

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.¹



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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• NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY BANK AFFILIATE • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

¹ 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.

² 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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