

Annual Statement

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Annuitant:

Contract Number:

Product Type: Non-Qualified -
Indexed Annuity

Product Name: Athene Performance
Elite[®] 10 Select

Issue Date: 5/5/2016

Date Prepared: 5/8/2018

Accumulated Value as of 5/5/2017	\$653,872.13
Total Interest Credited	\$161,241.98
Total Withdrawals	\$0.00
Accumulated Value as of 5/5/2018	\$815,114.11
Current Death Benefit	\$815,114.11
Additional Values	
Surrender Value as of 5/5/2017	\$573,487.94
Surrender Value as of 5/5/2018	\$678,081.24
Market Value Adjustment as of 5/5/2018	(\$76,464.23)
Free Withdrawal Amount as of 5/5/2018	\$40,755.71
Remaining Withdrawal Charge Period	8 years

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When it comes to
retirement, a little stability
goes a long way.



Your Interest Crediting Strategies Summarized

Contract Number:

Strategies	Starting Strategy Value	Strategy Interest Credited	Total Withdrawals	Ending Strategy Value
Fixed	\$0.00	\$0.00	\$0.00	\$0.00
1-Yr Point-to-Point (SPX)	\$0.00	\$0.00	\$0.00	\$0.00
1-Yr Monthly Cap (SPX)	\$0.00	\$0.00	\$0.00	\$0.00
2-Yr Point-to-Point (SPX8UN2)	\$653,872.13	\$161,241.98	\$0.00	\$815,114.11
2-Yr Point-to-Point (BNPIMAD5)	\$0.00	\$0.00	\$0.00	\$0.00
2-Yr Point-to-Point (MSDIHDVA)	\$0.00	\$0.00	\$0.00	\$0.00
1-Yr Point-to-Point (SPX8UN2)	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$653,872.13	\$161,241.98	\$0.00	\$815,114.11

How Your Interest Was Credited This Year

Data is displayed for strategies with a term end date of 5/5/2018 and a starting or ending strategy value greater than \$0.

Strategies	Rate Type	Current Rate	Strategy Index % Change	Rate of Interest Credited	End of Term Interest Credited
2-Yr Point-to-Point (SPX8UN2)	Participation Rate Annual Spread	100.00% 1.75%	28.15%	24.66%	\$161,241.98

Index Prices Used In The Interest Calculation

Index	Term Begin Date	Starting Value	Ending Value
S&P 500 Daily Risk Control 2 8% TM Index (Total Return)	5/5/2016	2,526.14	3,237.50

Annual Statement Glossary of Terms

Contract Number:

Total Withdrawals	The total of all deductions from your contract during the statement period, including partial withdrawals, charges associated with any withdrawals in excess of the free withdrawal amount, any income rider withdrawals (including excess), and the charges for any optional rider(s).
Surrender Value	The amount available if your contract was surrendered on the stated date. This value includes any applicable MVA or withdrawal charges.
Market Value Adjustment	A Market Value Adjustment is applied to any withdrawal within the withdrawal charge period that is greater than the free withdrawal amount. The MVA may be positive or negative, depending on interest rates at the time of the withdrawal.
Index Term Period	The Index Term Period is the duration over which strategy interest credits are calculated and generally coincides with the contract anniversary.
Strategy Index Change %	Indexed strategy interest credits are based on the movement of one or more indexes over a set period of time (term period). The change during each term period is used to calculate the Strategy Index % change. The index change may be positive, negative or zero, but the interest credited at the end of the term period will never be less than zero.
Annual Spread	The Annual Spread is a percentage subtracted from the Strategy Index % Change after any applicable Cap Rate is applied. For strategies with multi-year terms, the Annual Spread is multiplied by the term period.
Participation Rate	The Participation Rate is a percentage multiplied by the Strategy Index % Change after any applicable cap or spread rates.
Cap Rate	The Cap Rate represents a maximum limit to the Strategy Index % Change before the spread is subtracted.

Market indices do not include dividends paid on the underlying stocks, and therefore do 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. Indexed annuities are not registered securities or stock market investments and do not directly participate in any stock or equity investments.

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