

I wanted to pass on a few updates for Athene's **Performance Elite** series of "safe growth" fixed indexed annuities that have performed very well over the past 3 or 4 years. If you're looking for a safe place to grow money, can live with 10% - 20% liquidity per year for the first 7 – 15 years (then totally liquid), and would like the opportunity to earn 4% - 7% per year, then this may be a strategy you should learn more about. You can also receive up to a 12% premium bonus on the PE 15+ contract.

Athene has introduced new indexing strategies that have historically produced upward of 6% - 7% annual rates of return, while still guaranteeing the safety of your money in down market years. One index in particular that I like is the new **Janus SG Market Consensus Index**. *This rules-based strategy identifies the largest 500 U.S. large cap stocks, and selects the 250 with the lowest 3-month volatility. The strategy calculates the potential return for each stock by looking at the average 12-month price targets, dividends paid over the last 12 months, and the current market price. The potential return is divided by the historical 3- month volatility to determine the Market Consensus Score which is then used to compute the weight of each stock within the index by dividing the individual score by the sum of the 250 stocks.*

Wow, what does all that mean? Here's the bottom line: The index uses the consensus price targets of top analysts, along with past dividends, to help determine which U.S large cap stocks it believes have the most growth potential. Since the index is placed inside a fixed indexed annuity, you have the added benefit that in a down year you can't lose money due to a down market or index.

All back testing and illustration data leads me to believe it's reasonable to expect a 4% - 7% annual rate of return using the Janus SG Market Consensus Index blended with the other indices available with this product.

If you'd like more information or illustrations that back up these claims, feel free to contact our office, or shoot me an email and we'll get them to you.

*\*\*for complete contract details, please see product brochure and statement of understanding – available upon request*