



Enhance Your Legacy

Family Endowment Rider®

Optional Rider



Driven to do more.®  **ATHENE**

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Protect Your Legacy

Today's financial landscape looks different from a generation ago. If you've set aside a portion of your retirement savings as a legacy for loved ones, you may need a plan to help you address challenges such as:

- ▶ **Low Yield, Rising Interest Rate** bond environment
- ▶ **Required Minimum Distributions (RMDs)** from your Individual Retirement Accounts (IRAs)¹

BCA 10 2.0 fixed indexed annuity with the Family Endowment Rider® (FER™) can help you take control of your retirement. It offers an up-front Premium Bonus and growth potential based in part on the positive movement of an index while protecting your retirement savings from downside market risk.

Guaranteed Legacy Growth

The FER, an optional rider available with BCA 10 2.0 for an additional charge, offers an Enhanced Death Benefit guaranteed to grow daily at a 5% compound annual rate, regardless of what happens in the markets.² Beneficiaries receive the greatest of the Cash Surrender Value, Balanced Allocation Value or Enhanced Death Benefit value.

BCA 10 2.0 with the FER also offers two powerful benefits to help protect your legacy: All RMDs associated with this contract can be taken without additional charges, and withdrawals up to 5% of the Accumulation Value, including RMDs, reduce the Enhanced Death Benefit Value on a dollar-for-dollar basis (2.5% if SGO® Max or Flex GrowthSM is also elected).³

¹ The IRS requires individuals owning IRAs to take a required minimum distribution (RMD) each year once you reach a certain age, which varies by birthdate. The annual deadline for taking an RMD is December 31. You may delay your first RMD until April 1 of the year after you attain the required beginning age. If you delay your first RMD, you'll have to take your first and second RMD in the same tax year. If you fail to take your RMD, you may be subject to an excise tax. Please consult with your tax professional for guidelines specific to your situation. Visit [IRS.gov](https://www.irs.gov) for details.

² The guaranteed compound annual growth rate is 2.5% if the Balanced Allocation Lifetime Income Rider® - SGO Max or Flex Growth option is also elected. The 5% Annual Enhanced Death Benefit Interest Rate applies 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 Enhanced Death Benefit Interest Rate are also capped at 250% of premium, as determined based on the guaranteed compound annual growth rate at Contract issuance. After this term, the enhanced death 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.

³ If withdrawals exceed 5% of the Accumulation Value at the beginning of the contract year (2.5% if SGO Max or Flex Growth is also elected), they are considered excess withdrawals and any withdrawals above the limit will reduce the Enhanced Death Benefit proportionally.



John and Patty

Ages 65 and 62

\$1,000,000 premium

Objective: John and Patty recently retired and want to protect their legacy while planning for RMDs.

Solution: John allocates \$1 million of his retirement savings to BCA 10 2.0 with FER. Even if his contract earns no interest, from age 73 to 94, John can take \$793,005 in RMDs. If John passes away at age 94, his beneficiary Patty would receive a death benefit of \$1,133,997.

This is a hypothetical example to show how BCA 10 2.0 and the Family Endowment Rider can work. Your experience will differ. Past performance is no guarantee of future performance.

Hypothetical Assumptions: \$1 million premium in BCA 10 2.0 with FER with Premium Bonus, 0.00% Annual Strategy Charge, 0.85% annual Enhanced Death Benefit Rider Charge Rate, no interest credits and no other optional riders elected. The Premium Bonus, and therefore the hypothetical values shown, will be lower in the following states: AK, CA, CT, DE, HI, ID, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA. The Premium Bonus is also subject to a Premium Bonus Vesting Adjustment Schedule. For more information, please see the Family Endowment Rider Rate Sheet.



The Benefit of Legacy Optimization

Hypothetical Example Based on Guaranteed Values

By age 94, John took **\$793,005** in RMDs. If John passed away, Patty would receive a death benefit of **\$1,133,997**.

End of Year	Age	RMD Paid to Client	Total Income	Cash Surrender Value	Accumulation Value	Death Benefit ³
1	66	\$0	\$0	\$905,685	\$1,071,500	\$1,080,000
2	67	\$0	\$0	\$910,415	\$1,062,575	\$1,102,500
3	68	\$0	\$0	\$911,162	\$1,053,204	\$1,157,625
4	69	\$0	\$0	\$911,343	\$1,043,364	\$1,215,506
5	70	\$0	\$0	\$910,926	\$1,033,032	\$1,276,282
6	71	\$0	\$0	\$909,876	\$1,022,184	\$1,340,096
7	72	\$0	\$0	\$911,322	\$1,010,793	\$1,407,100
8	73	\$0	\$0	\$914,744	\$998,833	\$1,477,455
9	74	\$37,692	\$37,692	\$879,930	\$948,582	\$1,513,636
10	75	\$37,199	\$74,891	\$844,705	\$898,517	\$1,552,119
11	76	\$43,830	\$118,721	\$1,021,198	\$1,021,198	\$1,585,895
12	77	\$43,089	\$161,810	\$964,629	\$964,629	\$1,622,101
13	78	\$42,124	\$203,933	\$908,718	\$908,718	\$1,661,083
14	79	\$41,305	\$245,239	\$853,293	\$853,293	\$1,702,831
15	80	\$40,440	\$285,679	\$798,378	\$798,378	\$1,747,532
16	81	\$39,524	\$325,203	\$754,797	\$744,001	\$1,795,385
17	82	\$38,907	\$364,110	\$715,890	\$689,833	\$1,843,393
18	83	\$38,697	\$402,807	\$677,193	\$635,467	\$1,888,574
19	84	\$38,260	\$441,066	\$638,934	\$581,155	\$1,929,692
20	85	\$38,032	\$479,098	\$600,902	\$526,721	\$1,963,663
21	86	\$37,556	\$516,654	\$563,346	\$489,164	\$1,893,885
22	87	\$37,062	\$553,716	\$526,284	\$452,102	\$1,818,723
23	88	\$36,547	\$590,264	\$489,736	\$415,555	\$1,737,813
24	89	\$35,747	\$626,011	\$453,989	\$379,808	\$1,651,927
25	90	\$35,193	\$661,204	\$418,796	\$344,615	\$1,559,609
26	91	\$34,328	\$695,532	\$384,468	\$310,287	\$1,461,832
27	92	\$33,432	\$728,964	\$351,036	\$276,855	\$1,358,403
28	93	\$32,503	\$761,467	\$318,533	\$244,352	\$1,249,165
29	94	\$31,538	\$793,005	\$286,995	\$212,814	\$1,133,997
30	95	\$30,210	\$823,215	\$256,785	\$182,604	\$1,014,621

Hypothetical Assumptions: \$1 million premium in BCA 10 2.0 with FER with Premium Bonus, 0.00% Annual Strategy Charge, 0.85% annual Enhanced Death Benefit Rider Charge Rate, no interest credits and no other optional riders elected. **The Premium Bonus, and therefore the hypothetical values shown, will be lower in the following states: AK, CA, CT, DE, HI, ID, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA. The Premium Bonus is also subject to a Premium Bonus Vesting Adjustment Schedule. For more information, please see the Family Endowment Rider Rate Sheet.**

³ The actual death benefit paid out is the greatest of the Cash Surrender Value, Balanced Allocation Value or the Enhanced Death Benefit value.

Hypothetical Example Based on 13.26% Annual Interest Earnings

End of Year	Age	RMD Paid to Client	Total Income	Cash Surrender Value	Accumulation Value	Death Benefit ³
1	66	\$0	\$0	\$910,977	\$1,071,500	\$1,213,581
2	67	\$0	\$0	\$1,163,039	\$1,363,053	\$1,363,053
3	68	\$0	\$0	\$1,184,640	\$1,353,682	\$1,533,180
4	69	\$0	\$0	\$1,500,292	\$1,723,857	\$1,723,857
5	70	\$0	\$0	\$1,528,423	\$1,713,525	\$1,940,739
6	71	\$0	\$0	\$1,938,154	\$2,184,165	\$2,184,165
7	72	\$0	\$0	\$1,974,686	\$2,172,774	\$2,460,884
8	73	\$0	\$0	\$2,509,301	\$2,771,854	\$2,771,854
9	74	\$104,598	\$104,598	\$2,451,991	\$2,666,944	\$3,020,580
10	75	\$104,586	\$209,184	\$3,039,195	\$3,300,749	\$3,300,749
11	76	\$134,177	\$343,361	\$3,193,192	\$3,170,257	\$3,590,634
12	77	\$134,734	\$478,095	\$3,917,287	\$3,917,287	\$3,917,287
13	78	\$171,061	\$649,155	\$3,781,175	\$3,755,340	\$4,253,299
14	79	\$171,872	\$821,027	\$4,632,581	\$4,632,581	\$4,632,581
15	80	\$219,554	\$1,040,581	\$4,458,220	\$4,429,688	\$5,017,065
16	81	\$220,704	\$1,261,285	\$5,451,837	\$5,451,837	\$5,451,837
17	82	\$281,023	\$1,542,307	\$5,228,507	\$5,197,580	\$5,886,779
18	83	\$282,622	\$1,824,929	\$6,379,460	\$6,379,460	\$6,379,460
19	84	\$360,421	\$2,185,351	\$6,091,619	\$6,059,127	\$6,862,567
20	85	\$362,596	\$2,547,947	\$7,409,947	\$7,409,947	\$7,409,947
21	86	\$463,122	\$3,011,069	\$7,033,578	\$7,001,046	\$7,929,385
22	87	\$462,735	\$3,473,804	\$8,518,086	\$8,518,086	\$8,518,086
23	88	\$591,534	\$4,065,338	\$8,026,278	\$7,995,806	\$9,056,050
24	89	\$585,860	\$4,651,198	\$9,671,023	\$9,671,023	\$9,671,023
25	90	\$749,692	\$5,400,889	\$9,034,555	\$9,009,102	\$10,203,709
26	91	\$740,537	\$6,141,427	\$10,816,183	\$10,816,183	\$10,816,183
27	92	\$940,538	\$7,081,964	\$10,002,277	\$9,985,760	\$11,309,871
28	93	\$926,137	\$8,008,101	\$11,883,424	\$11,883,424	\$11,883,424
29	94	\$1,176,577	\$9,184,678	\$10,845,973	\$10,844,596	\$12,282,589
30	95	\$1,141,681	\$10,326,359	\$12,769,579	\$12,769,579	\$12,769,579

By age 94, John took **\$9,184,678** in RMDs. If John passed away, Patty would receive a death benefit of **\$12,282,589**.

Hypothetical Assumptions: \$1 million premium in BCA 10 2.0 with FER with Premium Bonus and 0.85% annual Enhanced Death Benefit Rider Charge Rate, Citi Grandmaster Index with 255% Participation, 0.00% Annual Strategy Charge. **The Premium Bonus, and therefore the hypothetical values shown, will be lower in the following states: AK, CA, CT, DE, HI, ID, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA.** Hypothetical 13.26% annual Interest Earnings based on the average back-tested movement of the Citi Grandmaster Index, which was established on 04/20/21. Performance shown before this date is back-tested by applying the index strategy, which was designed with the benefit of hindsight, to historical financial data. Back-tested performance is hypothetical and has been provided for informational purposes only. Past performance is not a guarantee of future performance. Assumes withdrawals are not subject to a Withdrawal Charge, Premium Bonus Vesting Adjustment or a Market Value Adjustment (MVA).

Annual Interest Earnings: The average annual return assumption is based on the average annualized return of every possible 10-year contract hold between 12/31/01 and 12/31/22, using the closing price of the index each day and with rates held consistent for each renewal.

Key Terms and Definitions

What is a Fixed Indexed Annuity?

A fixed indexed annuity is a contract issued by an insurance company. In exchange for your premium, the insurance company provides the opportunity for growth based in part on the performance of an underlying index, or group of indices, within a larger strategy while protecting your money from downside market risk. All guarantees are backed by the claims paying ability of the issuing carrier and may be subject to annual charges. Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments or index. It is not possible to invest directly in an index. Other restrictions and limitations may apply. For more information, please see the BCA 10 2.0 product brochure.

Balanced Allocation Value (BAV)

The BAV is calculated daily and is the greater of the sum of the Strategy BAV of all Strategy Options or the Return of Charge amount. Each Strategy BAV accounts for any additional interest from the beginning of the current Strategy Term Period that has not yet been credited to the Strategy Value of that Strategy Option. The BAV is utilized for the Terminal Illness Waiver, Confinement Waiver and Death Benefit. The BAV is not available upon Surrender or at the Annuity Date, nor is it the basis for the Free Withdrawal amount.

Family Endowment Rider (FER) Enhanced Death Benefit

An Enhanced Death Benefit is available through an optional rider. The FER pays a minimum amount equal to the initial premium accumulated at a guaranteed fixed interest rate (minus withdrawals). The Enhanced Death Benefit Crediting Base accumulates until the Enhanced Death Benefit Interest Stop Date, which is the later of 8 years or Contract Owner age 85. At death, your beneficiary will receive the greater of the base contract death benefit or the Enhanced Death Benefit. The FER provides a one-time Premium Bonus, which enhances the Accumulation Value on the Contract Date.

The Enhanced Death Benefit Rider Charge of 0.85% is calculated at the beginning of every contract year based on the Enhanced Death Benefit Crediting Base multiplied by the Enhanced Death Benefit Rider Charge Rate. The charge is deducted at the beginning of each month at a rate of 1/12th of the annual Enhanced Death Benefit Rider Charge from the Accumulation Value and in certain states, the Minimum Guaranteed Contract Value, until the Rider Charge Stop Date, which is the later of 8 years or Contract Owner age 85. The FER cannot be terminated once it has been purchased and attached to the contract; the rider will terminate upon the Annuity Date or payment of a death benefit under the provisions of the contract.

FER Withdrawals and Tax Considerations

Withdrawals of any type will reduce the Enhanced Death Benefit. The first 5% of the Accumulation Value withdrawn in any contract year will reduce the Enhanced Death Benefit on a dollar-for-dollar basis. If the Balanced Allocation Lifetime Income Rider is also attached, the dollar-for-dollar limits may reduce. Withdrawals in excess of that percentage in any contract year (including Required Minimum Distributions) will reduce the Enhanced Death Benefit proportionally. Any amounts withdrawn in excess of the Free Withdrawal amount will be subject to Withdrawal Charges, Premium Bonus Vesting Adjustments and MVAs. For more information, please see the Certificate of Disclosure. The FER is not life insurance, and any benefit payable under the rider will be taxable. The information contained herein is based on our understanding of current tax law. The tax and legislative information may be subject to change and different interpretations.

Free Withdrawals and Required Minimum Distributions

The Free Withdrawal amount is 5% of the Accumulation Value in the first year and 10% of the Accumulation Value for all remaining years. Withdrawals in excess of the Free Withdrawal amount (excluding Required Minimum Distributions) will not receive gains to-date and will be subject to any applicable Withdrawal Charges, Premium Bonus Vesting Adjustments and MVAs. Gains to-date are not credited on Lifetime Income Withdrawals or to withdrawals in excess of the Free Withdrawal amount.

The contract waives Withdrawal Charges, MVA and Premium Bonus Vesting Adjustments, if applicable, on Required Minimum Distributions.

Withdrawal Charges may vary by state. Withdrawals and the surrender of the Contract may be subject to federal and state income tax and, except under certain circumstances, will be subject to an additional tax if taken prior to age 59½. For more information, please see the Additional Information Insert and Certificate of Disclosure.

Market Value Adjustment (MVA)

The MVA feature applies during the Withdrawal Charge period to a surrender or Withdrawals in excess of the Free Withdrawal amount. This adjustment is in addition to any Withdrawal Charge amount. The MVA does not apply to Free Withdrawals, RMDs or payments made under the Confinement and Terminal Illness Waivers. Not applicable in MO.

Premium Bonus Vesting Adjustment (PBVA)

The optional, for a charge, Family Endowment Rider provides an Enhanced Death Benefit as well as an 8% Premium Bonus that enhances the Accumulation Value. The Premium Bonus is lower in the following states: AK, CA, CT, DE, HI, ID, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA. While the Premium Bonus is added to the Accumulation Value, it is not added to the Enhanced Death Benefit. Withdrawals taken in excess of the Free Withdrawal amount will incur a Premium Bonus Vesting Adjustment (PBVA) in addition to any applicable Withdrawal Charges and MVA. The PBVA is equal to the portion of the Accumulation Value withdrawn in excess of the Free Withdrawal amount which is attributable to the Premium Bonus, multiplied by (100% minus the PBVA).

Contract Year	1	2	3	4	5	6	7	8	9	10	11
Premium Bonus Vesting	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%

Contact your Insurance Professional today for more information on BCA 10 2.0

The Citi Grandmaster Index is denominated in US dollars, and profits and losses generated by underlying indices in foreign currencies are converted to dollars on a daily basis. An Index Fee of 0.50% per annum is deducted in the calculation of the Index.

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Please see <https://investmentstrategies.citi.com/cis/us> for additional important information about The Citi Grandmaster Index.

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This brochure contains highlights only – for a full explanation of these annuities, please refer to the Certificate of Disclosure which provides more detailed product information including all charges or limitations as well as definitions of capitalized terms.

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