

<b>HYPOTHETICAL HISTORICAL PERFORMANCE</b> ANNUALIZED RATE OF RETURN	<b>10 YEARS</b> 31 Dec 2013-2023	<b>15 YEARS</b> 31 Dec 2008-2023	<b>20 YEARS</b> 31 Dec 2003-2023
 Athene A+ • Athene Performance Elite 7 • 7 years <b>2-Year UBS Innovative Balanced PTP Participation Rate</b> Reset: Biennial • Account fee: 1.25% • Participation rate: 250% • \$10K-\$2.0M	<b>23.79%</b> 19.13% <b>19.13%</b>	21.07%	20.23%
 The Standard A • Enhanced Choice Index Plus 10 • 10 years <b>1-Year BofA Global MegaTrends PTP Enhanced Participation Rate</b> Reset: Annual • Account fee: 1.5% • Participation rate: 170% • \$15K-\$1.0M	<b>19.76%</b> 17.73% <b>16.94%</b>	18.65%	5.1%
 American Equity A- • AssetShield 10 • 10 years <b>2-Year UBS Tech Edge PTP Participation Rate</b> Reset: Biennial • Account fee: 1.5% • Participation rate: 410% • \$5K-\$1.5M	<b>26.89%</b> 17.71% <b>17.71%</b>	20.49%	18.54%
 Aspida A- • Synergy Choice Max 10 • 10 years <b>2-Year GS Grand Prix PTP Participation Rate</b> Reset: Biennial • Participation rate: 375% • \$100K-\$1.0M	<b>25.81%</b> 17.65% <b>17.65%</b>	21.36%	18.99%
 The Standard A • Enhanced Choice Index Plus 7 • 7 years <b>1-Year BofA Global MegaTrends PTP Enhanced Participation Rate Guaranteed for Term</b> Reset: Annual • Account fee: 1.5% • Participation rate: 165% • 7 years lock-in • \$15K-\$1.0M	<b>19.19%</b> 17.23% <b>16.45%</b>	18.11%	5.1%
 American Equity A- • AssetShield 10 • 10 years <b>2-Year SG Global Sentiment PTP Participation Rate</b> Reset: Biennial • Account fee: 1.5% • Participation rate: 375% • \$5K-\$1.5M	<b>27.23%</b> 17.18% <b>16.69%</b>	20.03%	22.1%
 Aspida A- • Synergy Choice Max 10 • 10 years <b>2-Year Invesco QQQ Growth PTP Participation Rate</b> Reset: Biennial • Participation rate: 145% • \$100K-\$1.0M	<b>22.61%</b> 17.14% <b>12.08%</b>	17.74%	14.58%
 The Standard A • Enhanced Choice Index Plus 5 • 5 years <b>1-Year BofA Global MegaTrends PTP Enhanced Participation Rate Guaranteed for Term</b> Reset: Annual • Account fee: 1.5% • Participation rate: 160% • 5 years lock-in • \$15K-\$1.0M	<b>18.62%</b> 16.72% <b>15.95%</b>	17.57%	5.1%
 Athene A+ • Athene Performance Elite 7 • 7 years <b>2-Year Nasdaq FC PTP Participation Rate</b> Reset: Biennial • Account fee: 1.25% • Participation rate: 235% • \$10K-\$2.0M	<b>23.29%</b> 16.57% <b>7.24%</b>	17.17%	—
 American Equity A- • AssetShield 10 • 10 years <b>2-Year BlackRock Adaptive U.S. Equity 7% PTP Participation Rate</b> Reset: Biennial • Account fee: 1.5% • Participation rate: 295% • \$5K-\$1.5M	<b>22.9%</b> 16.41% <b>16.41%</b>	—	—