

Why consider Strategy Preset?



Diversified index exposure



3 preset options to accommodate different customer needs



Automatic rebalancing each year to simplify ongoing policy maintenance

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A fixed indexed annuity (FIA) offers growth potential through interest credits linked to positive movement in an index. Since FIAs typically offer multiple index options and crediting methods, deciding where to allocate your money is an important decision. How can you make the most of your allocation options while minimizing the amount of manual research and ongoing maintenance?

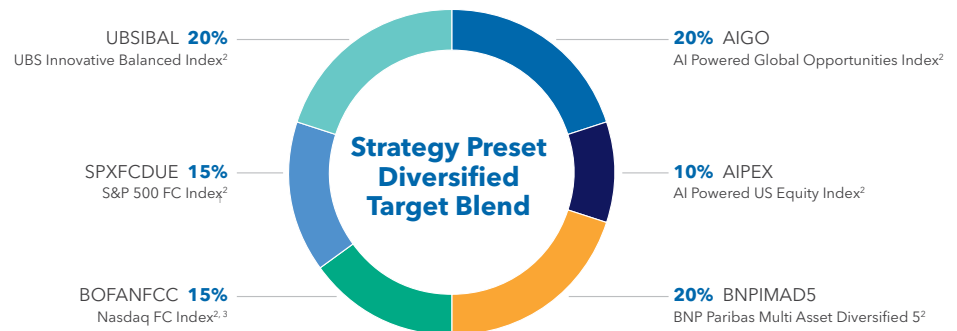
Consider this possible scenario. Jon Vurpotoor, age 57, has decided to put \$100,000 into a 10-year fixed indexed annuity.

An aggressive investor for the past 30 years, Jon chose an Athene Performance Elite® FIA to help manage risk in his portfolio while maintaining his options for strong growth potential. He's intrigued by the multiple index options and wants to stay diversified, but doesn't want to spend too much time doing extensive upfront research or revisiting his allocations at the end of each interest crediting period.

Jon and his financial professional look into Strategy Preset, an automatic allocation feature available on his Athene Performance Elite annuity.

Multiple indices wrapped into one choice

Jon likes the range of indices with exposure to different asset classes that Strategy Preset offers. He appreciates that in-depth research and testing have developed a sophisticated diversification strategy. He chose a target-date fund within his 401(k) for similar reasons and understands the advanced insight behind his choice.



Low maintenance

In addition to simplifying his premium allocation, Jon would like to minimize any ongoing maintenance with the FIA over the 10-year Withdrawal Charge Period. Strategy Preset automatically rebalances each year based on a diversified blend across indices, giving Jon optimal performance potential along with simplified renewal decisions.

Life moves fast. Saving time on financial decisions just makes sense.

After deciding to go with Strategy Preset, Jon and his financial professional look at the three Strategy Preset options available.

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 fee.

Jon liked that the laddering method was automatically implemented with the Growth option. By alternating or “laddering” two-year strategies, Jon can enjoy the growth potential of a two-year strategy while still maintaining the potential for interest credits each year.

He saw the higher rates possible in the Growth option and is confident he can enjoy growth potential while still realizing the inherent protection of a FIA.



Contact your financial professional to see if Strategy Preset is right for you.

Check out these additional resources and discover why Strategy Preset may be a good match for your situation.

- Strategy Preset Brochure (68224)
- Power of Diversification (68082)
- Plan for Performance (68080)

²The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

³The 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.

A diversified allocation does not ensure positive interest credits in any given year.

Index crediting strategies may be added or eliminated at the company's discretion. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy.

Indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks; neither an index nor any market-indexed annuity is comparable to a direct investment in the equity markets.

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