Social Security IQ

Social Security rules and strategies for financial professionals

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Help clients make the most of a vital retirement benefit

The numbers alone make it impossible to ignore the value you can offer by understanding and discussing Social Security rules and strategies.

- According to the U.S. Census Bureau, by 2030, all Baby Boomers will be over 65 and the 65+ age group will top 20 percent of the population.
- Of individuals in this age group, nearly nine out of ten receive Social Security.
- Social Security benefits can total thousands — often, hundreds of thousands — of dollars over the retirement years.
- These benefits represent half or more of total income for 50 percent of married couples and 71 percent of unmarried individuals over 65.

In addition, many clients and prospects don't fully understand how to make the most of this important benefit. Those who simply retire and file for benefits may be leaving money on the table.

You can play a critical role in preparing clients for a secure retirement that takes full advantage of the benefits Social Security can provide. Here are the steps you can take to add greater value:

- Recognize Social Security's place in the big picture
- Know the rules
- Understand the filing options
- Identify special situations
- Start the conversation early

Your expertise and guidance can set a client's mind at ease and make a real and substantial difference in their future and yours.

Recognize Social Security's place in the big picture

We spend most of our lives working. The income we earn pays for day-to-day basics, fun extras and, of course, retirement savings. It may seem logical to think that a worker approaching a long-awaited retirement would be excited and prepared. However, for many people, this is not the case.

Too many workers save without planning, leaving them unsure about how long their assets will last. After all, so many variables in the equation are unknown. How long will they live? Will they face high medical costs or long-term care expenses? Will their adult children need financial assistance?

Retirement planning has grown more challenging over the years as the retirement landscape has changed dramatically.

- **Savings must last longer.** A person turning 65 in 1940 could expect to live another 13 years. A person turning 65 today may need to plan on spending 20 to 30 years in retirement.
- **Savings must cover more.** People are remaining active longer, which often means increased expenses for travel, new hobbies or other leisure activities. On the flip side of that coin, as retirement stretches on, many people face increased expenses related to health care, prescription drugs and long-term care.
- **Savings often extend to others.** It is not uncommon today for retirees, especially in the earlier years of retirement, to provide financial assistance to adult children, aging parents or both.

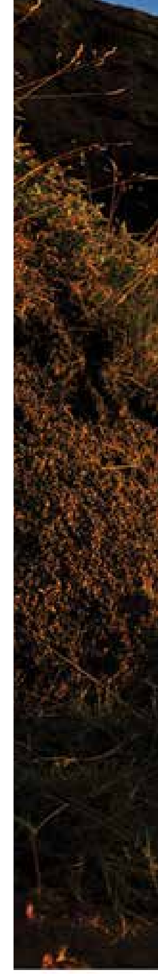
With so much riding on retirement planning, let's review the big picture.

Understand your client's goals

Most people can envision how they want to spend their retirement years. The more specific that vision is, the more realistically they will be able to estimate future expenses. For example, clients who want to travel will have radically different needs if they plan to take luxury European river cruises or drive a camper to national parks.

Estimate retirement spending

In addition to fulfilling retirement goals, clients should factor in day-to-day living expenses, debt (mortgage, car loans, credit card debt), utilities, rent, insurance, health care costs and, of course, taxes. Retirees may also want to be generous with children or grandchildren or make charitable gifts. Considering the impact of inflation will provide an even more accurate estimate.



Examine income sources

Guaranteed income

- **Traditional pensions** are rarely offered by employers these days, but clients lucky enough to have one can count on a reliable income during retirement.
- **Social Security** provides a monthly benefit amount but was never intended to be a retiree's sole income source.
- **Annuities** can help retirees convert personal savings into a guaranteed stream of income they cannot outlive.

Savings and investments

- **Qualified plans and IRAs** – currently the most common retirement savings vehicles – can hold various types of investments, including annuities. Beginning at age 72, owners are generally required to withdraw a minimum amount each year.
- **Investments and savings** outside of qualified plans – stocks, bonds, mutual funds, real estate, business interests – may also provide income during retirement. Savings and investments may be subject to market risk, may fluctuate in value and may be accompanied by tax considerations.

Life insurance with a cash value offers tax-free loans and withdrawals, which can be particularly useful in an emergency, if utilized properly. Of course, loans or withdrawals reduce the death benefit.

Earned income is available for those who continue to work, although there is never any guarantee on how long the working years may last. Health issues, caregiving demands or even layoffs can bring this source of income to an abrupt end.

Consider any gap and how to address it

Often, there is a gap between expected retirement income and anticipated expenses. Earlier in the process, workers can reassess their level of savings and make use of available catch-up contributions starting at age 50. Closer to retirement, the focus often shifts from saving to creating or increasing streams of income in retirement. At the same time, many clients begin to move towards a more conservative and balanced portfolio. Increasing the level of guaranteed income addresses both of these planning concerns. There are two ways for the client to do this:

Purchase an annuity. Whether the annuity is immediate or deferred, this will allow clients to convert a portion of their savings or investments into another guaranteed income stream for the duration of their retirement years.

Maximize Social Security benefits. This option is often overlooked. It may not have the same impact as an annuity but it can certainly make a substantial difference over a client's retirement years. You can help them understand how Social Security works and what decisions need to be made to increase their benefit amount.

Know the rules

Social Security provides a base retirement income for about 95 percent of all workers. To reach fully insured status, workers must earn 40 credits over ten years of work. The amount of earnings per credit is annually adjusted for inflation. In 2021, individuals earn one credit for every $1,470 of earnings, up to a maximum of four credits per year.

The primary insurance amount (PIA)

To determine retirement benefits, the Social Security Administration (SSA) calculates an individual's earnings averaged over most of a working life. This process involves:

- Adjusting earnings to account for changes in average wages over time.
- Determining the average indexed monthly earnings (AIME) for the 35 years when the individual's income was highest.
- Applying a formula to these monthly earnings to come up with the basic benefit, which is called the primary insurance amount (PIA). This is the amount the individual would receive at full retirement age.
- Ensuring that the benefit does not exceed the maximum benefit amount. (For someone who files at full retirement age in 2021, the maximum benefit amount is $3,148.)

Based on this formula, those who earn higher incomes during their working years will receive larger benefits. However, these benefits represent a lower percentage of pre-retirement income. On the other hand, while a person with low earnings will see a lower benefit amount, that benefit will replace a substantially higher percentage of their pre-retirement income. Even for high earners, though, Social Security benefits can make up an important part of overall retirement income – sometimes hundreds of thousands of dollars over a lifetime.

Amount of pre-retirement income replaced by Social Security benefits claimed at age 67	
Low earners	78%
Medium earners	42%
High earners	28%

STRATEGY NOTE

Encourage clients to create a "my Social Security" account on the Social Security Administration's website. Clients can use this account to:

- review their earnings history
- see their latest statement
- get an estimate of future benefits based on actual earnings
- consider the impact of a future earnings increase or decrease

A regular review of the data is important, as the SSA generally allows a little over three years for a client to correct any mistakes in their official earnings record.

Full retirement age

Full retirement age (FRA) is the time when a person can file and receive full benefits (the PIA). For a long time, full retirement age was 65. However, as life expectancies have increased, the SSA has gradually increased the full retirement age based on birth year, with everyone born in 1960 or later at the full retirement age of 67.

Birth Year	Full Retirement Age
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943 – 1954	66 years

Birth Year	Full Retirement Age
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
1960 & after	67 years

Keeping up with inflation

While not guaranteed, benefits are generally adjusted for inflation on an annual basis. Increases are based on changes to the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Increases are typically announced in the fourth quarter and are reflected in January payments.

Taxation of benefits

If Social Security is a retiree's only source of income, the benefits are not taxed and a retiree shouldn't have to file a return. However, most retirees will have other sources of income and may have to file a return whether the benefits are taxable or not. About one-third of Social Security recipients pay some income tax on a portion of their benefits.

To determine when benefits are taxable, add half of the benefit amount to the retiree's total income (wages, pension, withdrawals from retirement accounts and investment income, including tax-exempt interest on municipal bonds).

If the total is greater than:	Amount that is taxable:
$32,000 (joint) or $25,000 (single)	up to 50% of the benefits
$44,000 (joint) or $34,000 (single)	up to 85% of the benefits

This applies to federal taxes. Keep in mind that states may also tax Social Security benefits to varying degrees.

Retirees who anticipate owing tax on Social Security benefits due to additional income may submit Form W-4V to withhold income tax from their Social Security checks.

Any information regarding taxation contained herein is based on our understanding of current tax law, which is subject to change and differing interpretations. This information should not be relied on as tax or legal advice and cannot be used by any taxpayer for the purposes of avoiding penalties under the Internal Revenue Code. We recommend that taxpayers consult with their professional tax and legal advisors for applicability to their personal circumstances.

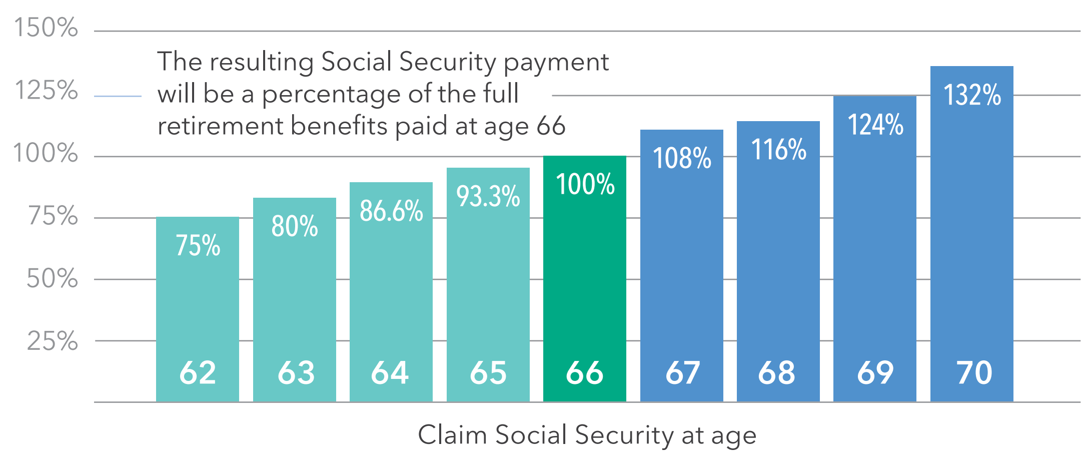
Understand the filing options

One of the most important decisions retirees will ever make is deciding when and how to claim Social Security benefits.

It's tempting to think that Social Security is as simple as 1-2-3: retire, file and begin receiving the full amount of earned benefits for life. But the fact is, only those who claim benefits at their full retirement age receive their full primary insurance amount (PIA).

- Claiming benefits early (as early as age 62) results in a decreased benefit amount.
- Claiming benefits later (as late as age 70) results in an increased benefit amount.

This benefit amount is permanent, which makes the question of when to file an extremely important one. The chart shows the proportional benefit amount for a person whose full retirement amount is paid at age 66 – an eye-opening visualization of the stark difference between filing early and delaying to age 70.



STRATEGY NOTE

For most of your clients, waiting until FRA or later to file makes the most sense, but be sure to review each situation carefully since there are times when filing early may be the best decision. This is particularly true if the individual:

- Does not have sufficient assets to live comfortably without Social Security
- Has health issues and/or a shorter life expectancy
- Is the lower-earning spouse and the higher-earning spouse is still working or delaying filing to maximize benefits (this situation is covered in more detail on page 12)

Delayed filing

For those who decide to delay, Social Security will increase the benefit amount by 8 percent per year between full retirement age and age 70. Benefits will not increase after age 70, so there is no reason to delay beyond that point.

Of course, the gain from an increased benefit amount can be offset or even erased if a retiree needs to take extra money from qualified retirement plans to put off filing for Social Security. It is important to look at the client's full retirement picture before making any recommendations.

Early filing

Many people believe that filing early will provide about the same total amount of Social Security benefits as taking the full retirement benefit at FRA, just given out in smaller amounts over more years. But the longer a retiree lives, the less this idea holds up.

Age at Retirement	Percent Reduction from PIA	Monthly Benefit	Total Benefits Paid to Age 85
62	30%	$700	$193,200
63	25%	$750	$198,000
64	20%	$800	$201,600
67	0% (full PIA)	$1,000	$216,000

Consider Robert. His full retirement age is 67 and his PIA is $1,000 per month. Robert lives to age 85. The table shows the total amount of his benefits if he claimed at his full retirement age, or the reduced amounts he would have received if he claimed benefits early.

For Robert, waiting until full retirement age meant an extra $22,800 compared to claiming benefits at 62. Waiting even longer, up to age 70, would have continued to increase his monthly benefit amount.

Early benefits reduced by earnings

It is becoming increasingly common for people to continue working past the traditional retirement age. This is an important factor to consider when a prospect or client is deciding when to file, because those who claim benefits early and continue to work may have their benefits reduced.

This only applies when the individual is earning income and receiving benefits before their full retirement age. Earned income includes wages, bonuses, commissions and vacation pay. It does not include pensions, annuities, investment income, interest or any government, veterans or military retirement benefits.

- If the worker is under full retirement age for the entire year, for every $2 earned over the annual limit ($18,960 in 2021), benefits will be reduced by $1.
- If a worker will reach full retirement age at some point during the year, for every $3 earned over a different annual limit ($50,520 in 2021), benefits will be reduced by $1. This reduction only applies to income earned up to the month before the worker's birthday, not earnings for the entire year.
- Benefits withheld due to earnings are not lost. Once the worker reaches full retirement age, earnings of any amount will no longer reduce benefits, and the SSA will recalculate the worker's benefit to give credit for any amounts previously reduced or withheld due to excess earnings.

There is a special earnings limit rule designed for people retiring mid-year who have earned more than the earnings limit for the year at the time they file for benefits. This one-time exception allows for a full benefit check for any whole month the SSA considers the individual to be retired.

- If the retiree will be under full retirement age for the entire year, they are considered retired in any month their earnings are $1,580 or less (in 2021).
- If the retiree will reach full retirement age during the year, they are considered retired in any month their earnings are $4,210 or less (in 2021).

In addition to these earnings limits, a retiree can only be considered retired if they did not perform substantial services in self-employment. Practically, this means they cannot work more than 45 hours a month in the business (or between 15 and 45 hours in a highly skilled occupation).

Second thoughts after filing early

Filing for Social Security early results in a lower benefit, and this benefit is permanent. But what if a client files early and then has second thoughts?

Requesting a do-over

The Social Security Administration offers a limited do-over opportunity for early filers. One time only, a retiree can:

- Cancel or withdraw a filing application within 12 months.
- Repay all benefits received in one lump sum (including any benefits that were paid out to a spouse or children, and any money withheld from Social Security checks to pay for Medicare premiums, voluntary tax withholding or garnishments).
- Reapply later.

Suspending benefits

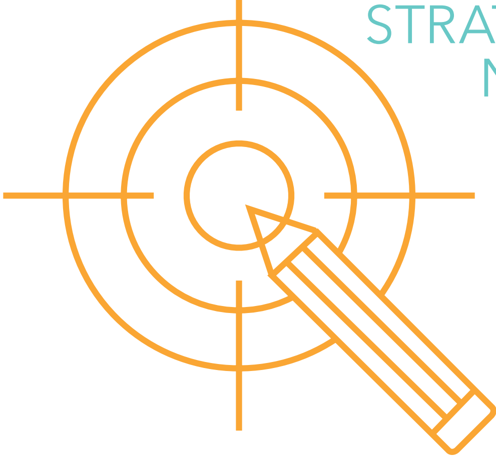
It is possible for someone to file early, collect reduced benefits then choose (at full retirement age) to suspend benefits in order to increase the benefit amount.

Withdrawing a filing application or suspending benefits will affect anyone else claiming benefits on the individual's credits (except an ex-spouse). It can also cause a problem if the person has already signed up for Medicare.

EXAMPLE: **SUSPENDING BENEFITS**

James retired at 62 and filed for Social Security without giving his decision too much thought. He collected benefits that were only 75 percent of what he would have received had he waited until full retirement age. At 66 (his FRA), when his wife Ann retired, James decided that he didn't actually need his Social Security benefits at the moment; Ann's lower benefit amount would be sufficient. However, if James could increase his benefit amount, not only would the larger benefit be helpful later in retirement, it would also provide Ann with an increased survivor benefit if he passes away first.

James suspended his benefits (meaning no more checks for a while). For each year he didn't receive benefits, he earned delayed retirement credits of 8 percent. When James reached age 70, the SSA automatically resumed sending his benefit checks, which had increased almost to his full PIA.



STRATEGY NOTE

You may get questions about the long-term funding for Social Security and the likelihood of benefits being affected in the future. Because no one can predict the future of the program with certainty, consider helping clients refocus on their personal situation and their own current statement from the SSA. While there are unknowns, having a plan in place can provide more options to adapt moving forward.

Identify special situations

There is no one-size-fits-all approach to Social Security planning. In addition to the general rules and decisions, clients may find themselves in a situation with other considerations.

Married couples

A worker's credits are available to his or her spouse after the worker files for benefits. For the purposes of determining Social Security benefits, the Social Security Administration recognizes all marriages, including all same-sex marriages, as well as some non-marital legal relationships (such as civil unions and domestic partnerships, depending on state law).

Non-covered spouse

A spouse who is not covered by Social Security (who never earned the required 40 credits over 10 years of work) can receive benefits up to half of the worker's PIA when:

- The worker begins collecting benefits at full retirement age
- The worker begins collecting benefits first
- The non-covered spouse is at least 62 (or caring for a child under 16 or a child who receives Social Security disability benefits)

EXAMPLE: **NON-COVERED SPOUSE**

David retired at his full retirement age and filed for Social Security. His benefit was $1,600 per month. His wife, Carol, was also at her full retirement age, but she hadn't earned enough credits to be covered under Social Security. She only worked for five years before staying home with their children, then later served in numerous volunteer positions and spent time as her father's caretaker after his stroke. As soon as David filed for benefits, Carol was able to file under his credits. She is eligible for half of David's benefit, so her check is $800 per month.

While a non-covered spouse can file at full retirement age and receive 50 percent of the working spouse's PIA, filing early means an amount as low as 32.5 percent of the working spouse's PIA. There are only two exceptions to this benefit reduction for early filing. The non-covered spouse retains the full 50 percent benefit, even when filing before full retirement age, if caring for a child under 16 or a child who is disabled and receiving Social Security benefits.

STRATEGY NOTE

For married couples with different benefit amounts, the spouse with the higher benefit should consider delaying filing until age 70 (or for as long as possible up to age 70). Maximizing the higher benefit will:

- Increase income in the later years of retirement
- Ensure a higher survivor benefit

In some cases, it may even make sense for the spouse with the lower benefit to claim early and take a reduced amount if that makes it feasible for the spouse with the higher benefit to delay.

Remember that the PIA is the benefit at full retirement age. Even if the worker delays filing to increase the benefit, the spousal benefit will always be up to 50 percent of the benefit at full retirement age.

Both spouses eligible for benefits

If both spouses have earned enough credits to be eligible for benefits, their benefits will be calculated separately based on their earnings histories. The spouse with the lower benefit may then choose whether to take his or her benefit amount or the spousal benefit (up to 50 percent of the spouse's PIA). Of course, at only half of the spouse's full retirement benefit, with many couples, each spouse will simply take their own earned benefit amount. However, for those couples with very different earnings histories, the spousal option may give the spouse with the lower benefit a boost.

EXAMPLE: **SPOUSAL BENEFITS**

Mia and Al both retired at full retirement age. Mia's monthly benefit is $2,000 while Al's is $900. Al's spousal benefit of $1,000 is higher than his earned benefit of $900. He chooses to take the spousal benefit, so he receives $100 per month from Mia's account added to his own benefit of $900.

Survivor benefits

When a person who qualifies for Social Security benefits dies, certain family members may be eligible for survivor benefits. Often, this is the surviving spouse, but it can also apply to children, parents or even an ex-spouse. This includes:

- A surviving spouse (full benefits at full retirement age, or reduced benefits as early as age 60)
- A disabled surviving spouse (as early as age 50)
- A surviving spouse of any age who takes care of the deceased's child (if the child is under 16 or is disabled and receiving Social Security benefits)
- Unmarried children under 18 (or up to 19 if they are attending high school full time) or, under certain circumstances, stepchildren, adopted children or grandchildren
- Children of any age who were disabled before age 22 and remain disabled
- A divorced spouse (only if not remarried, if the marriage lasted 10 years or more, and if the divorced spouse is over 60, or over 50 if disabled)
- Dependent parents age 62 or older

A surviving spouse will likely have both a survivor benefit and a personal retirement benefit. They can choose which one to take and may even switch at some point if it proves worthwhile.

EXAMPLE: **SURVIVOR BENEFITS**

Mia and Al enjoyed 10 wonderful years in retirement before Mia passed away. When her higher Social Security benefit of $2,000 ended, Al's own $900 benefit also ended and he began receiving the full $2,000 that Mia had earned as his survivor's benefit. Al will continue to receive Mia's full benefit amount for the rest of his life.

Family maximum

The SSA limits the amount paid out to people within the same family based off one person's earned credits. While the maximum amount varies, it is generally between 150 percent and 180 percent of the worker's full retirement benefit. This typically comes into play if the spouse takes spousal or survivor benefits and one or more eligible children also take benefits. An ex-spouse's claim on that person's benefits will not affect the family maximum.

Divorced couples

An individual may be eligible for benefits under an ex-spouse's coverage under the following conditions:

- The marriage to the former spouse lasted at least 10 years.
- The individual is at least 62.
- The individual is unmarried. (It doesn't matter if the former spouse is remarried or not. It also doesn't matter if the individual remarried, as long as they are no longer married at the time of filing.)
- The ex-spouse is entitled to a higher Social Security benefit than the individual.
- The ex-spouse is eligible for retirement benefits. (Note that as long as the divorce has been final for at least two years, the ex-spouse does not have to actually file for benefits, which is different from the rules on spousal benefits.)

EXAMPLE: **DIVORCED SPOUSE BENEFITS**

Sue is 66 years old. She and Tim married young and stayed together for 12 years before they divorced. Tim remarried, but Sue remained single. She has been working for the last 32 years and is ready to retire. She claims a benefit on Tim's record. The SSA will send her the higher of her own benefit or the divorced spouse benefit. In her case, the divorced spouse benefit based on Tim's earnings record is higher. The amount she receives has no effect on the amount that Tim or his current wife receive, and Tim is not even notified. Sue will continue receiving this amount for life unless she remarries (making her ineligible to collect on Tim's record) or Tim dies (at which point Sue could file for a survivor benefit based off Tim's record).

Government employees and teachers

Some government entities (city, state, or federal) and some public school systems do not require employees to pay Social Security taxes and instead provide a pension to retirees. These employees may find that their Social Security benefits are reduced or even eliminated.

- The Windfall Elimination Provision (WEP) reduces benefits for retirees who are entitled to a pension from a job that was not covered by Social Security and who also have Social Security benefits based on fewer than 30 years of covered earnings. (The reduction doesn't apply to those with at least 30 years of covered employment.) The WEP reduction affects the retiree and any eligible dependents but does not affect survivor benefits.
- The Government Pension Offset (WPO) reduces the benefits of a spouse or surviving spouse of most workers who receive a pension from government employment that was not covered by Social Security.

Teachers in non-covered school systems who work other jobs during the summers (jobs in which they do pay into Social Security) may find this particularly problematic, since their benefit estimate on "my Social Security" may not reflect the actual reduction. It's important to dig in to find the real impact of any reduction in Social Security benefits since this will affect the entire retirement plan, including the possible reduction or elimination of spousal benefits.

Start the conversation early

Making a thoughtful choice on when to file can mean significant extra benefits over the course of the retirement years. By starting the Social Security conversation early, you can help your clients make important decisions that can maximize their benefits, providing comfort in retirement and a source of necessary extra funds for a surviving spouse.

Encourage saving. Make sure younger clients understand that Social Security will only make up a percentage of retirement income. Encourage them to participate fully in all employer-sponsored retirement plans and to save as much as possible. Remind clients 50 and older that they can make catch-up contributions in IRAs or qualified plans.

Calculate retirement expenses and income. For clients later in their careers, listen to their vision of retirement (push for specifics!), then help them calculate projected expenses, determine a target income and identify other sources of retirement income.

Check estimated Social Security benefits. Encourage clients to sign up for a "my Social Security" account (if they haven't already) and check their estimated retirement benefit. Make certain they understand how much they can expect to receive in benefits so that they aren't relying too heavily on Social Security.

Examine the gap. When there is a gap between a projected target income and a client's actual sources of retirement income, explain how they can fill that gap. Remind clients in their 50s and 60s of the opportunity to make catch-up contributions to qualified retirement plans. Discuss how an annuity can increase the level of guaranteed retirement income.

Talk through a filing strategy. For clients nearing retirement, discuss the best time for them to file for Social Security benefits. Reiterate the benefits of delaying filing if they are financially able to do so. Although their benefit will not continue to increase past age 70, remind them that once they claim, their benefit will be permanent.

Help couples coordinate. It is important for married couples to understand how their individual filing decisions will impact each other. By planning together, they can maximize benefits.

Learn more about how to get the greatest impact out of adding Social Security conversations to your toolkit. Contact the Athene Sales Desk at 888-ANNUITY (266-8489) or visit Athene.com/Connect.

Social Security rules can be complicated. There is training available to help you learn more about Social Security and stay updated as rules change. If a client has a complex question, you can add value by helping them navigate the SSA website to obtain the answers they need.

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

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