



# Personalized Retirement Solutions

## Product Comparison Guide

Athene® BCA® Suite of Fixed Indexed Annuities



Driven to do more.  **ATHENE**

FOR FINANCIAL PROFESSIONAL USE ONLY - NOT TO BE USED WITH THE OFFER OR SALE OF ANNUITIES

# Help Clients Take Control of Their Future

As an insurance professional, you have the opportunity to help clients overcome the challenges of traditional retirement savings solutions. The Athene® BCA® suite of fixed indexed annuities (FIAs), including BCA 2.0 and Athene Velocity, can help clients planning for or already in retirement to:



**Grow** their retirement savings based on positive changes in a selected Index Earning Strategy (IES) or strategies over a two-year term



**Protect** their retirement savings from downside market risk



**Guarantee** their lifetime income and future legacy

The BCA suite of FIAs also offers powerful optional riders to help clients meet their retirement objectives. The Family Endowment Rider® (FER®) and Family Endowment Rider Max (FER Max) offer a Premium Bonus of up to 15%, an enhanced death benefit and dollar-for-dollar withdrawals. Lifetime Income Riders help clients create a source of income guaranteed to last the rest of their lives. For BCA 2.0, these riders must be elected at contract issue for an additional charge. Athene Velocity includes an income rider at no additional cost.

# BCA Suite of Fixed Indexed Annuities

	BCA 12 2.0	BCA 10 2.0	BCA 8 2.0	BCA 6 2.0	Athene Velocity
Description	Single-premium fixed indexed annuity				
State Availability	AL, AR, AZ, CO, DC, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NM, RI, SD, TN, VA, VT, WI, WV, WY	All states except NY			
Issue Age	0-76 <sup>1,4</sup>	0-78 <sup>2,4</sup>	0-84 <sup>2,3,4</sup>	0-86 <sup>2</sup>	40-78
Minimum Premium	\$10,000				
Interest Crediting	Interest Earnings, if any, are credited every two years. See rate sheet for current allocations				
Strategy Options	12 uncapped strategies: five with a 0% Annual Strategy Charge. BCA 12 2.0, BCA 10 2.0, BCA 8 2.0 with a 0.95% Annual Strategy Charge; BCA 6 2.0 with a 0.75% Annual Strategy Charge				
Death Benefit	Greater of the Balanced Allocation Value or Cash Surrender Value				
Free Withdrawals	5% of the Accumulation Value in the first year and 10% of the Accumulation Value for all remaining years				10% of the Accumulation Value or Initial Premium plus Premium Bonus, if applicable, whichever is greater
Declining Withdrawal Charge Schedule (Applies to amounts in excess of the Free Withdrawal Amount)	12 years: 14.5, 14, 13.5, 13, 12, 11, 10, 9, 8, 7, 6, 4, 0% <sup>5</sup>	10 years: 9.6, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0% <sup>6</sup>	8 years: 9.6, 9, 8.2, 7.2, 6.2, 5.2, 4.2, 3, 0% <sup>7</sup>	6 years: 9.6, 9.2, 8.2, 7.2, 6.2, 5.2, 0% <sup>8</sup>	10 years: 9.6, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0% <sup>6</sup>
Return of Premium	N/A			Available for clients age 81 or older at contract issue, guarantees the return of premium minus any withdrawals, provided the contract is fully surrendered during the withdrawal charge period	N/A
Market Value Adjustment (MVA) <sup>9</sup>	Applies to amounts in excess of Free Withdrawal Amount during the Withdrawal Charge period				
Minimum Guaranteed Contract Value (MGCV)	87.5% of premium growing at a minimum interest crediting rate annually. MGCV may be reduced by rider charges. <sup>10</sup>				
Minimum Interest Credit (MIC)	Applies if the total interest credited to the Accumulated Value is less than the MIC at the end of the withdrawal charge period and is based on a percentage of the Initial Premium and Premium Bonus, if applicable, less withdrawals and charges. Not available if BALIR® is elected				N/A
Required Minimum Distributions (RMD)	Withdrawal charges, MVA and premium bonus vesting adjustments will not apply to RMDs attributable to the contract				
Annuity Date <sup>11</sup>	Later of Age 95 or 20th Contract Anniversary				
Confinement and Terminal Illness	Charges and MVA may be waived after the first contract year <sup>12</sup>				

<sup>1</sup> Maximum issue age 64 in FL.

<sup>2</sup> Minimum issue age 16 in NV.

<sup>3</sup> For BCA 8 2.0, the maximum issue age is 80 when FER, FER Max, or BALIR is elected.

<sup>4</sup> For BCA 12, 10 and 8 2.0, the minimum issue age is 40 when BALIR is elected.

<sup>5</sup> 12.5, 11.5, 10.7, 9.8, 8.9, 8, 7, 6.2, 5.3, 4.3, 3.4, 2.4, 0% in MD.

<sup>6</sup> 8.6, 8, 6.9, 5.8, 4.7, 3.6, 2.4, 1.3, 0.1, 0% in CA.

<sup>7</sup> 8.6, 8, 6.9, 5.8, 4.7, 3.6, 2.4, 1.3, 0% in CA.

<sup>8</sup> 8.6, 8, 6.9, 5.8, 4.7, 3.6, 0% in CA.

<sup>9</sup> MVA does not apply in MO.

<sup>10</sup> Annual Rider Charges are subtracted from the MGCV in some states.

<sup>11</sup> Adding FER or FER Max would adjust the annuity date.

<sup>12</sup> Confinement Waiver not available in CA and MA. Terminal Illness Waiver not available in CA. Additional variations may apply. Please see the Certificate of Disclosure for more information.

# Lifetime Income Rider Growth Options

The Balanced Allocation Lifetime Income Rider® (BALIR) growth options offered in the BCA suite of FIAs must be added at contract issue. Not available for BCA 6 2.0. Athene Velocity includes an income rider at no additional cost.

	BCA 2.0 (12-Year, 10-Year, and 8-Year)			Athene Velocity
	Flex Growth	Stacked Growth Option Max® (SGO® Max)		Interest Earnings Growth
Income Base Growth	<b>The greater of</b> a guaranteed 4.5% roll-up or 200% of any Interest Earnings, credited to the Income Base and locked in every two years for the first 10 years Optional Extended Income Base Growth years 11-18 <sup>13</sup>	A guaranteed 4.5% roll-up <b>plus</b> 100% of any Interest Earnings, credited to the Income Base and locked in every two years for the first 10 years Optional Extended Income Base Growth years 11-18 <sup>13</sup>		Provides 175% of any Interest Earnings, credited to the Income Base and locked in every two years for the first 18 years
Interest Earnings Multiplier	200% in years 1-18	100% in years 1-18		175% in years 1-18
Annual Rider Charge	1.00% <sup>14</sup>			0.00%
Minimum Age for Lifetime Income Withdrawals	50			
	12-Year	10-Year	8-Year	Athene Velocity
Income Base Bonus <sup>15</sup>	20%	18%	16%	15%

<sup>13</sup> The rider charge may increase by up to 0.20% per year times the number of years extended starting at the beginning of the 11th contract year.

<sup>14</sup> BALIR Annual Rider Charge is deducted from MGCV and Accumulation Value, except in AK, AL, CA, CT, HI, ID, LA, MI, MN, NC, NH, NJ, NV, OH, OR, PA, TX, UT and WA, where it is deducted from Accumulation Value only. On the 10th contract anniversary, clients may elect to extend Income Base

growth up to the 18th contract anniversary. If this election is made, the rider charge may increase by up to 0.20% per year times the number of years extended starting at the beginning of the 11th contract year.

<sup>15</sup> If purchased with FER or FER Max, the Income Base Bonus is 10% for the 12-year, 9% for the 10-year, 8% for the 8-year and 5% for Velocity.

## FER® and FER Max

FER and FER Max are optional Enhanced Death Benefit (EDB) riders that must be added at contract issue. Only one EDB rider may be added to a policy. Not available for BCA 6 2.0.

	BCA 2.0 (12-Year, 10-Year, 8-Year and Athene Velocity)	
	FER	FER Max
Annual EDB Interest Rate <sup>16</sup>	Equal to premium paid plus interest credited daily at a 5% annual rate <sup>17</sup>	Equal to premium paid plus interest credited daily at a 3% annual rate <sup>18</sup>
EDB Interest Earnings Multiplier	0%	100% <sup>19</sup>
EDB Rider Charge Stop Date <sup>16</sup>	Later of age 85 or 8th Contract Anniversary.	
Annual Dollar-for-Dollar Limit Percentage	5% <sup>20</sup>	5%

	BCA 12 2.0	BCA 10 2.0	BCA 8 2.0	Athene Velocity
Premium Bonus (if FER is elected, Most States)	15%	14%	10%	8%
Premium Bonus (if FER is elected, AK, CA, CT, DE, HI, ID, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA)	-	10%	10%	8%
Premium Bonus (if FER Max is elected, Most States)	15%	14%	10%	8%
Premium Bonus (if FER Max is elected, AK, CA, CT, DE, HI, ID, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA)	-	10%	10%	8%
Premium Bonus Vesting Adjustment	0% Years 1-12, 100% Year 13	0% Years 1-10, 100% Year 11 <sup>21,22</sup>	0% Years 1-8, 100% Year 9 <sup>23,24</sup>	0% Years 1-10, 100% Year 11 <sup>21,22</sup>
Annual Rider Charge, FER	0.85%			0.85%
Annual Rider Charge, FER Max	0.85%			0.85%

<sup>16</sup> The Annual EDB Interest Rate and EDB Rider Charge will apply until the later of the Contract Anniversary following the Owner's age 85 or the 8th anniversary. In AK, CT, HI, ID, MN, NH, NJ, OH, OR, PA, UT, WA, the roll-up years for the Annual EDB Interest Rate and Rider Charge Stop Date are also capped at 250% of premium, as determined based on the guaranteed compound annual growth rate at Contract issuance. After this term, the benefit will not grow any further but will continue to be in place, and will be reduced for withdrawals, subject to the terms of the rider.

<sup>17</sup> 2.5% if purchased with Flex Growth or SGO Max and 4.5% with Athene Velocity.

<sup>18</sup> 1% if purchased with Flex Growth or SGO Max and Athene Velocity.

<sup>19</sup> 100% of Interest Earnings, if any, credited every 2 years (minus withdrawals).

<sup>20</sup> 2.5% if purchased with Flex Growth or SGO Max and 4.5% with Athene Velocity.

<sup>21</sup> For CA, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100% Year 11.

<sup>22</sup> 70/10 States, 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%.

<sup>23</sup> For CA, 10, 20, 30, 40, 50, 60, 70, 80, 100%.

<sup>24</sup> 70/10 States, 0, 10, 20, 30, 40, 50, 60, 70, 100%.

# Lifetime Income Withdrawals

When a client elects to start taking Lifetime Income Withdrawals, they are calculated based on the greater of the client's Income Base and Accumulation Value, multiplied by the Lifetime Income Withdrawal Percentage. When beginning Lifetime Income Withdrawals with BCA 2.0 and Athene Velocity, the Guaranteed Lifetime Income Riders offer the following options:

- ▶ **Level Income Option** offers the highest initial amount.
- ▶ **Inflation-Indexed Income Option** increases lifetime income annually based on increases in the Consumer Price Index, if any. Increases are capped at 10% per year and stop after 30 years have elapsed.
- ▶ **Earnings-Indexed Income Option** may increase the lifetime income at the end of every two-year strategy term based on the rate of interest credited, if any, in the strategy.

Only the Earnings-Indexed Income Option is available with Athene Velocity.

## Annual Withdrawal Percentages

As of 12/23

	Flex Growth			SGO Max			Athene Velocity
Attained Age	Level	Inflation Indexed <sup>25</sup>	Earnings Indexed	Level	Inflation Indexed <sup>25</sup>	Earnings Indexed	Earnings Indexed
60	3.75%	2.90%	2.75%	3.75%	2.90%	2.75%	2.75%
61	3.85%	3.00%	2.85%	3.85%	3.00%	2.85%	2.85%
62	3.95%	3.10%	2.95%	3.95%	3.10%	2.95%	2.95%
63	4.05%	3.20%	3.05%	4.05%	3.20%	3.05%	3.05%
64	4.15%	3.30%	3.15%	4.15%	3.30%	3.15%	3.10%
65	4.25%	3.40%	3.25%	4.25%	3.40%	3.25%	3.20%
66	4.35%	3.50%	3.35%	4.35%	3.50%	3.35%	3.30%
67	4.45%	3.60%	3.45%	4.45%	3.60%	3.45%	3.40%
68	4.55%	3.70%	3.55%	4.55%	3.70%	3.55%	3.50%
69	4.65%	3.80%	3.65%	4.65%	3.80%	3.65%	3.55%
70	4.75%	3.90%	3.75%	4.75%	3.90%	3.75%	3.65%
71	4.85%	4.00%	3.85%	4.85%	4.00%	3.85%	3.75%
72	4.95%	4.10%	3.95%	4.95%	4.10%	3.95%	3.85%
73	5.05%	4.20%	4.05%	5.05%	4.20%	4.05%	3.95%
74	5.15%	4.30%	4.15%	5.15%	4.30%	4.15%	4.00%
75	5.25%	4.40%	4.25%	5.25%	4.40%	4.25%	4.10%
76	5.35%	4.50%	4.35%	5.35%	4.50%	4.35%	4.20%
77	5.45%	4.60%	4.45%	5.45%	4.60%	4.45%	4.30%
78	5.55%	4.70%	4.55%	5.55%	4.70%	4.55%	4.40%
79	5.65%	4.80%	4.65%	5.65%	4.80%	4.65%	4.50%
80	5.75%	4.90%	4.75%	5.75%	4.90%	4.75%	4.55%

For additional Annual Withdrawal Percentages, please see the BALIR Rate Sheet. Annual Withdrawal Percentages are subject to change before contract issue.

<sup>25</sup> For minimum guaranteed payout factors, see the BALIR Rate Sheet.

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