



# Athene Retirement Optimizer



## Help clients optimize retirement with a game changing strategy

A generation ago, many people retired on the lifetime income from company pensions. But today, over 85% of retirement assets are in defined contribution plans and IRAs.<sup>1</sup> More than half of working-age Americans are concerned they won't have a financially secure retirement.<sup>2</sup> And designing effective strategies to replace guaranteed income from defined benefit plans has become a core challenge of modern retirement planning.

Rise to the challenge with Athene Retirement Optimizer (ARO). ARO is a quantifiable strategy to help optimize a plan's guaranteed income while lowering its cost. It's a game-changing way to help clients prepare for a financially secure retirement.

### What Athene Retirement Optimizer helps you do:

- Create a sound, capital-efficient income plan by optimizing Social Security benefits.
- Drive client outcomes using a quantifiable "strategy first" process that stress tests a plan's capital requirements before recommending a product solution.
- Reinforce the importance of guaranteed income in managing longevity risk and conserving retirement assets.
- With only a few pieces of client data, calculate real-world scenarios and share a comprehensive report of a client's options.



Athene Retirement Optimizer is both a strategy and a tool that allows financial professionals to build a fortified retirement income plan, reduce required capital, and increase the amount of retirement savings available for other needs.



### **A strategy...**

ARO can help you deliver more flexible, less capital intense income plans by pairing an appropriately timed Social Security claiming strategy with a guaranteed income solution.



### **A tool...**

ARO includes a proprietary software application that helps financial professionals quantify capital-efficient retirement income strategy that leverages guaranteed income and positions assets for future needs.



### **A report...**

Deliver a comprehensive report that allows you to review the plan at the level of detail most comfortable to your client

For product and sales support, contact the best Sales Desk in the business at 888-ANNUITY (266-8489).

**Check out these additional resources to find out why Athene Retirement Optimizer may be right for your clients:**

Producer guide (22902)

Athene Retirement Optimizer brochure (21845)

ARO Input form (22958)

ARO Instructional Guide (22959)

<sup>1</sup> IRI Retirement Fact Book, 2020, page 10. ©2020 Insured Retirement Institute.

<sup>2</sup> Retirement Insecurity 2021, page 11. National Institute on Retirement Security. February 2021.

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