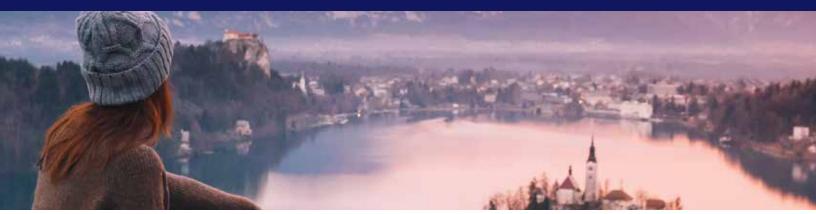
Plan for retirement. Prepare for the unexpected.

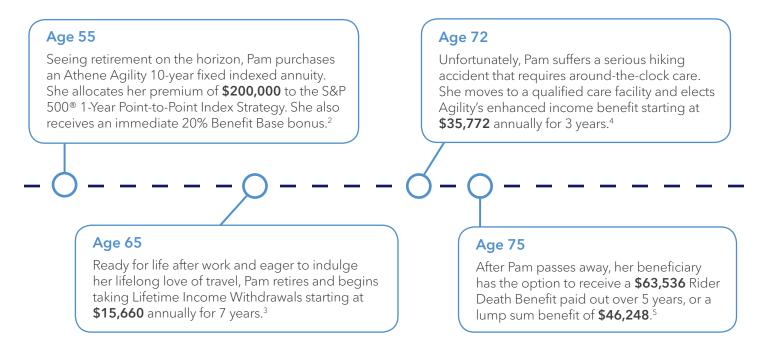
ATHENE Driven to do more:



Explore the twists and turns of Pam's retirement journey.

Pam has always had a love of travel. She plans to use her retirement to roam the world, experiencing cultures, countries and all the great outdoors has to offer. With this goal in mind, she begins to develop a financial plan well before retirement. Her plan includes an Athene Agility fixed indexed annuity.

Follow Pam throughout her hypothetical journey and you'll see how Agility helps turn her retirement dreams into reality while preparing her for the unexpected.¹ Discover how this versatile fixed indexed annuity and its Income and Death Benefit Rider, included at no charge, can add value to a comprehensive retirement plan.



Turn the page to see how the benefits Pam receives from her Athene Agility annuity add up over time.

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This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (excluding NY) and D.C. 35032 (09/05/20)

When plans change, your clients need Agility.

From the time she retired at age 65 until her death at age 75, Pam received **\$225,515** in income, using two rider benefits. Upon her death, the remaining Benefit Base or Accumulated Value (depending on the option selected) would be paid to her beneficiary. Assuming the death benefit paid over 5 years is selected, Pam and her beneficiary received **\$289,051** in total benefits from her Athene Agility annuity.

Athene Agility has provided Pam financial flexibility to adapt to changing needs throughout her retirement. The chart below further illustrates Pam's hypothetical journey including her elected withdrawals and her beneficiary's death benefit options.¹

	Age		Year	Benefit Base
nitial Premium Value	55			\$200,000
0% Benefit Base Bonus	55	1	Values over	+\$40,000
arned Interest Credits*		the first 10 yrs		+\$73,195
otal Benefit Base	65			\$313,195
rom the time she retired at age 65 until her hiking a All withdrawals are subtracted from the Benefit Base.		at age	72, Pam withdrew \$116,128 or	ver 7 years.
	Age	Year	Annual Withdrawal ⁶	*Benefit Base
ifetime Income Withdrawals	65	11	\$15,660	\$300,502
*175% of any earned Interest Credits will be added to the Benefit Base – even after Withdrawals have been taken!	66	12	\$15,960	\$286,893
	67	13	\$16,266	\$272,341
	68	14	\$16,578	\$256,817
	69	15	\$16,896	\$240,292
	70	16	\$17,220	\$222,736
	71	17	\$17,550	\$204,119
otal Lifetime Income Withdrawals			\$116,128	
otal Benefit Base	ner deat	h at ag		\$204,119 utilizing her
otal Benefit Base Confined to a Quality Care Facility from age 72 until I		:h at ag Year		· ·
otal Lifetime Income Withdrawals otal Benefit Base Confined to a Quality Care Facility from age 72 until I Enhanced Income Benefit for 3 years. Enhanced Income Benefits Double the Maximum Lifetime Income Withdrawal)			ge 75, Pam withdrew \$109,387	utilizing her
otal Benefit Base Confined to a Quality Care Facility from age 72 until I Enhanced Income Benefit for 3 years. Enhanced Income Benefits	Age	Year	ge 75, Pam withdrew \$109,387 Annual Withdrawal	utilizing her *Benefit Base
otal Benefit Base Confined to a Quality Care Facility from age 72 until I Inhanced Income Benefit for 3 years.	Age 72	Year 18	ge 75, Pam withdrew \$109,387 Annual Withdrawal \$35,772	utilizing her *Benefit Base \$159,630
otal Benefit Base Confined to a Quality Care Facility from age 72 until I Inhanced Income Benefit for 3 years. Inhanced Income Benefits Double the Maximum Lifetime Income Withdrawal)	Age 72 73	Year 18 19	ge 75, Pam withdrew \$109,387 Annual Withdrawal \$35,772 \$36,458	utilizing her *Benefit Base \$159,630 \$112,791
Total Benefit Base Confined to a Quality Care Facility from age 72 until I Enhanced Income Benefit for 3 years. Enhanced Income Benefits	Age 72 73	Year 18 19	ge 75, Pam withdrew \$109,387 Annual Withdrawal \$35,772 \$36,458 \$37,157	utilizing her *Benefit Base \$159,630 \$112,791
iotal Benefit Base Confined to a Quality Care Facility from age 72 until I Enhanced Income Benefit for 3 years. Enhanced Income Benefits Double the Maximum Lifetime Income Withdrawal) Total Enhanced Income Benefit Withdrawals Total Benefit Base At the time of Pam's death, the remaining balance wa	Age 72 73 73 74	Year 18 19 20	ge 75, Pam withdrew \$109,387 Annual Withdrawal \$35,772 \$36,458 \$37,157 \$109,387	utilizing her *Benefit Base \$159,630 \$112,791 \$63,536 \$63,536
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 a confined to a Quality Care Facility from age 72 until I inhanced Income Benefit for 3 years. a inhanced Income Benefits b ouble the Maximum Lifetime Income Withdrawal) b otal Enhanced Income Benefit Withdrawals b otal Benefit Base a the time of Pam's death, the remaining balance wawo options: b ption 1: b remaining Accumulated Value paid as a lump um. Or, b ption 2: 	Age 72 73 73 74	Year 18 19 20	ge 75, Pam withdrew \$109,387 Annual Withdrawal \$35,772 \$36,458 \$37,157 \$109,387 a death benefit. Pam's benefici	utilizing her *Benefit Base \$159,630 \$112,791 \$63,536 \$63,536 ary has Benefit Base (\$12,707 x 5 yrs
otal Benefit Base Confined to a Quality Care Facility from age 72 until I nhanced Income Benefit for 3 years. nhanced Income Benefits Double the Maximum Lifetime Income Withdrawal) otal Enhanced Income Benefit Withdrawals otal Benefit Base It the time of Pam's death, the remaining balance wa wo options: Option 1: he remaining Accumulated Value paid as a lump um. Or,	Age 72 73 73 74	Year 18 19 20	ge 75, Pam withdrew \$109,387 Annual Withdrawal \$35,772 \$36,458 \$37,157 \$109,387 a death benefit. Pam's benefici	utilizing her Benefit Base \$159,630 \$112,791 \$63,536 \$63,536 ary has Benefit Base

All values are hypothetical and non-guaranteed.

Want to learn more?

Visit **Athene.com** or call us at **1-888-ANNUITY (266-8489)** to learn more about how Athene Agility can help your clients gain the flexibility, security and confidence they need to plan for the unexpected.

- ¹ Hypothetical Assumptions: No withdrawals taken during the Withdrawal Charge Period (10 years), 100% of premium allocated to the S&P 500[®] 1-Year Point-to-Point Index Strategy with a 1.92% annual assumed interest rate throughout the duration of the contract. Calculated values are non-guaranteed and based upon the most recent 10 calendar year periods (12/31/2009 – 12/31/2019). 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. Index Crediting strategies may be added or eliminated at the company's discretion. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy. Rates are effective as of September 5, 2020, and subject to change.
- ² The initial value of the Benefit Base is equal to the premium used to purchase the annuity plus a bonus. Interest Credits, if any, are based in part on the performance of the external index(es) selected and added to the Benefit Base. The Benefit Base helps determine the Lifetime Income Withdrawal amount and Rider Death Benefit and can continue to grow even after income begins. It has no cash value or surrender value and cannot be withdrawn in a lump sum.
- ³ The Income and Death Benefit Rider is included with the annuity at no charge. The annuity must be held until the end of the Withdrawal Charge period and the annuity owner must be at least age 50 before they can use the rider's income benefit. There is no waiting period for the death benefit. Withdrawals are taken from the annuity's Accumulated Value and the Benefit Base is reduced proportionally. This means the Benefit Base is reduced by the same percentage that the Accumulated Value is reduced for the withdrawal. Lifetime Income Withdrawals may be reduced or may stop if Excess Withdrawals are taken from the contract. If Excess Withdrawals, Withdrawal Charges or MVAs reduce the contract's Accumulated Value to zero, the Lifetime Income Withdrawal Payments will stop, and the rider will terminate.
- ⁴ As long as eligibility requirements are met, the Enhanced Income Benefit (available at no charge) will double the Maximum Lifetime Income Withdrawal until the Accumulated Value is reduced to zero. State variations apply. Not available in CA, CT, DC, IL and MA. **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**
- ⁵ Pam's beneficiary has two death benefit options: receive in a lump sum the greater of (i) Accumulated Value and (ii) the Minimum Guaranteed Contract Value, or elect the Enhanced Death Benefit amount and receive the Benefit Base in equal payments over the declared Death Benefit Payout Period, currently set to five years and guaranteed not to exceed ten years. After annuitization, payments will be consistent with the Settlement Option selected. Taxes may apply.
- ⁶ After Lifetime Income Withdrawals begin, the income amount may grow by 100% of the interest rate credited to the Accumulated Value, even if the Accumulated Value goes to zero.

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 are not credited with index interest in the year they are taken. Withdrawals in excess of the free amount are subject to a Withdrawal Charge and Market Value Adjustment which may result in the loss of principal.

Fixed 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; neither an Index nor any market-indexed annuity is comparable to a direct investment in the equity markets.

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Athene Agility [GEN (09/15) NB], Income and Death Benefit Rider [IR (06/18)] and Enhanced Income Benefit Endorsement [EIBR (06/18)] or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. Products not available in all states.

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