

## Annual Statement

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**Annuitant:**

**Contract Number:**

**Product Type:** IRA - Indexed Annuity

**Product Name:** Athene Performance Elite<sup>®</sup> Plus 15

**Issue Date:** 11/3/2016

**Date Prepared:** 11/6/2018

**Accumulated Value as of 11/3/2017** **\$325,858.63**

Total Interest Credited \$39,067.21

Total Withdrawals \$17,075.34

**Accumulated Value as of 11/3/2018** **\$347,850.50**

**Current Death Benefit** **\$347,850.50**

**Your Withdrawals/Charges**

Net Withdrawals \$14,048.11<sup>1</sup>

Liquidity Rider Charges \$3,027.23

**Total Withdrawals/Charges** **\$17,075.34**

**Additional Values**

Surrender Value as of 11/3/2017 \$243,337.83

Surrender Value as of 11/3/2018 \$234,810.21

Market Value Adjustment as of 11/3/2018 (\$40,364.38)

Free Withdrawal Amount as of 11/3/2018 \$34,785.05

Remaining Withdrawal Charge Period 13 years

Liquidity Rider Charge Rate 0.95%

The Return of Premium guarantee, if applicable, is reflected in the Surrender Value and Death Benefit shown above.

<sup>1</sup> This value includes any taxes or overnight charges you elected to have withheld from your distributions.

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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)	\$156,565.28	\$35,104.55	\$8,342.10	\$183,327.73
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)	\$169,293.35	\$3,962.66	\$8,733.24	\$164,522.77
Total	\$325,858.63	\$39,067.21	\$17,075.34	\$347,850.50

How Your Interest Was Credited This Year

Data is displayed for strategies with a term end date of 11/3/2018 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% 2.75%	28.93%	23.44%	\$35,104.55
1-Yr Point-to-Point (SPX8UN2)	Participation Rate	45.00%	5.43%	2.45%	\$3,962.66

Index Prices Used In The Interest Calculation

Index	Term Begin Date	Starting Value	Ending Value
S&P 500 Daily Risk Control 2 8%™ Index (Total Return)	11/3/2017	3,103.05	3,271.77
S&P 500 Daily Risk Control 2 8%™ Index (Total Return)	11/3/2016	2,537.50	3,271.77

How Your Interest Crediting Strategies Have Changed For The Next Policy Year

Please note that any multi-year allocations that have not reached their Term End Date may fluctuate due to increases to your Accumulated Value at anniversary.

Strategies	Ending Strategy Value	New Strategy Allocation	New Starting Strategy Value
2-Yr Point-to-Point (SPX8UN2)	\$183,327.73	81.79%	\$284,509.23
1-Yr Point-to-Point (SPX8UN2)	\$164,522.77	18.21%	\$63,341.27
Total	\$347,850.50	100.00%	\$347,850.50

## Annual Statement Glossary of Terms

Contract Number:

<b>Total Withdrawals</b>	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).
<b>Surrender Value</b>	The amount available if your contract was surrendered on the stated date. This value includes any applicable MVA or withdrawal charges.
<b>Net Withdrawals</b>	The amount withdrawn from your contract including any tax withholding. This does not include excess income rider withdrawals.
<b>Market Value Adjustment</b>	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.
<b>Index Term Period</b>	The Index Term Period is the duration over which strategy interest credits are calculated and generally coincides with the contract anniversary.
<b>Strategy Index Change %</b>	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.
<b>Annual Spread</b>	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.
<b>Participation Rate</b>	The Participation Rate is a percentage multiplied by the Strategy Index % Change after any applicable cap or spread rates.
<b>Cap Rate</b>	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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