL
COMPOUND RATE OF RETURN
12.47%

Top Three Performing Options From This Time Period

- 50% *NASDAQ FC / Biennial / P-P
- 25% *NASDAQ FC / Biennial / P-P
- 25% *BNP Paribas MAD 5 / Biennial / P-P



10 YEAR COMBINED ANNUAL
COMPOUND RATE OF RETURN
12.85%

Top Three Performing Options Plus Fixed Account

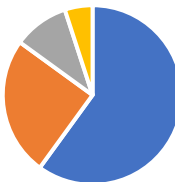
- 25% *NASDAQ FC / Biennial / P-P
- 25% *NASDAQ FC / Biennial / P-P
- 25% *BNP Paribas MAD 5 / Biennial / P-P
- 25% Fixed Account



10 YEAR COMBINED ANNUAL
COMPOUND RATE OF RETURN
10.94%

Top Three Performing Options Plus Fixed Account

- 60% *NASDAQ FC / Biennial / P-P
- 25% *NASDAQ FC / Biennial / P-P
- 10% *BNP Paribas MAD 5 / Biennial / P-P
- 5% Fixed Account



10 YEAR COMBINED ANNUAL
COMPOUND RATE OF RETURN
12.94%

Top Ten Performing Options From This Time Period

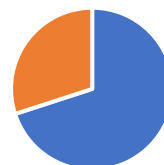
- 10% *NASDAQ FC / Biennial / P-P
- 10% *NASDAQ FC / Biennial / P-P
- 10% *BNP Paribas MAD 5 / Biennial / P-P
- 10% *NASDAQ FC / Annual / P-P
- 10% *BNP Paribas MAD 5 / Biennial / P-P
- 10% *AI Powered US Equity Index / Biennial / P-P
- 10% *AI Powered US Equity Index / Biennial / P-P
- 10% *NASDAQ FC / Annual / P-P
- 10% S&P 500 / Annual / P-P
- 10% S&P 500 / Annual / P-P



10 YEAR COMBINED ANNUAL
COMPOUND RATE OF RETURN
10.06%

Top Performing Option/Fixed Account From This Time Period

- 70% *NASDAQ FC / Biennial / P-P
- 30% Fixed Account



10 YEAR COMBINED ANNUAL
COMPOUND RATE OF RETURN
11.85%

*For agent use and allocation recommendation purposes only. The Index Resource Center LLC and all affiliated companies will not be responsible for inaccuracies in this report. Rates are based on index movements starting ten years ago on the first business day of the month stated on this report moving forward ten years. Initial method rates are used. Future carrier rate changes are not considered. Crediting methods represented in this report may not be available in all states. The carrier(s) (insurance company/companies) listed on this report do not represent, nor claim any assistance to the methods used, the data used, or the calculations used for the data on this report. Rates are all based upon maximum premium bands and maximum bonus. Bonuses may vary by annuitant age and state approval. Some indexes use hypothetical backtesting to achieve the ten years of performance.

Allocation Consent Affidavit

REPORT CONDITIONS:

The rates were determined by the highest premium band and the highest bonus granted by the different states that the product is approved in. Rates are first year rates only and no consideration was given to the possibility of future rate decreases. Closing prices for all the indices were taken from the first available day of the month.

HOW TO USE THIS REPORT:

This report is not to be considered a predictor of the future. It only represents how these different indices and crediting methods did in real market conditions over the last 10 years. It is always wise to have a well diversified portfolio and to take the risk tolerance of the index annuity purchaser into consideration.

CREDITING METHOD DEFINITIONS:

The "Term" is the number of years that a surrender charge will be assessed if the annuity is forfeited. The "Bonus" is a percentage that is credited to the annuity on the issue date. The "Trigger" is a set rate that will be realized if the index has a positive return. The "Cap" is the highest rate that can be realized in each year of the contract. The "Spread" is the percentage that is deducted from the index gain each year. If there is no index gain, the spread is not assessed. The "Par", or Participation Rate is the percentage of the total index gain that is realized each year. The "P-Fee", or Product Fee is assessed on the first day of each year no matter if an index gain is realized.

By signing below, the client understands that this report is not a guarantee of future performance. It is only an estimation of past performance. Client represents that they are using the information in this report to assist them in making their own choices pertaining to the allocation of their index annuity. The agent, Index Resource Center LLC, the carrier in this report, and all sponsors will not be held responsible for the actual performance of the client's product, nor the accuracy of this report. All rates and returns are subject to carrier change without notice.

Client Print Name

Client Signature

Date

Agent Print Name

Agent Signature

Date