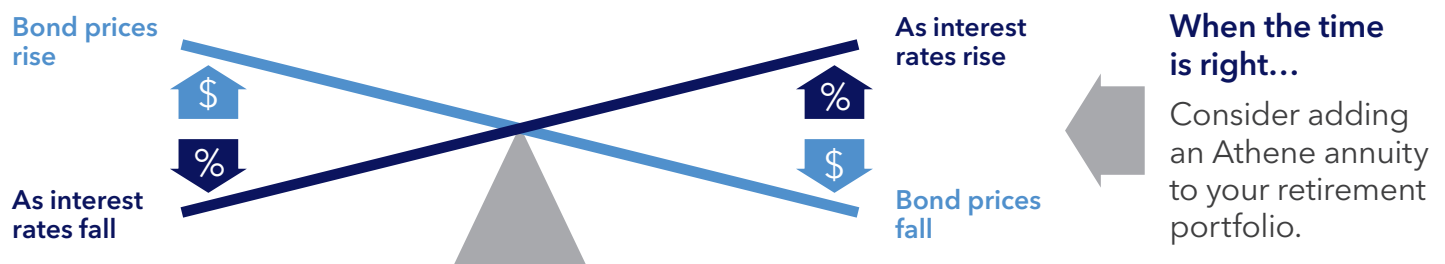


When interest rates rise, think annuities!

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.¹ 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.² 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.³



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.⁴



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!⁵

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.

¹ 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.

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

³ 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.

⁴ 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.

⁵ 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.

This material is a general description intended for general public use. Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (including MA) and D.C., and Athene Annuity & Life Assurance Company of New York (68039), headquartered in Pearl River, New York, and issuing annuities in New York, are not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. Please reach out to your financial professional if you have any questions about Athene products or their features.

The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

ATHENE ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.

Not for use in NY and OR.