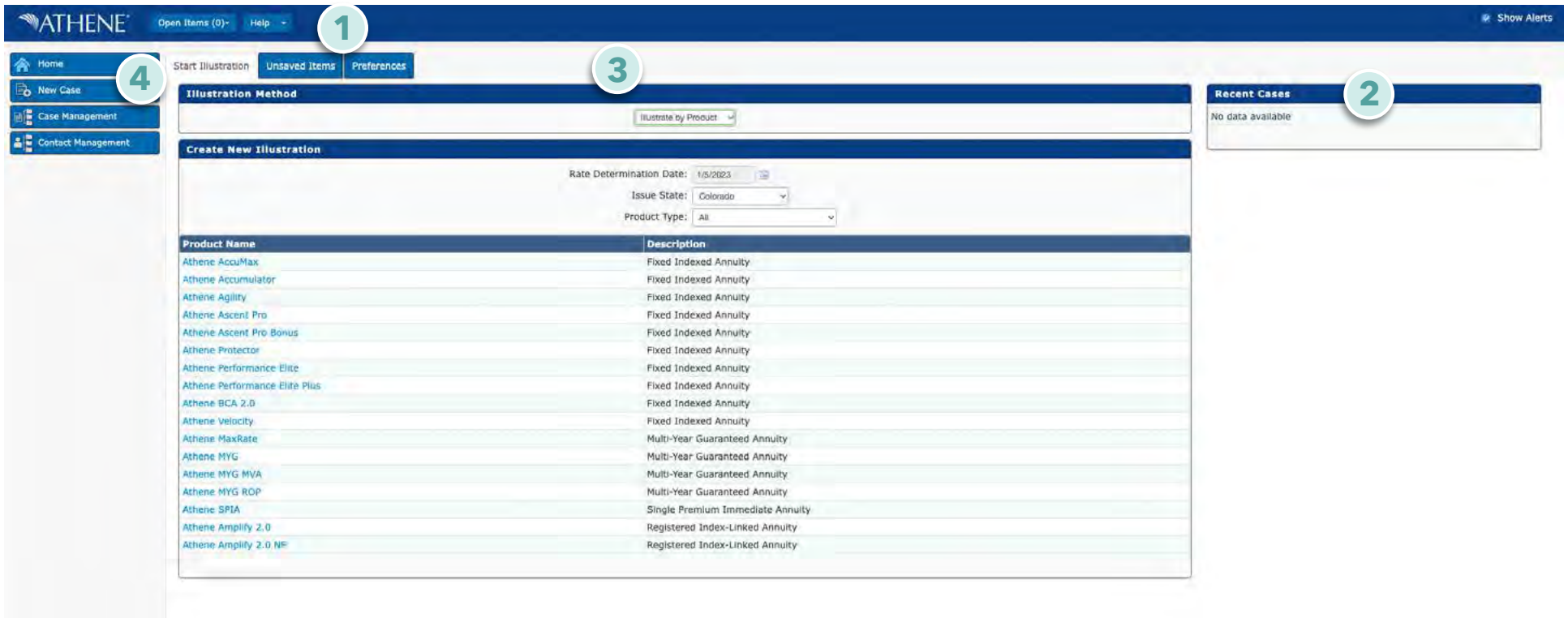


Getting Started: Home Page

You can access the [Annuity Illustration Center](#) on Athene Connect. The Home page will be the starting point for all activities. This page can be accessed from anywhere in the system by clicking the Athene logo or Home button in the upper left corner of your screen.

Throughout this guide, we will demonstrate the capabilities of each section shown below.



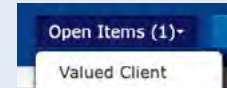
The screenshot shows the Athene Illustration Center Home Page. The interface includes a top navigation bar with the Athene logo, 'Open Items (0)', and 'Help'. A 'Show Alerts' button is in the top right. Below the navigation bar are tabs for 'Start Illustration', 'Unsaved Items', and 'Preferences'. A left sidebar contains 'Home', 'New Case', 'Case Management', and 'Contact Management'. The main content area is titled 'Illustration Method' and features a dropdown menu for 'Illustrate by Product'. Below this is a 'Create New Illustration' section with fields for 'Rate Determination Date' (1/5/2023), 'Issue State' (Colorado), and 'Product Type' (All). A table lists various product names and their descriptions. A 'Recent Cases' panel on the right shows 'No data available'. Numbered callouts 1-4 highlight specific UI elements: 1 points to the 'Help' button, 2 to the 'Recent Cases' panel, 3 to the 'Illustrate by Product' dropdown, and 4 to the 'Home' button in the sidebar.

Product Name	Description
Athene AccuMax	Fixed Indexed Annuity
Athene Accumulator	Fixed Indexed Annuity
Athene Agility	Fixed Indexed Annuity
Athene Ascent Pro	Fixed Indexed Annuity
Athene Ascent Pro Bonus	Fixed Indexed Annuity
Athene Protector	Fixed Indexed Annuity
Athene Performance Elite	Fixed Indexed Annuity
Athene Performance Elite Plus	Fixed Indexed Annuity
Athene BCA 2.0	Fixed Indexed Annuity
Athene Velocity	Fixed Indexed Annuity
Athene MaxRate	Multi-Year Guaranteed Annuity
Athene MYG	Multi-Year Guaranteed Annuity
Athene MYG MVA	Multi-Year Guaranteed Annuity
Athene MYG ROP	Multi-Year Guaranteed Annuity
Athene SPTA	Single Premium Immediate Annuity
Athene Amplify 2.0	Registered Index-Linked Annuity
Athene Amplify 2.0 NF	Registered Index-Linked Annuity

1 Top Menu Bar



- A Open Items:** Move between multiple open cases and/or clients. The most recent items will appear at the top of the list.

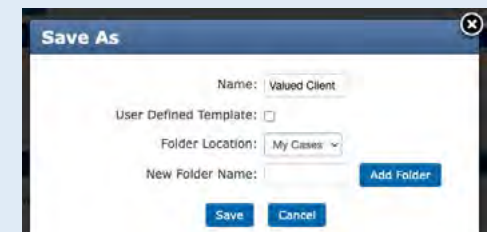


- B Save and Close:** Save or create a copy of a case. Copies should be saved with a new name.



Save As: If an illustration has not yet been named, the *Save As* dialog box will automatically open.

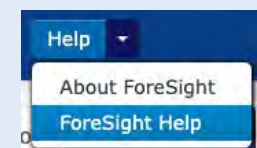
- Enter a name in the *Name* field.
- Check the *User Defined Template* box if you want to save an illustration with commonly used features and options as a template for future use.
- In the *Folder Location*, select an existing folder from the list. Or, to add a new folder, enter a name in the *New Folder Name* field and click *Add Folder*. All cases will automatically be stored in the preset default *My Cases* folder until you add and use your own folders in *Case Management* (4, C).
- Click *Save* to return to the previous page.




When finished with an illustration, click *Close*. If there are unsaved changes, a dialog box will open with options to either save, continue without saving or return to the illustration.

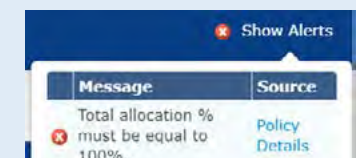
Note: Unsaved illustrations can be accessed for a limited period of time. For instructions, see the *Unsaved Items* section of this guide (3, B).

- C Help:** View system information and a more detailed *Help* document.



- D Show Alerts:** View alerts for errors, warnings or informational messages. If there are no alerts to be addressed, a  icon will appear.

For additional information on how to display alerts, see the *Preferences* section of this guide (3, C).

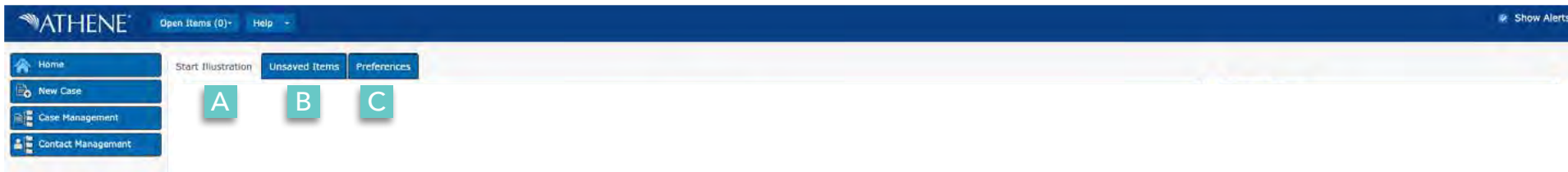


2 Right Navigation

Recent Cases: Access recently saved cases using the right navigation. The number of cases displayed can be changed in *Preferences* (3, C).

Recent Cases
Jane Smith
John Doe
Valued Client

3 Top Navigation



A Start Illustration: Create a new illustration, create or use an illustration template and open recently saved cases.

Product Name	Description
Athene AccuMax	Fixed Indexed Annuity
Athene Accumulator	Fixed Indexed Annuity
Athene Agility	Fixed Indexed Annuity
Athene Ascent Pro	Fixed Indexed Annuity
Athene Ascent Pro Bonus	Fixed Indexed Annuity
Athene Protector	Fixed Indexed Annuity
Athene Performance Elite	Fixed Indexed Annuity
Athene Performance Elite Plus	Fixed Indexed Annuity
Athene BCA 2.0	Fixed Indexed Annuity
Athene Velocity	Fixed Indexed Annuity
Athene MaxRate	Multi-Year Guaranteed Annuity
Athene MYG	Multi-Year Guaranteed Annuity
Athene MYG MVA	Multi-Year Guaranteed Annuity
Athene MYG ROP	Multi-Year Guaranteed Annuity
Athene SPIA	Single Premium Immediate Annuity
Athene Amplify 2.0	Registered Index-Linked Annuity
Athene Amplify 2.0 NF	Registered Index-Linked Annuity

B Unsaved Items: Temporarily store unsaved items and changes up to 24 hours.

(Depends on the time of day and frequency of the database cleanup.)

Note: The system is unaware of, and does not list, unsaved items on this page until you close and log back in.

Item Name	Last Updated	Recover
Valued Client 2	1/5/2023 5:16 PM	Recover
Valued Client 1	1/5/2023 5:16 PM	Recover
Valued Client	1/5/2023 5:15 PM	Recover

C Preferences: Adjust System and Illustration settings.

In the *System* section, you can select options and enter data to set the following system defaults:

- **Recent List Items:** Set the number of rows that will appear in the *Recent Cases* list on the Home page.
- **Rows per Page (Grid):** Set the maximum number of rows displayed per page in all grids.
- **Alerts Display Grid:** Set the method for opening the *Show Alerts* display grid.
 - **Click to Open:** Requires that you click the *Show Alerts* icon on the menu bar to open the *Show Alerts* display grid.
 - **Auto Open:** Opens the *Show Alerts* display grid when a validation error, warning or informational message occurs.
- **User Nickname:** Set up an ID (up to 30 characters) that can be used by other users to share or assign cases to you.
 - **Delete a User Nickname:** Deletes all folder sharing associated with that nickname.
 - **Change a User Nickname:** Updates and retains all existing folder sharing requests associated with that nickname.

In the *Illustration* section, you can select options and enter data to set the following system defaults:

- **Jurisdiction:** Set the default state for new illustrations and templates.
- **Enable Real-time Calculations:** Check the box to show the *Summary Values* pane for illustrations. Uncheck the box to hide.
- **Show Key Information Pane:** Check the box to show the *Key Information Pane* with an illustration or user-defined template when a product case is open.

The screenshot shows the Preferences dialog box with two tabs: 'System' and 'Illustration'. The 'System' tab is active and contains the following settings: 'Recent List Items' set to 5, 'Rows per Page (Grid)' set to 15, 'Alerts Display Grid' set to 'Click to Open', and a 'User Nickname' field with an asterisk. A note below states: '* Deleting your nickname will remove sharing that has been created for you.' The 'Illustration' tab is also visible and contains: 'Line of Business' set to 'Annuity', 'Jurisdiction' set to 'Colorado', 'Currency' set to 'U.S. Dollar', 'Enable Real-time' checked, 'Calculations' checked, and 'Show Key Information Pane' checked.

4 Left Navigation



A Home: Starting point for all activities.

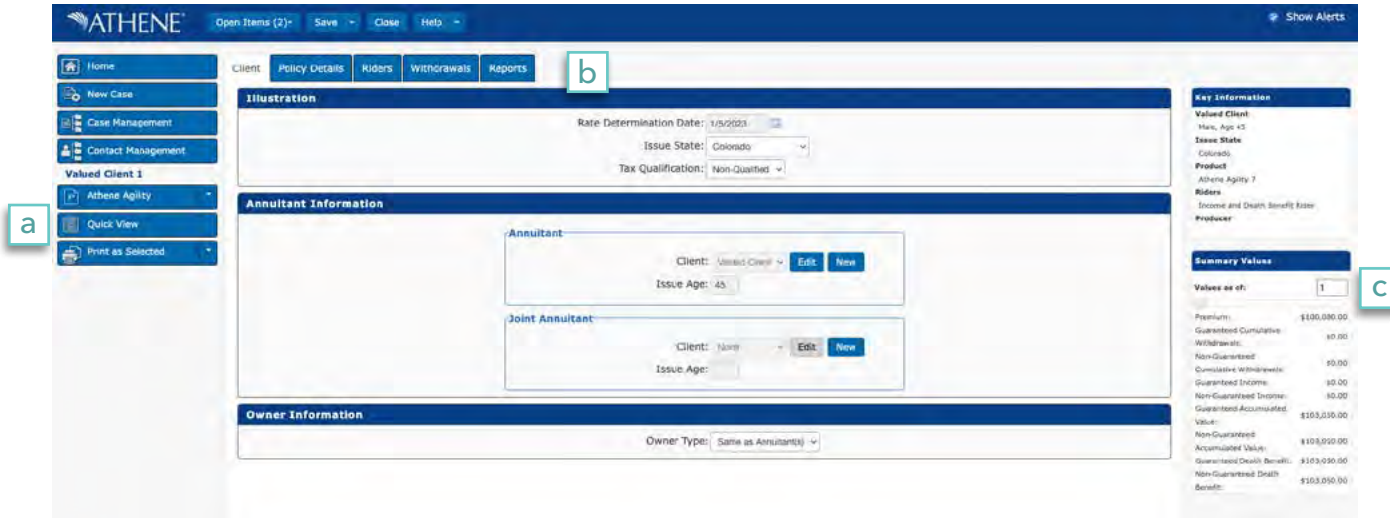
B New Case: Opens the *New Case* dialog box used to create a new product or template.

After selecting the *Illustration Method*, *Issue State* and *Product*, you will be prompted to complete the remaining *Active Case* information used to generate an illustration starting with *Client Information*. You can choose to select from an existing contact via the *Select Contact* tab or create a new client on the *Input Client* tab.

The screenshot shows the 'New Case' dialog box with the 'Illustration Method' tab selected. It features a dropdown menu for 'Illustrate by Product' set to 'Illustrate by Product'. Below this is a 'Create New Illustration' section with fields for 'Rate Determination Date' (1/5/2023), 'Issue State' (Colorado), and 'Product Type' (All). At the bottom, there is a table with two columns: 'Product Name' and 'Description'. The table lists 'Athene AccuMax' and 'Athene Accumulator', both described as 'Fixed Indexed Annuity'.

The screenshot shows the 'New Case' dialog box with the 'Input Client' tab selected. It has a sub-tab 'Select Contact'. The form contains fields for 'First Name' (Valued), 'Last Name' (Client), 'Birthdate' (1/5/1978), 'Age' (45), and 'Gender' (Male). Below these is an 'Illustration' section with a 'Case Name' field containing 'Valued Client'. 'OK' and 'Cancel' buttons are at the bottom.

Once you've filled out the client's information, you'll be taken to the illustration landing page which will vary based on product selected.

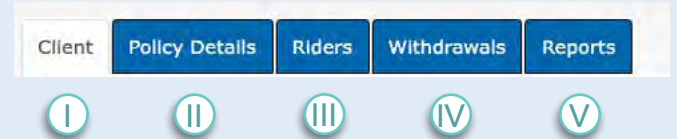


a Active Case: On the left, you'll now see the case name with the following navigation buttons:

- **Product:** Change the selected product.
- **Quick View:** View calculated values.
- **Print as Selected:** Print illustration reports.

Note: Be sure your browser pop-up blocker is turned off to allow the PDF to be generated from the system.

b Illustration Tabs: From the top, you'll see a series of illustration tabs.



I Client: Complete the annuitant and owner information (e.g. Issue State and Tax Qualification).



II Policy Details: Select the withdrawal charge period (if applicable), premium options, ledger options and strategy allocations. This screen will vary depending on product selected.

The screenshot shows the 'Policy Details' screen with the following sections:

- Withdrawal Charge Period:** A dropdown menu set to '7 Year'.
- Initial Contribution:** 'Premium Option' set to 'Input Premium' and 'Input Premium' set to '\$100,000.00'.
- Premium Allocation:** 'Most Recent 10 Year Ledger Type' set to 'Actual Performance' and 'Historical Illustration Assumed Rate' with checkboxes for 'User Entered Rate'.
- Strategy Options:** A table with columns 'Strategy Options' and 'Allocation'.

Strategy Options	Allocation
Fixed Strategy	100%
1-Year Point-to-Point Index Strategy (S&P 500)	0%
1-Year No Cap Point-to-Point Index Strategy (AI Powered US Equity Index)	0%
1-Year No Cap Point-to-Point Index Strategy (BSP Paribus Multi Asset Diversified 5 Index)	0%
1-Year No Cap Point-to-Point Index Strategy (NASDAQ FC Index)	0%
2-Year Point-to-Point Index Strategy (S&P 500)	0%

Can sell status: For those that support multiple users, a new feature at the bottom of this screen allows you to verify the *Agent ID* and determine if the selected product and strategies are available.

The screenshot shows the 'Can-Sell Status' section with the following elements:

- 'Agent ID:' followed by an input field.
- 'Can-Sell Status:' followed by a large input field.
- A blue button labeled 'Check Can-Sell Status'.

III Riders: Select available rider features (e.g. adding a non-annuitant spouse for joint income election). This tab will vary based on product selection.

The screenshot shows the 'Riders' section with the following elements:

- 'Income and Death Benefit Rider:' followed by a dropdown menu.
- 'Lifetime Income Withdrawal Type:' set to 'Single'.
- 'Income Based On:' followed by a large input field containing:
 - 'Client:' set to 'Missed Client'.
 - 'Issue Age:' set to '45'.

IV Withdrawals: Request to show distributions (e.g. Requirement Minimum Distributions (RMDs) for qualified contracts or Maximum Lifetime Income withdrawals for Income Rider products).


The screenshot shows the 'Scheduled Withdrawals' section with the following elements:

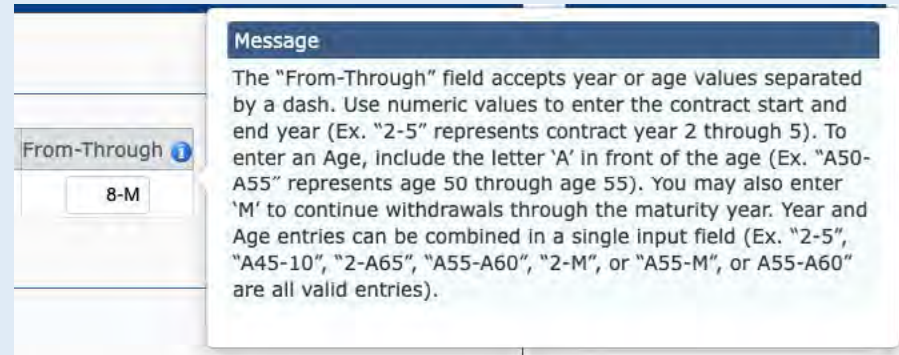
- 'Mode:' set to 'Annual'.
- A table for 'Scheduled Withdrawals':

Withdrawal Type	Value	Increase %	From-Through
Maximum Lifetime Income	Solve		8-M
- 'Add Row' and 'Clear' buttons.
- 'Enhanced Income Benefit:' with a checked checkbox.
- 'From-Through:' set to '8-M'.

(continued)

For qualified contracts, the *Enforce RMDs* box will automatically be checked. This ensures the RMD is met throughout the life of the contract in applicable years. To modify how/when RMDs are shown, uncheck the *Enforce RMD* box and select the *RMD Withdrawal type* in the *Scheduled Withdrawals table*.

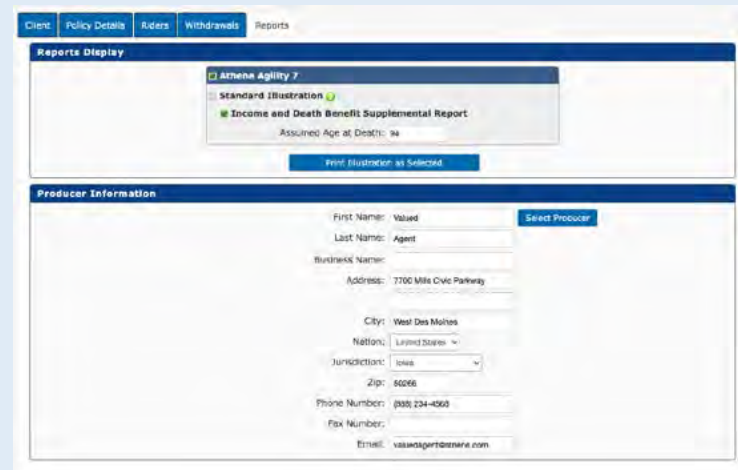
For all withdrawals, the *From-Through* field can accept contract years, ages or combinations of both. If you want withdrawals to continue through maturity, enter M as shown below. For additional details, click .



Message

The "From-Through" field accepts year or age values separated by a dash. Use numeric values to enter the contract start and end year (Ex. "2-5" represents contract year 2 through 5). To enter an Age, include the letter 'A' in front of the age (Ex. "A50-A55" represents age 50 through age 55). You may also enter 'M' to continue withdrawals through the maturity year. Year and Age entries can be combined in a single input field (Ex. "2-5", "A45-10", "2-A65", "A55-A60", "2-M", or "A55-M", or "A55-A60" are all valid entries).

V Reports: Select supplemental reports and complete any *Producer Information* you would like printed on the illustration report.



Reports Display

- Armeda Agility 7
 - Standard Illustration
 - Income and Death Benefit Supplemental Report
 - Assured Age at Death: 94

Producer Information

First Name: Valed

Last Name: Agent

Business Name:

Address: 7700 Mills Civic Parkway

City: West Des Moines

Nation: United States

Jurisdiction: Iowa

Zip: 50266

Phone Number: (515) 234-4300

Fax Number:

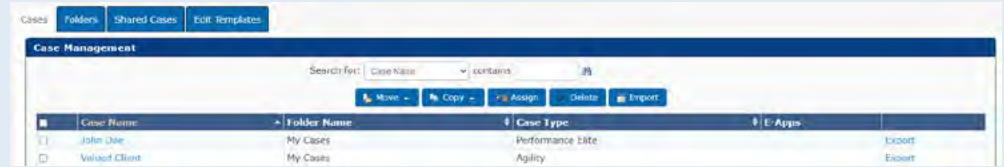
Email: valed@getarmada.com

C Summary Values: On the right side of the illustration, real-time values will display as you enter inputs or make changes. Input Values in the text box or use the slider below the text box to change the year/age and recalculate values. This feature is viewable with all product illustration pages.

Summary Values	
Values as of:	1
Premium:	\$100,000.00
Guaranteed Cumulative	\$0.00
Withdrawals:	\$0.00
Non-Guaranteed	\$0.00
Cumulative Withdrawals:	\$0.00
Guaranteed Income:	\$0.00
Non-Guaranteed Income:	\$0.00

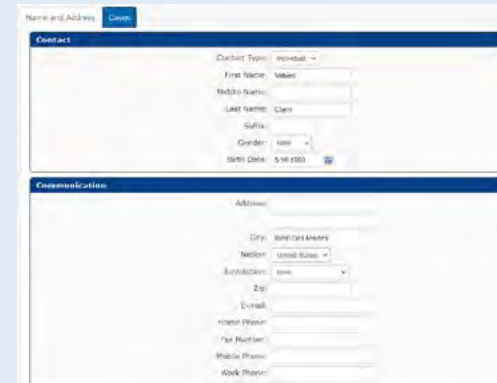
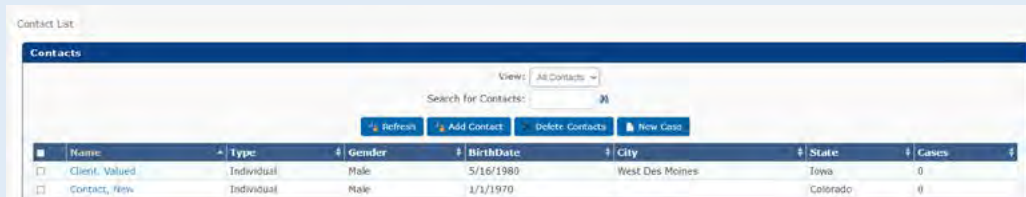
C Case Management: Select and open items. Move, assign, share, delete, and import/export cases.

- **Cases:** Contains a list of all cases you are associated with.
- **Folders:** Group/organize cases based on your personal preferences (client profile, product type, etc.). Once you select a folder, the cases within that folder appear in the *Case Management* grid.
- **Shared Cases:** Other users can share cases with you by sharing folders. To enable this function, you will need to enter your User Nickname on the *Preferences* page (3, C). The *Shared Cases* grid lists all cases that have been shared with you. You cannot delete or move these cases. If you plan to share cases with other users, you may want to add folders to house these cases. Other users can update, save and copy cases you share with them. You can add or delete case sharing by editing the folder properties.



D Contact Management: Save clients and prospective clients to use for future illustrations. From here, you can add new clients or delete old ones. You can also search for an existing client to start a new case.

Contact Information: Open/modify client Information to view saved cases associated with them.



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