

Always reaching  
higher so you can  
achieve more.

**A** rated

A.M. Best, S&P and Fitch<sup>1</sup>

**Assets**

**\$146.9 billion  
total GAAP assets<sup>2</sup>**

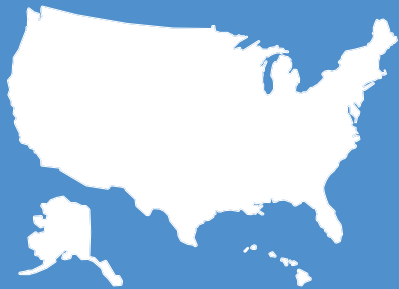
\$132.7 billion in total liabilities

\$13.4 billion in total GAAP AHL  
shareholders' equity

Let us help you take it to the next level with Athene annuities.  
Depend on a company whose discipline and drive matches your own.

# Who we are.

**Athene is a leading retirement services company.** We are dedicated to helping individuals and institutions fund retirement needs.



Athene is one of the **largest** providers of fixed and fixed indexed annuities in the United States.

We operate in all 50 states and the District of Columbia.



**Founded in 2009,** Athene Holding Ltd. is parent to its US-based insurance companies.

**ATH**  

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**LISTED**  

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**NYSE**

Athene became a public company on December 9, 2016, trading on the New York Stock Exchange under the symbol "ATH".

**#2**

Carrier in fixed indexed annuity sales for the past three consecutive years.<sup>3</sup>



**Policyholder protection** is, and has always been, our first priority.

Through our acquired companies, we have served customers for more than **100 years.**



# Your partner of choice.

Strength and stability now and in the future.  
Discipline and drive to help you achieve more.

## Market presence and commitment to growth



More than 48,000 appointed financial professionals.

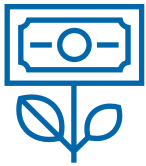


Over 1,300+ employees who provide outstanding service, technology and support.



Several strategic transactions since inception – capitalizing on market opportunities.

Leverage one of the strongest lineups of fixed and fixed indexed annuity products in the market with targeted solutions for:



Growth and protection from market risk



Guaranteed Income<sup>4</sup>



Legacy Transfer

## Financial strength ratings<sup>1</sup>

A.M. Best	S&P	Fitch
<b>A</b>	<b>A</b>	<b>A</b>

A.M. Best 3rd highest of 16  
S&P 6th highest of 21  
Fitch 6th highest of 19

## Assets

**\$146.9 billion**  
total GAAP assets<sup>2</sup>

\$132.7 billion in total liabilities

\$13.4 billion in total GAAP

AHL shareholders' equity

Drive. Discipline. Confidence.

**Strategic decisions for outstanding and smart growth.**

**94%**

Our investment portfolio continues to be well-diversified with 94% of our fixed maturity securities rated 1 or 2 – the highest categories by the NAIC's Securities Valuation Office.<sup>5</sup>

<sup>1</sup> Financial strength ratings for Athene Annuity & Life Assurance Company, Athene Annuity and Life Company, Athene Annuity & Life Assurance Company of New York and Athene Life Re Ltd. A.M. Best, S&P and Fitch's credit ratings reflect their assessment of the relative ability of an insurer to meet its ongoing insurance policy and contract obligations. A.M. Best rating as of April 2019 (A, 3rd highest of 16), S&P rating as of August 2019 (A, 6th highest out of 21), and Fitch rating as of May 2019 (A, 6th highest of 19). Athene Holding Ltd.'s credit rating is bbb/BBB+/BBB+ for A.M. Best, S&P and Fitch, respectively.

<sup>2</sup> Athene Holding Ltd. GAAP total assets, AHL shareholders' equity and liabilities as of December 31, 2019. Pledged assets and funds in trust (restricted assets) total \$12.7 billion and total net reserve liabilities of \$114.7 billion as of December 31, 2019.

Athene Annuity and Life Company (AAIA), on a statutory basis, based on the financial statement as of December 31, 2019: Total Admitted Assets: \$65.51 billion; Total Liabilities: \$64.30 billion; Reserves Required: Direct - \$57.17 billion; Assumed - \$0.22 billion; Ceded - \$11.87 billion; Net - \$45.52 billion; Capital & Surplus: Common capital stock - \$0.01 billion; Paid-in and contributed surplus - \$0.96 billion; Unassigned surplus - \$0.24 billion; Total Capital & Surplus: \$1.21 billion.

Athene Annuity & Life Assurance Company of New York (AANY), on a statutory basis, based on the financial statement as of December 31, 2019: Total Admitted Assets: \$3.25 billion; Total Liabilities: \$2.93 billion; Reserves Required: Direct - \$2.60 billion; Ceded - \$2.20 billion; Net - \$409 million; Total Capital & Surplus: \$318 million; Securities Pledged as Collateral –.

The individual subsidiary insurance company is responsible for meeting its ongoing insurance policy and contract obligations. Athene Holding Ltd. is not responsible for meeting the ongoing insurance policy and contract obligations of its subsidiary insurance companies.

<sup>3</sup> Sourced from LIMRA US Individual Annuity Industry Sales Report, LIMRA Secure Retirement Institute. Athene has finished second in FIA sales for calendar year 2017, 2018 and 2019 full year results.

<sup>4</sup> Guarantees are backed by the financial strength and claims paying ability of the issuing insurance company.

<sup>5</sup> AFS fixed maturity securities, including related parties, as of December 31, 2019.

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, NY, 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. This material should not be interpreted as a recommendation by Athene Annuity and Life Company or Athene Securities, LLC. Please reach out to your financial professional if you have any questions about Athene products or their features.

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**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.**