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Athene Confidential

**Details for Annuity Policy # AA10223585**

**General Info**

Policy Number:	AA10223585	Product Type:	Fixed Annuity
Policy Issue Date:	09/05/20	Product Name:	Athene MaxRate 3
Policy Status:	Active	Tax Qualified:	Non-Qualified

**Owner, Annuitant, Beneficiary Info**

<b>Owner Name</b>	<b>Owner Address</b>	<b>City, State &amp; Zip</b>
El Camino Real Charter High School	5440 Valley Circle Blvd	Woodland Hills, CA 91367

<b>Annuitant Name</b>	<b>Annuitant Birthdate</b>	<b>Annuitant Gender</b>
Mr. David Hussey	10/02/66	MALE

<b>Beneficiary Name</b>	<b>Beneficiary Type</b>
El Camino Real Charter High School	PRIMARY

**Agent Information**

<b>Writing Agency Name</b>	<b>Agency ID</b>	<b>Writing Agent Name</b>	<b>Agent ID</b>
Senior Market Sales, Inc.	5FXLW	Michael W Schwartz	SR5VK

<b>Servicing Agency Name</b>	<b>Agency ID</b>	<b>Servicing Agent Name</b>	<b>Agent ID</b>
No records found.			

**Policy Value**

As of Date:	10/07/20	Free Withdrawal Amount:	\$7,312.50
Accumulated Value:	\$375,635.46	Surrender Value:	\$345,002.23
Withdrawal Charge:	\$30,570.81	Initial Premium:	\$375,000.00
Market Value Adjustment:	-\$62.42		
Estimated Death Benefit:	\$375,635.46		

- The values provided are based upon the date listed above and may not include recent transactions (including, but not limited to, withdrawals, credited interest, or additional premium deposits). Values may fluctuate based on changes in indices and contractual provisions. The difference between your Accumulated Value and the Surrender Value represents the net effect of any charges or adjustments of any type, including a Market Value Adjustment (positive or negative), if applicable, that would have been applied had you surrendered your policy on that date. Please refer to the contract for information regarding value calculations.

Transaction history may be limited. To view all transactions, Annual Statements can be downloaded from the Documents Tab. No Withdrawals have been processed within the last 12 months

**Premium History**

<b>Date</b>	<b>Amount</b>	<b>Type</b>
09/05/20	\$375,000.00	InitialPremium

**Current Strategy Information**

<b>Name</b>	<b>Value</b>	<b>Interest Rate</b>	<b>Index Cap Rate</b>	<b>Participation Rate</b>	<b>Spread Rate</b>
3 Year Fixed	\$375,635.46	1.95%	N/A	N/A	N/A
<b>As of Date:</b> 10/07/20					

Values are as of the date listed above except for the IndexCap Rate, Participation Rate and Spread Rate which are based upon your last renewal letter date and may not include any changes since then.

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Home > Agent Home > My Business > Inforce Contract Information > Inforce Contract Access

### Basic Inforce Business Search

Enter at least one of the parameters to perform a search

### Contract Summary

Contract Number	- 8500739553	Issue Date	- 08/24/2020
Product:	- Single Premium Deferred Annuity - MNL Guarantee Ultimate	Issue Age	- 53
Contract Status	- Active (Inforce)	Annuitant(s)	- <u>DAVID HUSSEY</u>
Accumulation Value	- \$376,122.53	Owner(s)	- <u>EL CAMINO REAL CHARTER HS</u>
Tax Qualification Code	- Non-Qualified	Agent(s)	- <u>MICHAEL W SCHWARTZ</u>

### Contract Values (As of 10/09/2020)

Contract Values    Withdrawal Details

Current Accumulation Value	- \$376,122.53	12/31 Value	- N/A
Surrender Charge	- \$30,000.00 <u>Surrender Charge Schedule</u>	Cost Basis	- \$375,000.00
Surrender Value	- \$347,245.06	Total Premium	- \$375,000.00 <u>Premium History</u>
		Total Interest & Index Credits	- \$1,122.53
		Current Interest Rate	- 2.4%

**Note**

- Values in parenthesis indicate a negative value.
- During the surrender charge period, the surrender value may reflect a market value adjustment; in all contract years, the surrender value may also reflect additional guarantees provided by your contract.
- Interest rates displayed is the base interest rate for the Contract.

Feedback



**Portfolio Snapshot Summary**  
Combined Account Portfolio

Prepared for: El Camino Real Charter High School

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**Portfolio Return**

Period: 1/1/20-6/30/20

	SELECTED PERIOD (\$)	LAST QTR (\$)	YEAR TO DATE (\$)	LAST YEAR (\$)	SINCE START DATE (\$) 7/17/17
Beginning Value	7,400,562	7,400,562	7,400,562	7,177,208	0
Net Contribution	1,405	1,405	1,405	3,095	7,092,660
Change in Value	149,028	61,242	149,028	220,259	458,336
Ending Value	7,550,996	7,463,210	7,550,996	7,400,562	7,550,996
Return	2.01%	0.83%	2.01%	3.07%	2.17%
Benchmark 1: <b>Russell 2000</b>	-12.98%	-30.62%	-12.98%	25.53%	1.44%
Benchmark 2: <b>Dow Jones Industrial Average (Price Only)</b>	-9.55%	-23.20%	-9.55%	22.34%	5.87%

**Account Performance**

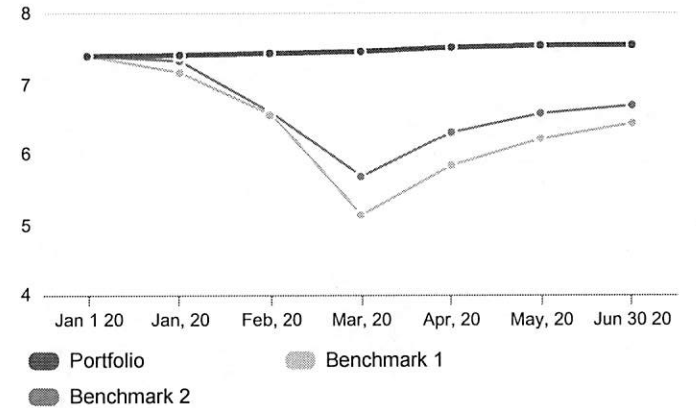
Period: 1/1/20-6/30/20

ACCOUNT	START DATE	VALUE (\$)	% OF TOTAL	SELECTED PERIOD (%)	YEAR TO DATE (%)	LAST YEAR (%)	SINCE START DATE (%)
RTD033344	7/17/17	7,550,996	100.00	2.01	2.01	3.07	2.17

**Portfolio Value (millions \$)**

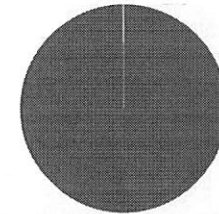
Period: 1/1/20-6/30/20

**\$7,550,996**



**Asset Type**

As of: 6/30/20



ASSET TYPE	VALUE (\$)	(%)
CASH	7,550,996	100.00
<b>Total:</b>	<b>\$7,550,996</b>	<b>100%</b>

^ This report may include assets that the firm does not hold and which are not included on the firm's books and records.



**Portfolio Snapshot Summary**  
Combined Account Portfolio

Prepared for: El Camino Real Charter High School

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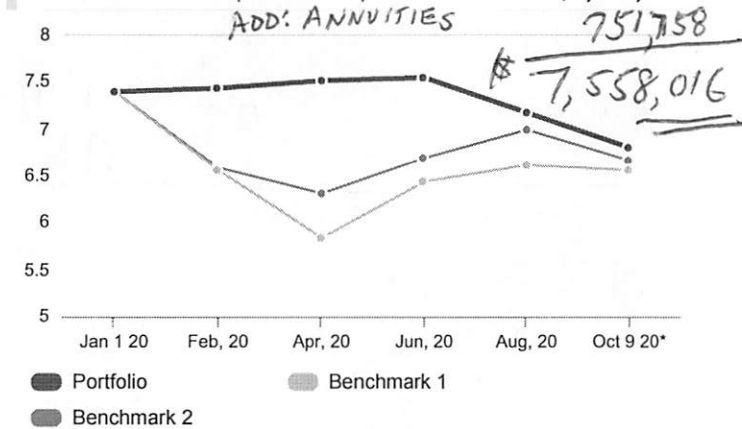
**Portfolio Return**

Period: 1/1/20-10/9/20

	SELECTED PERIOD (\$)	LAST QTR (\$)	YEAR TO DATE (\$)	LAST YEAR (\$)	SINCE START DATE (\$) 7/17/17
Beginning Value	7,400,562	7,550,996	7,400,562	7,177,208	0
Net Contribution	-748,595	-750,000	-748,595	3,095	6,342,660
Change in Value	154,290	4,456	154,290	220,259	463,598
Ending Value	6,806,258	6,805,452	6,806,258	7,400,562	6,806,258
Return	2.12%	0.06%	2.12%	3.07%	2.01%
Benchmark 1: Russell 2000	-1.20%	5.57%	-1.20%	25.53%	5.46%
Benchmark 2: Dow Jones Industrial Average (Price Only)	0.21%	8.23%	0.21%	22.34%	8.81%

**Portfolio Value (millions \$)**

Period: 1/1/20-10/9/20



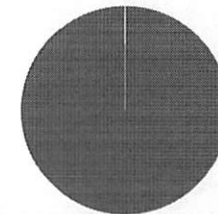
**Account Performance**

Period: 1/1/20-10/9/20

ACCOUNT	START DATE	VALUE (\$)	% OF TOTAL	SELECTED PERIOD (%)	YEAR TO DATE (%)	LAST YEAR (%)	SINCE START DATE (%)
RTD033344	7/17/17	6,806,258	100.00	2.12	2.12	3.07	2.01

**Asset Type**

As of: 10/9/20



ASSET TYPE	VALUE (\$)	(%)
CASH	6,806,258	100.00
<b>Total:</b>	<b>\$6,806,258</b>	<b>100%</b>

\*\*\*\*Please note that portfolio was reduced by \$750,000.

**Midland Contract Number 8500739553 was issued on 08/24/2020 and funded with \$375,000. The Midland contract is receiving 2.4% annually and is guaranteed for 3 years.**

**Athene Contract Number AA10223585 was issued on 09/05/2020 and funded with \$375,000. The Athen contract is receiving 1.95% annually and is guaranteed for 3 years.**

^ This report may include assets that the firm does not hold and which are not included on the firm's books and records.

\*Represents partial period

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**El Camino Real Alliance School District  
5440 Valley Circle Boulevard  
Woodland Hills, CA 91367**

**Proposed Portfolio Allocation:**

- |   |
|---|
| 1. Quantitative International Model -5 % → BlackRock Equity Target ESG Model +5%                    |
| 2. Vanguard Mid Cap Value ETF (VO) -6% → BlackRock Mid Cap ESG (XJH) +6%                            |
| 3. Vanguard Emerging Markets -4% (VWO) → Vanguard ESG International Stock ETF (VSGX) +4%            |
| 4. Remove all individual holdings in the account related to Alcohol, Tobacco, Resorts, and Casinos. |

# El Camino UMA Current



## Positions

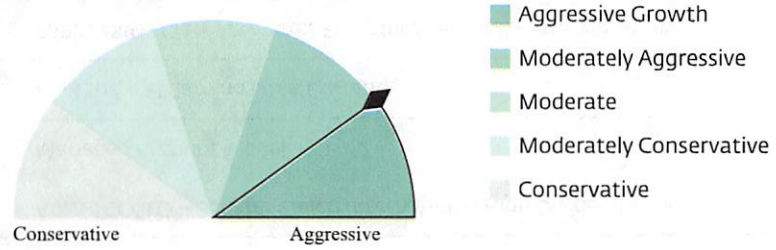
Investment <sup>1</sup>	Current Target %	Draft Target %	Change%	Curr.Alw. Drift(Abs)	Draft Alw. Drift(Abs)	Minimum	Style
Positions	100.00 %	—					
ACM-ACDP – Alley Company Dividend Portfolio Managed Account Model	14.00	—	—	— <sup>2</sup>	—	\$ 40,000	Large-Cap Value
ACM-CMIDG – Congress Mid Cap Growth Managed Account Model	6.00	—	—	— <sup>2</sup>	—	75,000	Mid-Cap Growth
ACM-CSCDG – Copeland Small Cap Dividend Growth Managed Account Model	5.00	—	—	— <sup>2</sup>	—	40,000	Small-Cap Growth
ACM-FUHI – Uniplan High Income Total Return (Non K1 Version) Managed Account Model	6.00	—	—	— <sup>2</sup>	—	40,000	All Cap
ACM-LMCBLCG – ClearBridge Large Cap Growth Portfolio Model	4.00	—	—	— <sup>2</sup>	—	40,000	Large-Cap Growth
ACM-QPINTL – Quantitative Portfolio: Market Series Intl ADR - Low Minimum Model	11.00	—	—	— <sup>2</sup>	—	60,000	Int'l Developed Mkts
ACM-QPLCC – Quantitative Portfolio: Market Series Large Cap Core - Low Minimum Model	18.00	—	—	— <sup>2</sup>	—	60,000	Large-Cap Core
ACM-SCCGLO – Schafer Cullen International High Dividend ADR Managed Account Model	11.00	—	—	— <sup>2</sup>	—	40,000	Foreign Large Cap Valu
AS-4107 – El Camino UMA Current	15.00	—	—	— <sup>3</sup>	—	0	Asset Allocated
FSP25989 – Clark Navigator Fixed Income Total Return Strategy	3.50	—	—	— <sup>4</sup>	—	10,000,000	Asset Allocated
FSP38607 – BlackRock Core Target Income Portfolio.	6.50	—	—	— <sup>4</sup>	—	10,000	Asset Allocated
Cash	0.00	—	—				

# El Camino UMA Current

Positions

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## Current Assessed Risk



◆ Assessed Risk <sup>5</sup>: Moderately Aggressive (80)  
△ Target Risk Range: Aggressive Growth (81 - 100)

**El Camino UMA Current**

Positions

#4 Cetera

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Investment <sup>1</sup>	Current Target %	Draft Target %	Change%	Curr.Alw. Drift(Abs)	Draft Alw. Drift(Abs)	Minimum	Style
Positions	100.00 %	—					
ACM-ACDP -- Alley Company Dividend Portfolio Managed Account Model	14.00	—	—	— <sup>2</sup>	—	\$ 40,000	Large-Cap Value
ACM-CMIDG -- Congress Mid Cap Growth Managed Account Model	6.00	—	—	— <sup>2</sup>	—	75,000	Mid-Cap Growth
ACM-CSCDG -- Copeland Small Cap Dividend Growth Managed Account Model	5.00	—	—	— <sup>2</sup>	—	40,000	Small-Cap Growth
ACM-FUHI -- Uniplan High Income Total Return (Non K1 Version) Managed Account Model	6.00	—	—	— <sup>2</sup>	—	40,000	All Cap
ACM-LMCBLCG -- ClearBridge Large Cap Growth Portfolio Model	4.00	—	—	— <sup>2</sup>	—	40,000	Large-Cap Growth
ACM-QPINTL -- Quantitative Portfolio: Market Series Intl ADR - Low Minimum Model	11.00	—	—	— <sup>2</sup>	—	60,000	Int'l Developed Mkts
ACM-QPLCC -- Quantitative Portfolio: Market Series Large Cap Core - Low Minimum Model	18.00	—	—	— <sup>2</sup>	—	60,000	Large-Cap Core
ACM-SCCGLO -- Schafer Cullen International High Dividend ADR Managed Account Model	11.00	—	—	— <sup>2</sup>	—	40,000	Foreign Large Cap Valu
AS-4107 -- El Camino UMA Current	15.00	—	—	— <sup>3</sup>	—	0	Asset Allocated
FSP25989 -- Clark Navigator Fixed Income Total Return Strategy	3.50	—	—	— <sup>4</sup>	—	10,000,000	Asset Allocated
FSP38607 -- BlackRock Core Target Income Portfolio.	6.50	—	—	— <sup>4</sup>	—	10,000	Asset Allocated
Cash	0.00	—	—				



**Portfolio Return**

Period: 7/17/17-9/30/20

	SELECTED PERIOD (\$)	LAST QTR (\$)	YEAR TO DATE (\$)	LAST YEAR (\$)	SINCE START DATE (\$) 7/17/17
Beginning Value	0	11,511,042	13,598,947	8,944,708	0
Net Contribution	14,085,855	652,609	1,977,905	2,692,633	14,085,855
Change in Value	1,261,247	1,791,073	-229,750	1,961,606	1,261,247
Ending Value	15,347,102	13,954,724	15,347,102	13,598,947	15,347,102
Return	3.91%	15.03%	-1.57%	18.96%	3.91%
Benchmark 1: <b>Russell 2000</b>					
	1.61%	25.22%	-7.46%	24.53%	1.61%
Benchmark 2: <b>Dow Jones Industrial Average (Price Only)</b>					
	6.80%	17.48%	-1.75%	21.65%	6.80%

**Account Performance**

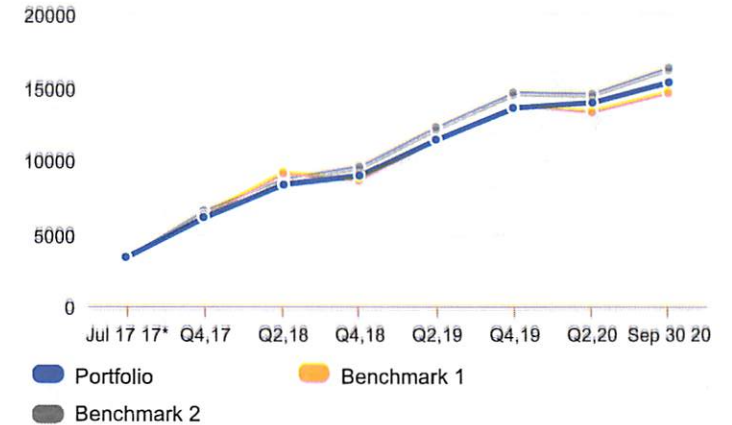
Period: 7/17/17-9/30/20

ACCOUNT	START DATE	VALUE (\$)	% OF TOTAL	SELECTED PERIOD (%)	YEAR TO DATE (%)	LAST YEAR (%)	SINCE START DATE (%)
RTA014925	7/17/17	15,347,102	100.00	3.91	-1.57	18.96	3.91

**Portfolio Value (thousands \$)**

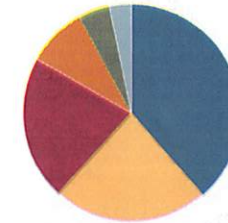
Period: 7/17/17-9/30/20

**\$15,347,102**



**Asset Type**

As of: 9/30/20



ASSET TYPE	VALUE (\$)	(%)
US STOCKS	5,907,572	38.49
STOCK	3,587,381	23.37
NON-US STOCKS	3,262,313	21.26
BONDS	1,366,168	8.90
CASH	722,950	4.71
OTHERS	500,718	3.26
<b>Total:</b>	<b>\$15,347,102</b>	<b>100%</b>

<sup>A</sup> This report may include assets that the firm does not hold and which are not included on the firm's books and records.

\*Represents partial period



## Portfolio Snapshot Summary

Combined Account Portfolio

Prepared for: El Camino Real Alliance Public

#2

### Portfolio Return

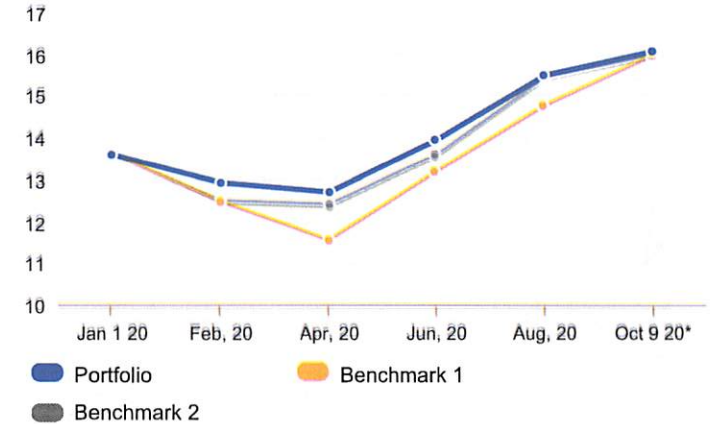
Period: 1/1/20-10/9/20

	SELECTED PERIOD (\$)	LAST QTR (\$)	YEAR TO DATE (\$)	LAST YEAR (\$)	SINCE START DATE (\$) 7/17/17
Beginning Value	13,598,947	13,954,724	13,598,947	8,944,708	0
Net Contribution	2,197,732	656,561	2,197,732	2,692,633	14,305,681
Change in Value	275,208	735,816	275,208	1,961,606	1,766,206
Ending Value	16,071,887	15,347,102	16,071,887	13,598,947	16,071,887
Return	1.87%	5.13%	1.87%	18.96%	5.33%
Benchmark 1: <b>Russell 2000</b>	1.12%	4.84%	1.12%	24.53%	5.35%
Benchmark 2: <b>Dow Jones Industrial Average (Price Only)</b>	1.30%	7.55%	1.30%	21.65%	8.02%

### Portfolio Value (millions \$)

Period: 1/1/20-10/9/20

**\$16,071,887**



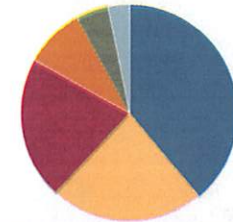
### Account Performance

Period: 1/1/20-10/9/20

ACCOUNT	START DATE	VALUE (\$)	% OF TOTAL	SELECTED PERIOD (%)	YEAR TO DATE (%)	LAST YEAR (%)	SINCE START DATE (%)
RTA014925	7/17/17	16,071,887	100.00	1.87	1.87	18.96	5.33

### Asset Type

As of: 10/9/20



ASSET TYPE	VALUE (\$)	(%)
US STOCKS	6,241,047	38.83
STOCK	3,719,994	23.15
NON-US STOCKS	3,385,861	21.07
BONDS	1,431,987	8.91
CASH	776,632	4.83
OTHERS	516,366	3.21
<b>Total:</b>	<b>\$16,071,887</b>	<b>100%</b>

<sup>A</sup> This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Mr. Michael Schwartz CFP Schwartz Consulting

Created on: 10/12/20.

\*Represents partial period

**EL CAMINO REAL CHARTER HS  
INVESTMENT REVIEW  
FINANCE COMMITTEE MEETING  
OCTOBER 15, 2020  
AGENDA**

- 1. INTRODUCTION OF MICHAEL SCHWARTZ- INVESTMENT ADVISOR**
  
- 2. REVIEW OF OPEB INVESTMENTS- YTD OCTOBER 9,2020**
  
- 3. REVIEW OF OPEB INVESTMENTS Q3 ENDED SEPTEMBER 30, 2020**
  
- 4. REVIEW OF ASSET ALLOCATIONS**
  
- 5. DISCUSS ESG (ENVIRONMENTAL, SOCIAL GOVERNANCE) INVESTING**
  
- 6. REVIEW OF ECRCHS SCHOOL INVESTMENTS**
  
- 7. CURRENT BALANCE AT OCTOBER 9,2020**
  
- 8. BALANCE AT JUNE 30, 2020**
  
- 9. CURRENT FIXED ANNUITY STATEMENTS**