



+11,00.00

Athene's Guide to Indices

Athene Performance Elite

Driven to do more.  **ATHENE**

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., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities in New York. Products not available in all states.

Athene – a different kind of company.

At Athene Annuity and Life Company, a subsidiary of Athene Holding Ltd., we know that unconventional times demand unconventional thinking. We're driven to deliver innovative solutions that help you outperform in our increasingly complex financial world.

A leader in annuities.

The Athene group of companies embodies strength and stability, now and in the future. Our drive, discipline and confidence can help you achieve more.



One of the largest providers of fixed and fixed indexed annuities in the United States.

ATH
LISTED
NYSE

Athene trades on the New York Stock Exchange under the symbol "ATH."



Founded in 2009.

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



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

\$146.9 billion in total GAAP assets¹

\$132.7 billion in total liabilities

\$13.4 billion in total GAAP AHL shareholders' equity

Financial strength ratings²

A.M. Best

A

S&P

A

Fitch

A

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



Put your money to work with interest crediting strategies powered by innovative index solutions.

The index is the growth engine in any fixed indexed annuity. That's why Athene works selectively with top names in banking and investments to choose the indices that power our products.

Technology is the nerve center of today's financial marketplace, and data – created and moving at hyperspeed – is its lifeblood. To capture growth opportunities, you need solutions that can keep up.

Athene fixed indexed annuities feature indices, some exclusive to Athene, that are built for the challenges of advanced tech, big data, volatile markets and today's retirement planning landscape. To make smart allocation decisions, it's important to understand what each index is designed to do.

You should also know that the money in your annuity is not directly exposed to the risks of the stock market or individual stocks. Athene guarantees you will not lose money due to stock market risk or losses.

Exploring the index options in Athene fixed indexed annuities.



Ai Powered US Equity Index

Ticker Symbol: AIPEX

Choose a smart large cap equity strategy built by IBM Watson®

AiPEX is a new kind of equity strategy. Watson™ enables AiPEX to look at the equity markets the way people do. But instead of relying on human intuition, AiPEX analyzes millions of relevant data sources each day, around the clock. And with Watson, it's able to continuously learn as new information and new sources become available.

Each month, AiPEX selects approximately 250 equity stocks from the 1,000 largest U.S. companies using a scoring system that evaluates financial health and management strength as well as market sentiment, economic and geopolitical risks. It then weights each company, assigning the largest weight to those with the highest scores. AiPEX reacts daily to changing market conditions, reducing the impact of short-term volatility by adjusting exposure to the underlying stocks.¹ The index manages to a 6% daily volatility target.²



Nasdaq FC Index

Ticker Symbol: BOFANFCC

Capitalize on growth potential in one of the world's preeminent technology indices³

Put technology to work for your retirement with the Nasdaq FC Index. This one-of-a-kind index is powered by Fast Convergence (FC) technology pioneered by Bank of America, a global leader in financial services.

Patent-pending FC technology is designed to adapt to constantly changing economic conditions more quickly and efficiently than traditional volatility control mechanisms. The Nasdaq FC Index applies this capability to the stocks in the Nasdaq-100, home to world-class innovators like Apple, Amazon, Google and Netflix.³ It aims to increase returns by rebalancing throughout the day to manage exposure to the Nasdaq-100. The Nasdaq FC Index strives to realize growth potential by targeting 12.5% annualized volatility.² Returns are subject to a 4% monthly cap.⁴

The range of price changes to a security over a given period of time is known as **volatility**. Each of these indices manages to a **target volatility** level by controlling exposure to the underlying index of securities using a stable asset like cash or bonds. The goal is more stable performance.

¹ The AiPEX and Nasdaq FC indices are excess return indices. The return is determined by reference to the performance of the Base Index (as adjusted based on the applicable exposure) in excess of the performance of a reference rate, the USD 3-month LIBOR rate.

² Because this index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

³ nasdaq.com/nasdaq-100/innovation, as of December 31, 2019.

⁴ The Nasdaq FC Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forgo part of the growth of the Index if it rises beyond this limit within a month.



BNP Paribas Multi Asset Diversified 5 Index

Ticker Symbol: BNPIMAD5

Pursue consistent growth through global diversification

Looking for the opportunity to pursue interest credits based on a global measure of market performance? Consider a crediting strategy powered by the BNP Paribas Multi Asset Diversified 5 Index.

Maintaining a diversified portfolio has long been considered an effective strategy for managing risk. This index seeks stable, risk-adjusted returns in all market environments by measuring the performance of eight component indices – three equity futures indices, three bond futures indices and two commodity indices – in key geographic regions. It is dynamically rebalanced on a daily basis using momentum investing principles with a volatility filter.¹ A daily risk control mechanism strives to limit index volatility to 5%.²



S&P 500 Daily Risk Control 2 8%™ Index (Total Return)

Ticker Symbol: SPX8UN2

Pursue an efficient blend of stocks and bonds using classic benchmark indices

This highly efficient index allocates among three components: the S&P 500® Total Return index, an index of liquid U.S. government bond futures and a cash component. The allocation to bond futures allows the potential for enhanced returns.

The index aims for smoother returns by using dynamic asset allocation to target a stable level of volatility in all market environments, taking advantage of the historical inverse relationship between stock and bond market performance. Exposure to the equity and bond components is adjusted on a daily basis targeting 8% volatility, subject to a minimum exposure of 0% and a maximum exposure of 100% for each component.²

The S&P 500 Daily Risk Control 8% Index TR is only available in Athene Performance Elite products.

¹The BNPP MAD 5 Index is an "Excess Return Index," meaning its returns are derived from changes in the price of its underlying components (known as "price return") and profit or loss gained from rolling from one futures contract to another (known as "roll return"). Unlike Total Return Indices, it does not derive returns based on interest earned on cash or other collateral deposited in connection with the purchase of futures contracts (known as "collateral return").

² Because this index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

These unique index solutions power interest crediting strategies in all Athene fixed indexed annuities. Please review your Certificate of Disclosure and talk to your financial professional before making allocation decisions in your Athene product.

To learn more, check out these additional resources:

- AI Powered US Equity Index: capture growth potential intelligently (23000)
- Nasdaq FC Index: the power to put technology to work (24000)
- BNP Paribas Multi Asset Diversified 5 Index: pursue growth opportunities through global diversification (20477)
- Unleash the power of diversification (68082)

¹ 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.

² 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 April 2020 (A, 6th highest of 19). Athene Holding Ltd.'s credit rating is bbb/BBB+/BBB+ for A.M. Best, S&P and Fitch, respectively.

Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

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. Clients who purchase indexed annuities are not directly investing in a stock market index.

IBM Watson® • IBM and IBM Watson are registered trademarks of International Business Machines Corporation, registered in many jurisdictions worldwide.

AI Powered US Equity Index • The AI Powered US Equity Index (the "AiPEX Index") is the exclusive property of EquBot Inc. ("EquBot") and administered, calculated, and published by Solactive AG. EquBot, AiPEX, and "AI Powered US Equity Index" (collectively, the "AiPEX Marks") are trademarks or service marks of EquBot and have been licensed by HSBC and sub-licensed by Athene Annuity and Life Company (the "Company") for use in a fixed indexed annuity offered by the Company. The fixed indexed annuity is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by EquBot or HSBC or any of their affiliates. EquBot and HSBC's only relationship to the Company is the licensing of the AiPEX Index and AiPEX Marks for certain purposes. EquBot and HSBC shall not have any liability with respect to a fixed indexed annuity in which an interest crediting option is based on the AiPEX Index and are not liable for any loss relating to the fixed indexed annuity, whether arising directly or indirectly from the use of the AiPEX Index, its methodology, any AiPEX Mark or otherwise. Neither EquBot nor HSBC has any obligation to take into consideration any of the needs of the Company or any of the owners, annuitants or beneficiaries of the fixed indexed annuity, in designing, calculating, administering or licensing the AiPEX Index.

NEITHER EQUBOT, HSBC, SOLACTIVE AG, OR THEIR SUPPLIERS GUARANTEES THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE AIPEX INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN. NEITHER HSBC NOR EQUBOT OR THEIR SUPPLIERS, MAKES ANY REPRESENTATION OR WARRANTY, AND EACH OF HSBC AND EQUBOT AND THEIR SUPPLIERS EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THOSE REGARDING (I) MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, OR (II) THE ADVISABILITY OF ANY PERSON INVESTING IN THE FIXED INDEXED ANNUITY.

No purchaser, seller or holder of the fixed indexed annuity, or any other person or entity, should use or refer to any AiPEX Mark or other EquBot trade name to sponsor, endorse, market or promote the fixed indexed annuity without a license from EquBot and HSBC. Under no circumstances may any person or entity claim any affiliation or association with EquBot or HSBC without the prior written permission of EquBot or HSBC.

In calculating the performance of the AiPEX Index, EquBot deducts a servicing cost of 0.50% per annum, calculated on a daily basis. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the AiPEX Index and thus the amount of interest that will be credited to the fixed indexed annuity option based on the AiPEX Index.

The volatility control applied by EquBot may reduce the potential positive or negative change in the AiPEX Index and thus the amount of interest that will be credited to the fixed indexed annuity option that is based on the AiPEX Index.

Nothing provided herein should be construed as HSBC or EquBot or their suppliers providing tax, legal, or investment advice nor is HSBC or its suppliers recommending engaging in any investment strategy or transaction.

Nasdaq FC Index • Athene Annuity and Life Company's Product ("Product") is not sponsored, endorsed, sold or promoted by BofA Securities, Inc. or its affiliates ("BofAS"). BofAS has not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Product, nor makes any representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the Product or the advisability of purchasing the Product, particularly the ability of the NASDAQ FC Index ("Index") to track performance of any market or strategy. BofAS's only relationship to Athene Annuity and Life Company ("Licensee") is the licensing of certain trademarks and trade names and the Index or components thereof. The Index is determined, composed and calculated by BofAS without regard to the Licensee or the Product or its holders. BofAS has no obligation to take the needs of the Licensee or the holders of the Product into consideration in determining, composing or calculating the Index. BofAS is not responsible for and has not participated in the determination of the timing of, prices of, or quantities of the Product to be issued or in the determination or calculation of the equation by which the Product is to be priced, sold, or purchased, or redeemed. BofAS has no obligation or liability in connection with the administration or marketing of the Product.

BOFAS DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN AND BOFAS SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, UNAVAILABILITY, OR INTERRUPTIONS THEREIN. BOFAS MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, HOLDERS OF THE PRODUCT OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR ANY DATA INCLUDED THEREIN. BOFAS MAKES NO EXPRESS OR IMPLIED WARRANTIES AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, WITH RESPECT TO THE INDEX OR ANY DATA INCLUDED THEREIN.

WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL BOFAS HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, INCIDENTAL, CONSEQUENTIAL DAMAGES, OR LOST PROFITS, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

The Product is not sponsored, endorsed, sold or promoted by Nasdaq, Inc. or its affiliates (Nasdaq, with its affiliates, are referred to as the "Corporations"). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Product. The Corporations make no representation or warranty, express or implied to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly, or the ability of the NASDAQ-100 Index and NASDAQ FC Index to track general stock market performance. The Corporations' only relationship to BofA Securities, Inc. ("BofAS") is in the licensing of Nasdaq® and certain trade names of the Corporations and the use of the NASDAQ-100 Index which is determined, composed and calculated by Nasdaq without regard to BofAS or the Product. Nasdaq has no obligation to take the needs of BofAS or the owners of the Product into consideration in determining, composing or calculating the NASDAQ-100 Index. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Product to be issued or in the determination or calculation of the equation by which the Product is to be converted into cash. The Corporations have no liability in connection with the administration, marketing or trading of the Product.

THE CORPORATIONS DO NOT GUARANTEE THE ACCURACY AND/OR UNINTERRUPTED CALCULATION OF THE NASDAQ-100 INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY BOFAS, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE NASDAQ-100 INDEX AND NASDAQ FC INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE NASDAQ-100 INDEX AND NASDAQ FC INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL THE CORPORATIONS HAVE ANY LIABILITY FOR ANY LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

BNP Paribas Multi Asset Diversified 5 Index • The BNP Paribas Multi Asset Diversified 5 Index (the "BNPP MAD 5 Index") is the exclusive property of BNP Paribas or one of its affiliates (BNP Paribas and its affiliates are hereinafter called "BNPP") and is determined, composed and calculated by BNPP. "BNP", "BNPP", "BNP Paribas", "BNPP MAD 5 Index" and "BNP Paribas Multi Asset Diversified 5 Index" (collectively, the "BNPP Marks") are trademarks or service marks of BNPP and have been licensed by Athene Annuity and Life Company (the "Company") for use in a fixed indexed annuity offered by the Company. The fixed indexed annuity is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by BNPP or any of its affiliates, or any third party licensor of information to BNPP. BNPP's only relationship to the Company is the licensing of the BNPP MAD 5 Index and BNPP Marks for certain purposes. BNPP shall not have any liability with respect to a fixed indexed annuity in which an interest crediting option is based on the BNPP MAD 5 Index, and is not liable for any loss relating to the fixed indexed annuity, whether arising directly or indirectly from the use of the BNPP MAD 5 Index, its methodology, any BNPP Mark or otherwise.

In calculating the level of the BNPP MAD 5 Index, BNPP deducts a servicing cost of 0.50% per annum, calculated on a daily basis. In addition, the BNPP MAD 5 Index methodology embeds certain costs which cover among other things, rebalancing and replication costs. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

S&P 500® Index • The "S&P 500® and S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return)" are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and has been licensed for use by Athene Annuity and Life Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Athene Annuity and Life Company. It is not possible to invest directly in an index. Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices do not make any representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products or any member of the public regarding the advisability of investing in securities generally or in Athene Annuity and Life Company's Products particularly or the ability of the S&P 500® and S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return) to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to Athene Annuity and Life Company with respect to the S&P 500® and S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return) is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® and S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return) are determined, composed and calculated by S&P Dow Jones Indices without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. S&P Dow Jones Indices have no obligation to take the needs of Athene Annuity and Life Company or the owners of Athene Annuity and Life Company's Products into consideration in determining, composing or calculating the S&P 500® and S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return). S&P Dow Jones Indices are not responsible for and have not participated in the determination of the prices, and amount of Athene Annuity and Life Company's Products or the timing of the issuance or sale of Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which Athene Annuity and Life Company's Products are to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Athene Annuity and Life Company's Products. There is no assurance that investment products based on the S&P 500® and S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return) will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment or tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios and the tax consequences of making any particular investment decision. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® AND S&P 500 DAILY RISK CONTROL 2 8%™ INDEX TR (TOTAL RETURN) OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED

WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ATHENE ANNUITY AND LIFE COMPANY, OWNERS OF THE ATHENE ANNUITY AND LIFE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® AND S&P 500 DAILY RISK CONTROL 2 8%™ INDEX TR (TOTAL RETURN) OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND ATHENE ANNUITY AND LIFE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

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 (excluding NY) and D.C., is 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 A PRODUCT 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.

This insert must be accompanied by the applicable product brochure and Certificate of Disclosure which provide more detailed product information, including all charges or limitations as well as definitions of capitalized terms.

Not for use in OR.



Athene Annuity and Life Company
7700 Mills Civic Parkway
West Des Moines, IA 50266-3862
Athene.com

We are Athene. And we are relentless when it comes to creating an innovative portfolio of fixed annuities to meet your accumulation and retirement income needs.

At Athene, we see every day as a new opportunity to measure ourselves against the best – and then we don't stop until we've set the bar even higher. We stand ready to help you achieve more.