

# Performance when you want it. Protection when you need it.

With an Athene fixed indexed annuity, you can grow your money when markets are up – and lock in gains when they decline.



## Growth potential of a market index

Interest credits are linked in part to the performance of an external market index. Your annuity's value can grow when markets rise.\*



## Protection from market downturns

We guarantee you will not lose money due to stock market risk or losses. Interest credits will never be less than 0%.



## Lock in gains

Interest you earn is locked in and cannot be lost due to market downturns.

### Locking in gains provides dependable growth without market loss



Contact your Athene financial professional today and see how an Athene annuity can grow and protect your retirement assets.

\*Premium that is allocated to one of the Index Strategies will receive interest that is calculated in reference to the upward movement, if any, of an external market index, modified by limitations such as a Cap Rate, an Annual Spread, or Participation Rate.

\*\*This hypothetical example is for informational purposes only and is not indicative of past, nor intended to predict future performance of any specific product including an annuity; nor is it intended to represent any particular product or interest crediting method. The annual cap limits interest credits to 5% each term. Fixed and indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks. Clients who purchase indexed annuities are not directly investing in a stock market index.

Product guarantees are backed by the financial strength and claims-paying ability of the issuing insurer.

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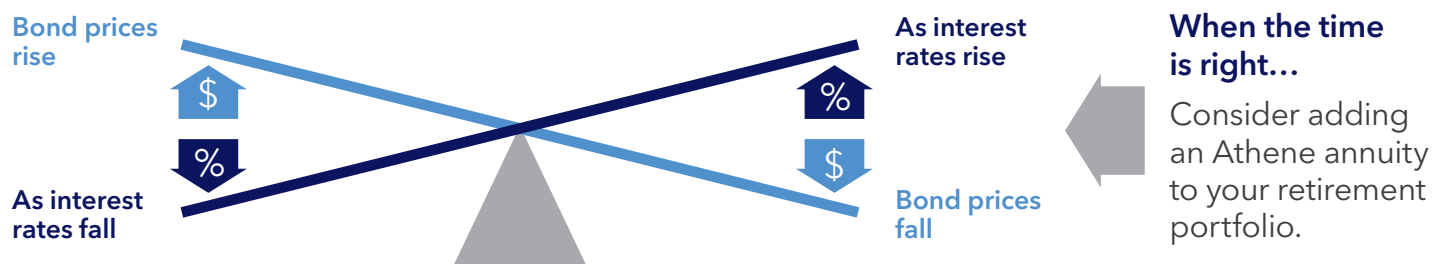
This material must be accompanied by the product brochure and strategy insert.

# When interest rates rise, think annuities!

## Do you use bonds or bond funds to manage risk in your retirement nest egg?

**A fixed indexed annuity may also be a sensible addition to your portfolio – particularly in a rising rate environment. Here's why.**

Bond prices and interest rates generally move in opposite directions. As rates rise, bond prices decline. With a fixed indexed annuity, the Accumulated Value – your initial premium, plus any interest growth, minus withdrawals and charges – is protected from market loss regardless of the interest rate environment. Plus, the annuity's Accumulated Value may grow with interest credits. Generally, the higher interest rates are when purchasing a new fixed indexed annuity, the greater the growth potential.



### Additional advantages you should consider.

If you need to access your money sooner than you think, or you're looking for a steady stream of income, a fixed indexed annuity may be an attractive option.

A bond has a pre-determined maturity date. On that date, the issuer will redeem the bond at par value plus any additional accrued interest. Fixed indexed annuities have withdrawal charge periods that typically range from 5-15 years. You may, however, continue the contract beyond the withdrawal charge period – typically until the owner and/or annuitant reaches age 95. Keep in mind that annuities surrendered before the end of the withdrawal charge period will be subject to withdrawal charges and, if applicable, a Market Value Adjustment.

While fixed indexed annuities are intended for long term retirement savings and income, most contracts include liquidity features that give you access to a portion of the Accumulated Value during the withdrawal charge period without incurring charges.<sup>1</sup> Bonds must be sold at the market price, even if it's lower than the purchase price. If a level of liquidity is important to you, you may want to consider an annuity.

## What else makes a fixed indexed annuity stand out?

While bond prices fluctuate according to the interest rate environment, fixed indexed annuities **guarantee** you will not lose money due to market downturns.<sup>2</sup> A fixed indexed annuity also might be right for you if...



### You're looking to defer taxes

Assets in an annuity grow tax-deferred until you choose to take a withdrawal.<sup>3</sup>



### You want to maximize your growth potential

Fixed indexed annuities provide additional growth potential by giving you the opportunity to earn interest credits based in part on the upward movement of an external market index.<sup>4</sup>



### You're worried about outliving your assets

A fixed indexed annuity can create a guaranteed income stream for life – ensuring you will never outlive your retirement savings!<sup>5</sup>

Contact your Athene financial professional today and see how an Athene fixed indexed annuity can help you **grow and protect** your retirement assets.

**Important note: Fixed indexed annuities (FIA) are insurance products. While an insurance only licensed professional may discuss the benefits and limitations of an FIA, they may not sell or recommend the liquidation of a bond or any other security product without the proper securities license.**

<sup>1</sup> Features vary by product and may come with a charge. Withdrawals and surrender of taxable amounts are subject to ordinary income tax, and except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½. Withdrawals in excess of the free amount are subject to Withdrawal Charges, Premium Bonus Vesting Adjustment and a Market Value Adjustment and will forfeit any premium bonus associated with such withdrawal as well as any interest accrued during the term that is attributed to the excess amount.

<sup>2</sup> Guarantees provided by annuities are subject to the financial strength of the issuing insurance company.

<sup>3</sup> Under current tax law, the Internal Revenue Code already provides tax deferral to qualified money, so there is no additional tax benefit obtained by funding a qualified contract, such as an IRA, with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.

<sup>4</sup> Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. This index does not include dividends paid on the underlying stocks, and therefore does not reflect the total return of the underlying stocks; neither an Index nor any market-indexed annuity is comparable to a direct investment in the equity markets. Clients who purchase indexed annuities are not directly investing in a stock market index.

The interest earned is subject to certain limitations such as an Annual Spread, a Cap Rate, and Participation Rate. These limitations are declared by the Company before the beginning of each Index Term Period. Please note that the interest you earn may be zero; however, the interest that you earn will never be less than zero.

<sup>5</sup> Guaranteed lifetime income is available through annuitization or an income rider. Income riders may be built in to the contract or optional for a charge.

Annuities contain features, exclusions and limitations that vary by state. For a full explanation of an annuity, please refer to the Certificate of Disclosure and contact your Financial Professional or the company for costs and complete details.

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# Is your retirement nest egg protected from downside market risk?

The closer you get to retirement, the more important it is to protect what you have worked so hard for. Money invested in the stock market can be subject to unpredictable swings – up and down, bull or bear. Volatile markets can have a significant impact on retirement income. Is it possible to limit your exposure to volatile markets but still grow your nest egg?

## An Athene fixed indexed annuity (FIA) may be your answer.

With a fixed indexed annuity, you never have to worry about losing money due to a market downturn. You are not investing directly in the stock market. Instead, you have the opportunity to earn interest credits based on the upward movement of a market index, like the S&P 500®. And guarantees built into the annuity assure that you'll never receive less than zero interest credits.<sup>1</sup>



Contact your Athene financial professional today and see how an Athene fixed indexed annuity can grow and protect your retirement assets.

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<sup>1</sup> The Accumulated Value may be reduced by any applicable fees and charges such as Rider Charges, Withdrawal Charges, Premium Bonus Vesting Adjustments or Market Value Adjustments. Guarantees provided by annuities are subject to the financial strength and claims-paying ability of the issuing insurance company.

<sup>2</sup> The interest rate you receive, if any, will vary depending on market conditions, crediting strategy allocations and limitations such as an Annual Spread, Participation Rate and/or Cap Rate. Interest credits, if any, are declared by the Company and calculated and credited at the end of the Index Term Period. Interest credits are based upon the point-to-point movements of an index over the Index Term Period period, subject to stated limitations. It is possible that the interest earned may be zero.

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