

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**

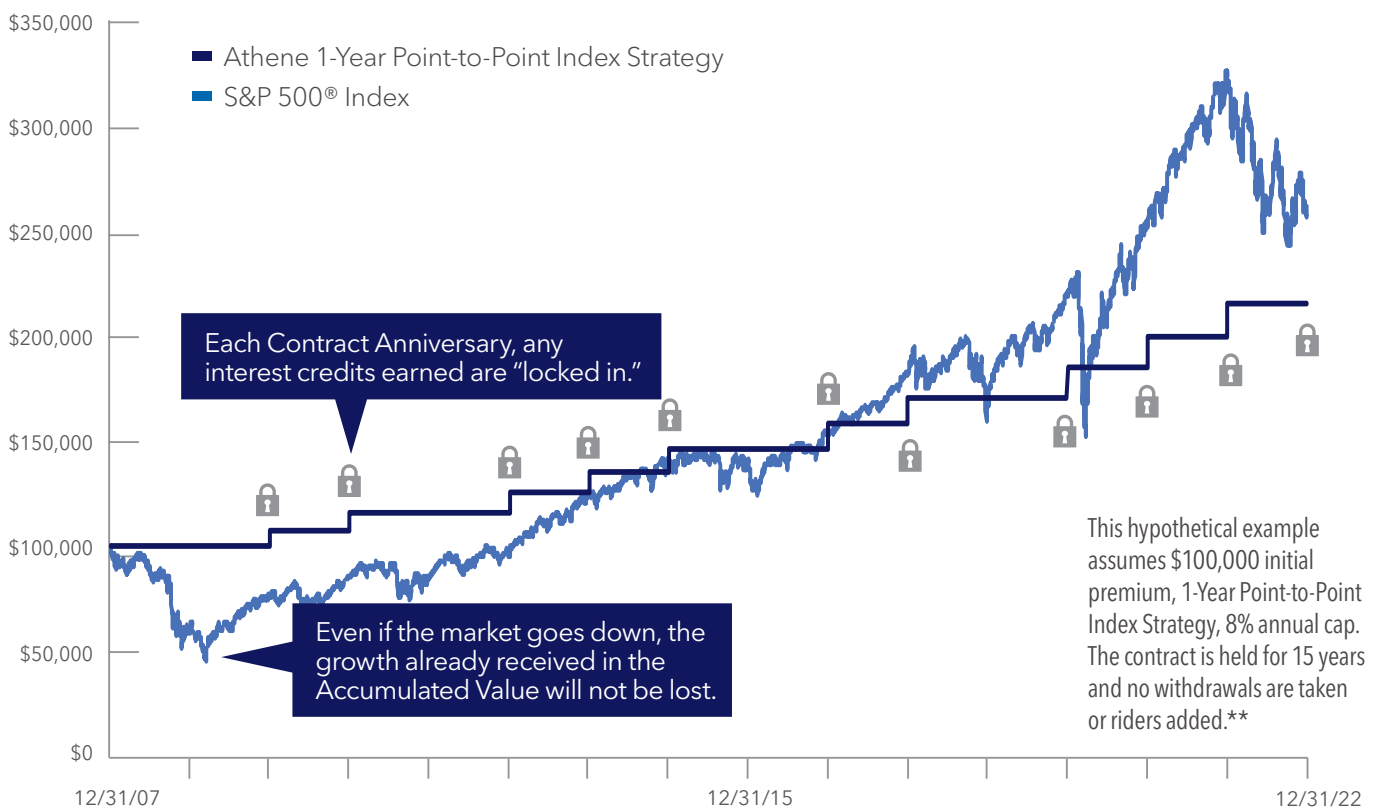
We guarantee you will not lose money due to stock market risk or losses. Interest credits will never be less than 0%.



**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.

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\*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.

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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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