

The power to put technology to work



Put technology to work for your retirement with the Nasdaq FC Index (Ticker Symbol: BOFANFCC). This innovative index is powered by Fast Convergence (FC) technology pioneered by Bank of America (BoFA), a global leader in financial services.

Today, markets move at a pace that's faster than even the savviest investors. FC technology is designed to adapt to changing economic conditions more quickly and efficiently. The Nasdaq FC Index applies this groundbreaking technology to the stocks in the Nasdaq-100, home to world-class innovators like Apple, Amazon, Google and Netflix.¹ For the first time, this powerful combination is being used with the goal of improving performance potential within a fixed indexed annuity.

Innovation at work

- This rules-based index systematically monitors market movement and rebalances throughout the trading day, using only equities in its construction.
- The index uses FC technology, a patent-pending methodology, that aims to outperform traditional volatility control methods by responding faster in both up and down markets to target a 12.5% annualized volatility.
- To improve participation rates, this index imposes a 4% cap each day on returns for the preceding one-month period.² The daily rebalancing follows a path similar to dollar cost averaging, which prudently balances risks and returns and smooths out your exposure to the monthly performance control mechanism.

How you earn interest

Interest credits, if any, are based in part on the performance of the Nasdaq FC Index during each Index Term Period, subject to a Participation Rate.

Once earned, interest credits are locked in and cannot be lost to future market downturns. You will never receive less than 0% interest in any crediting period.

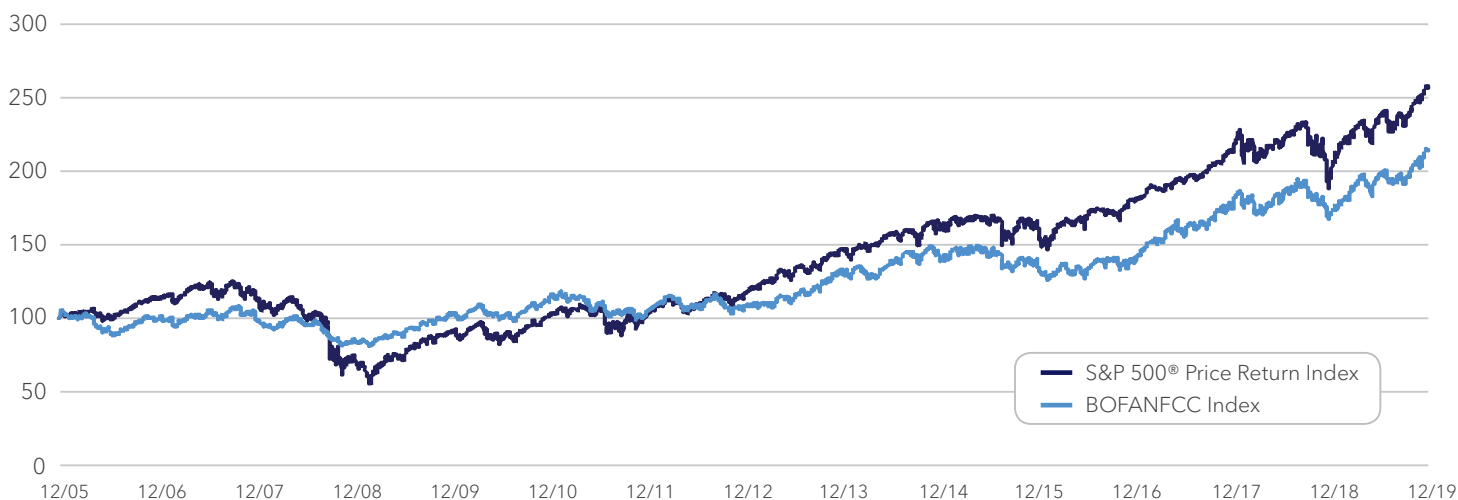
Choosing an interest crediting strategy in your Athene fixed indexed annuity

The Nasdaq FC Index may be appropriate for you if you want an index that seeks to:

- Quickly adapt to changing market conditions.
- Harness the performance of one of the world's preeminent large cap growth indexes.
- Manage volatility risk in the underlying index through intraday rebalancing powered by FC technology.

Fast Convergence technology: stability + performance

Nasdaq FC Index: Hypothetical Index Values



The Nasdaq FC Index inception date is 01/29/2020. This scenario illustrates pre-inception performance data of the Index, as provided by Bloomberg, BofA Securities, based on the hypothetical closing index data from 12/31/2005 through 12/31/2019.

Index performance reflects back-tested results, which is not actual performance, but is calculated by applying the index methodology (designed with the benefit of hindsight) to historical financial data. While the index did not exist during this time period, the components did. Back-tested performance is hypothetical and has been provided for informational purposes only. It is not intended to predict future performance and actual performance will vary, perhaps materially, from the hypothetical performance shown above. The hypothetical performance of the index does not correlate directly to index credits. Please refer to the Index Strategy Insert for more information about how interest is credited.

Partnering in innovation

Bank of America (BofA): One of the most recognizable U.S. based financial services brands serving approximately 66 million consumers and small business clients worldwide.

Nasdaq: The Nasdaq-100 Index is home to some of the world's most recognizable companies – all at the forefront of innovation with unique ideas and robust business solutions.¹

Athene: A leader in fixed indexed annuity sales known for bringing innovative products to market.

Want to learn More?

Visit NasdaqFC.ml.com. Then, contact your Athene financial professional to see how this innovative index can put technology to work for you.

Key Facts

Nasdaq-100

A proven history of growth, impact and performance.¹

54% weighted in technology companies consisting of...

- **24%** Consumer Services
- **11%** Healthcare
- **5%** Consumer goods
- **4%** Industrial

¹ www.nasdaq.com/nasdaq-100/innovation, as of December 31, 2019.

² Nasdaq FC is an excess return index. The return of the index is determined by reference to the performance of the Base Index (as adjusted based on the applicable exposure) in excess of the performance of a reference rate, the USD 3-month LIBOR rate. The 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. Because this index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

While there is no stated Cap Rate with this strategy, certain limitations such as a Participation Rate will apply. Interest credits, if any, are calculated and credited at the end of the Index Term Period. Interest credits are based upon the point-to-point movements of this index over the Index Term Period, subject to stated limitations. It is possible that the interest earned may be zero. Index Crediting strategies may be added or eliminated at the company's discretion, and may not be available in all states. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy.

Fixed 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. Clients who purchase indexed annuities are not directly investing in a stock market index.

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