

# Performance when you want it. Protection when you need it.



With an Athene fixed indexed annuity, you can grow your money when markets are up – and lock in gains when they decline.



## Growth potential of a market index

Interest credits are linked in part to the performance of an external market index. Your annuity's value can grow when markets rise.\*



## Protection from market downturns

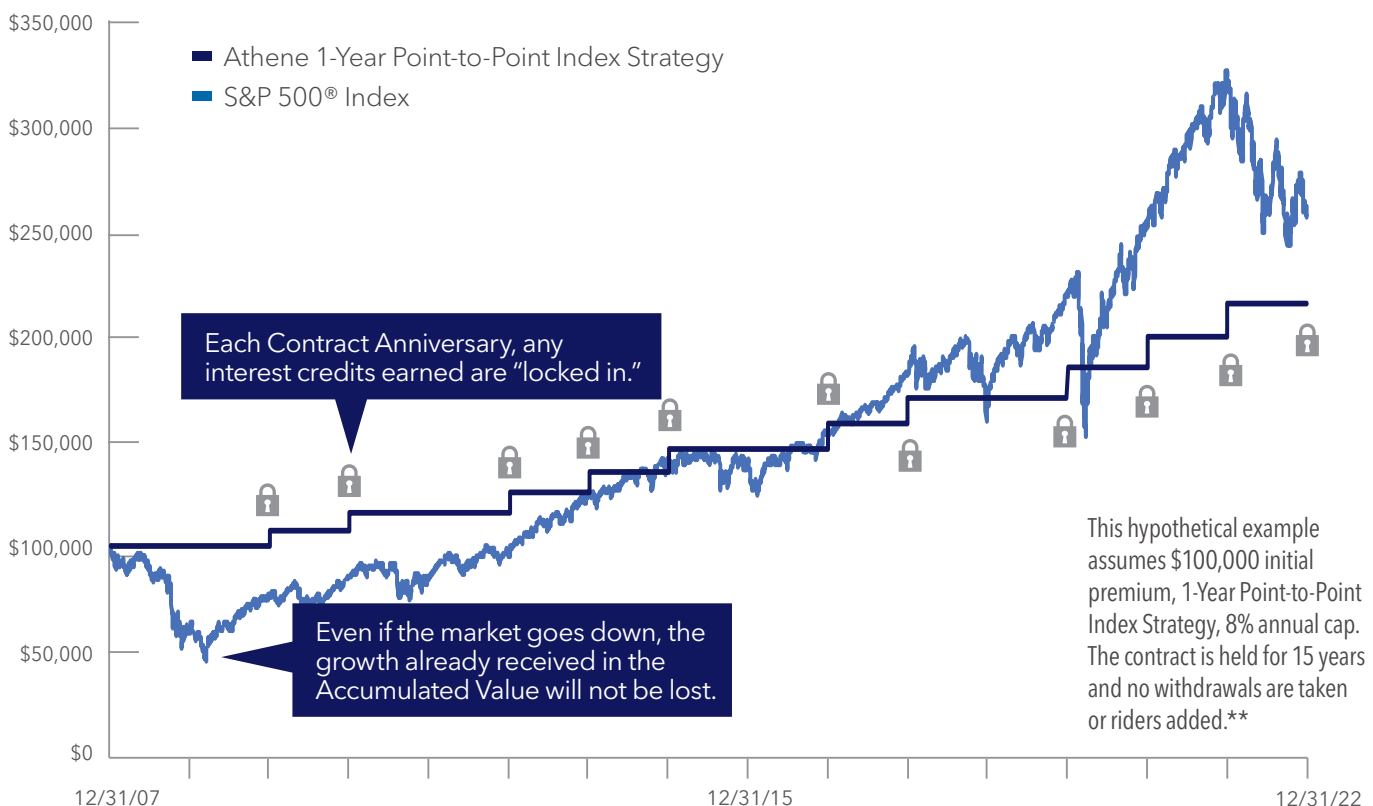
We guarantee you will not lose money due to stock market risk or losses. Interest credits will never be less than 0%.



## Lock in gains

Interest you earn is locked in and cannot be lost due to market downturns.

## Locking in gains provides dependable growth without market loss



Contact your Athene financial professional today and see how an Athene annuity can grow and protect your retirement assets.

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 in D.C. **Product features and availability may vary by state and/or sales distributor.**

**INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**

\*Premium that is allocated to one of the Index Strategies will receive interest that is calculated in reference to the upward movement, if any, of an external market index, modified by limitations such as a Cap Rate, an Annual Spread, or Participation Rate.

\*\*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. The annual cap limits interest credits to 8% each term.

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

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.

**S&P 500® Index** • The S&P 500® Index (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("S&P DJI") and has been licensed for use by Athene Annuity and Life Company ("Athene"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Athene's products are not sponsored, endorsed, sold or promoted by S&P DJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Index.

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 in 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.

**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.**