



Diversification, simplified.

Strategy Preset™

Powerful, "hands-free" allocation feature
available only with Athene Performance Elite®
fixed indexed annuities

Driven to do more.®  **ATHENE**

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Strategy Preset

The easy way to pursue diversified growth potential

Commonly described as “not putting all your eggs in one basket,” diversification is a proven strategy to pursue growth and manage market risk in any economic environment.

Understanding the concept, however, may be easier than putting it into practice. With a growing number of index options, how do you know what to choose? What combination will help balance protection and growth potential? How and when do you rebalance to keep your goals on track?

Strategy Preset offers three pre-built, automated options that let you take advantage of in-depth research and insight while simplifying your allocation decision.

Much like setting your preferred channels on satellite radio or cable television, Strategy Preset provides:



Access to a broad array of index options that promote diversification in your annuity



Simplified decision making and allocation management



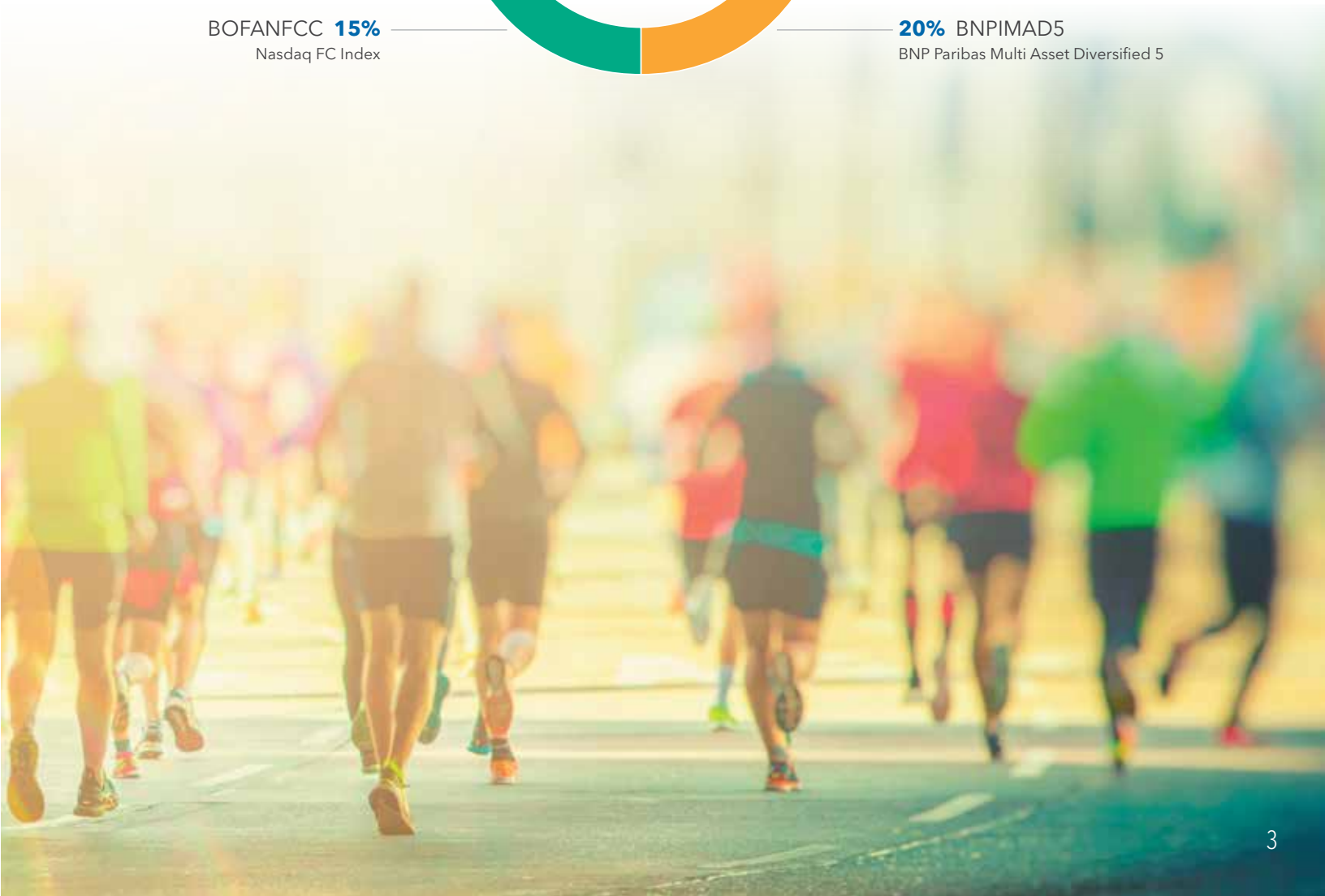
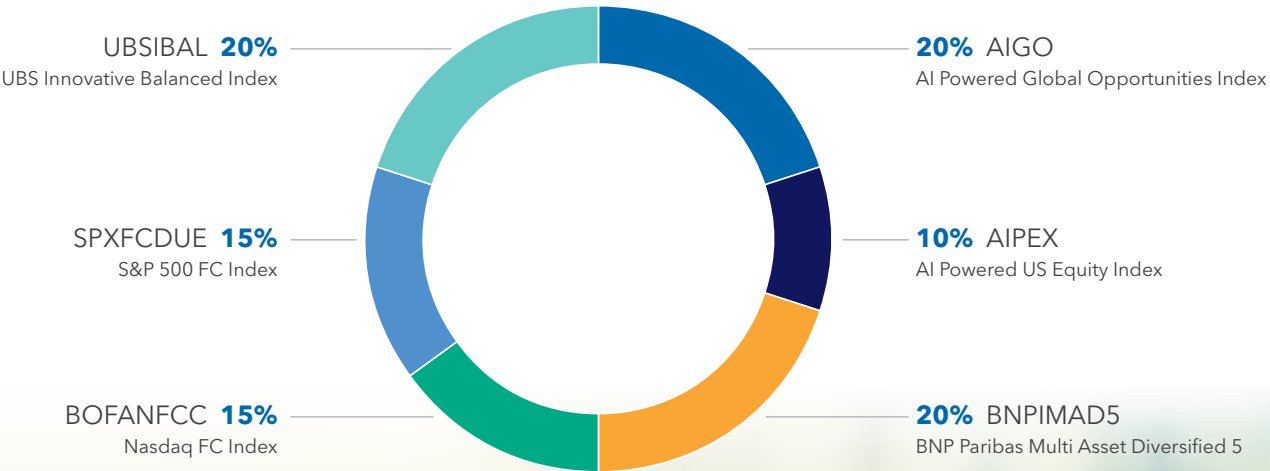
Ability to personalize choice based on risk/return objectives

How custom indices drive value

Benchmark indices are typically offered within a fixed indexed annuity (FIA) but were created before FIAs were developed and may not match the goals of today’s retirees. In contrast, custom index options were developed specifically for FIAs. They are created using advanced technology, predefined rules and automatic tracking to monitor their effectiveness and performance. Unlike an actively managed index, custom indices have preset criteria and can react far more quickly to changes in the market or set criteria. The Strategy Preset options are designed around the custom indices available in Performance Elite and simplify access to the advantages custom indices can offer.

Simple yet sophisticated

Strategy Preset blends the custom index options available in your Performance Elite annuity, giving you access to a sophisticated diversification strategy within a single choice. You get the advantage of in-depth analysis and testing while saving time both when choosing and maintaining your allocation.



Decision making and management made easier

Choose one of three Strategy Preset options based on your growth objectives and tolerance for risk. The preset allocations diversify across indices and automatically rebalance at the renewal dates, allowing you to preset your allocation strategy.

Conservative

Enjoy the potential of index credits every year and the protection offered by using 1-year strategies.

Balanced

Experience the benefit of index credit laddering without the hassle of manual maintenance. Annual crediting potential on a portion of your money with 2-year rates.

Growth

Access hands-free index credit laddering with even more growth potential. Potential for annual crediting and higher rates for an annual strategy charge.

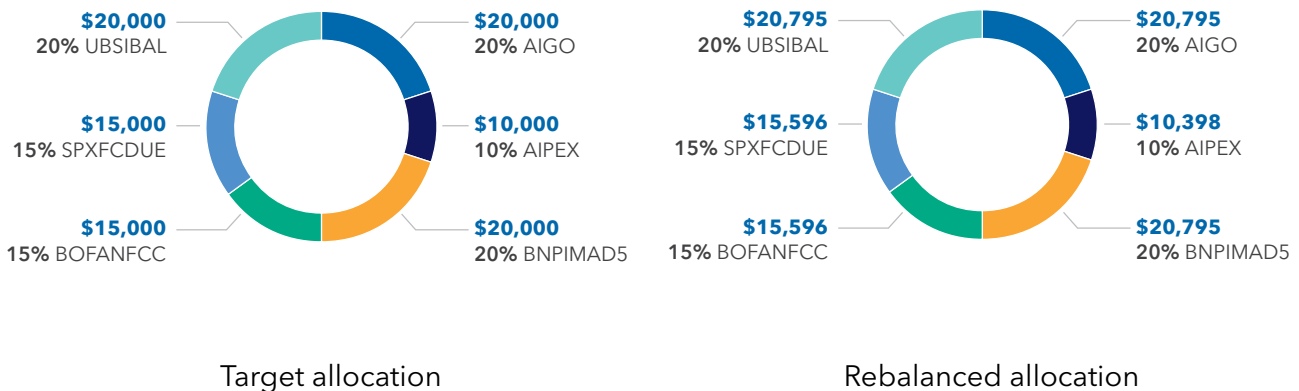
NOTE: 1-Year S&P 500 Without Charge and Fixed strategies are also available as Supplemental Allocations.

“Hands-free” maintenance

On each contract anniversary, the renewing portion of your account value is redistributed based on the target allocation. Because rebalancing is handled automatically, you can easily stay aligned with your risk and return goals while saving time and effort.

How does rebalancing work?

Assuming the premium is \$100,000 and the total Accumulated Value at the end of the first Contract Year is \$103,975, the Conservative Strategy Preset would rebalance as follows.



We will target the stated allocation percentages, but do not guarantee that you will achieve them exactly.

If you choose to switch to a manual allocation at any point during the Withdrawal Charge period, your access to the Strategy Preset feature will end and you will be responsible for manual allocations going forward.

Improved performance potential

Consistent with how FIAs are generally credited, each Strategy Preset option locks-in gains at the end of each one- or two-year term. Gains earned cannot be lost due to market downturns, giving you higher growth potential.

The Balanced and Growth Strategy Preset options take this one step further by automatically implementing the laddering method. Through these options, you can access the benefits of laddering without having to manually manage your allocations every contract anniversary.

Laddering for additional growth possibility

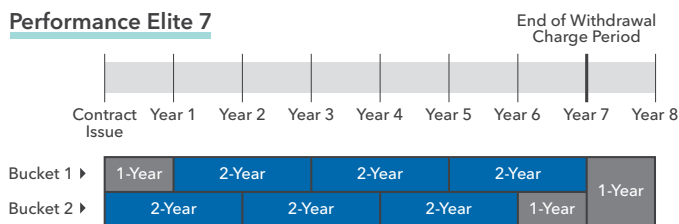
By alternating, or “laddering,” two-year strategies you gain the growth potential of a two-year strategy with the potential for interest credits each year.



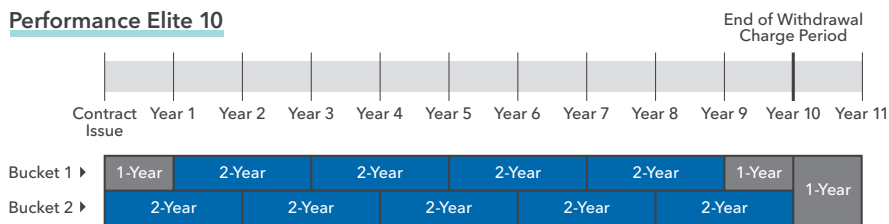
Year 1: We will allocate your premium evenly between 1- and 2-year strategies.

Year 2: At the end of the first Contract Year, we will transfer the renewing value from 1-year strategies to 2-year strategies.

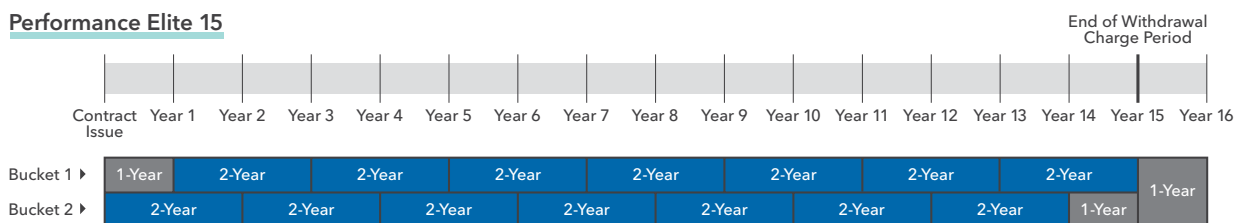
Performance Elite 7



Performance Elite 10



Performance Elite 15



On the Contract Anniversary that coincides with the end of the Withdrawal Charge period, all funds will either remain in or be transferred to (as applicable) the 1-Year strategies associated with the Strategy Preset option you chose. On subsequent Contract Anniversaries, you must make any allocation changes yourself.



Want to learn more?

To build an allocation strategy that can help you reach your retirement goals, contact your financial professional and discuss how Strategy Preset could be part of your diversification strategy.

Check out these additional resources...

- **Unleash the power of diversification** (68082)
- **Case Study: Performance Elite Strategy Preset** (23711)
- **Finding value in a charge** (68090)
- **Performance Elite Plan for Performance** (68080)

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