

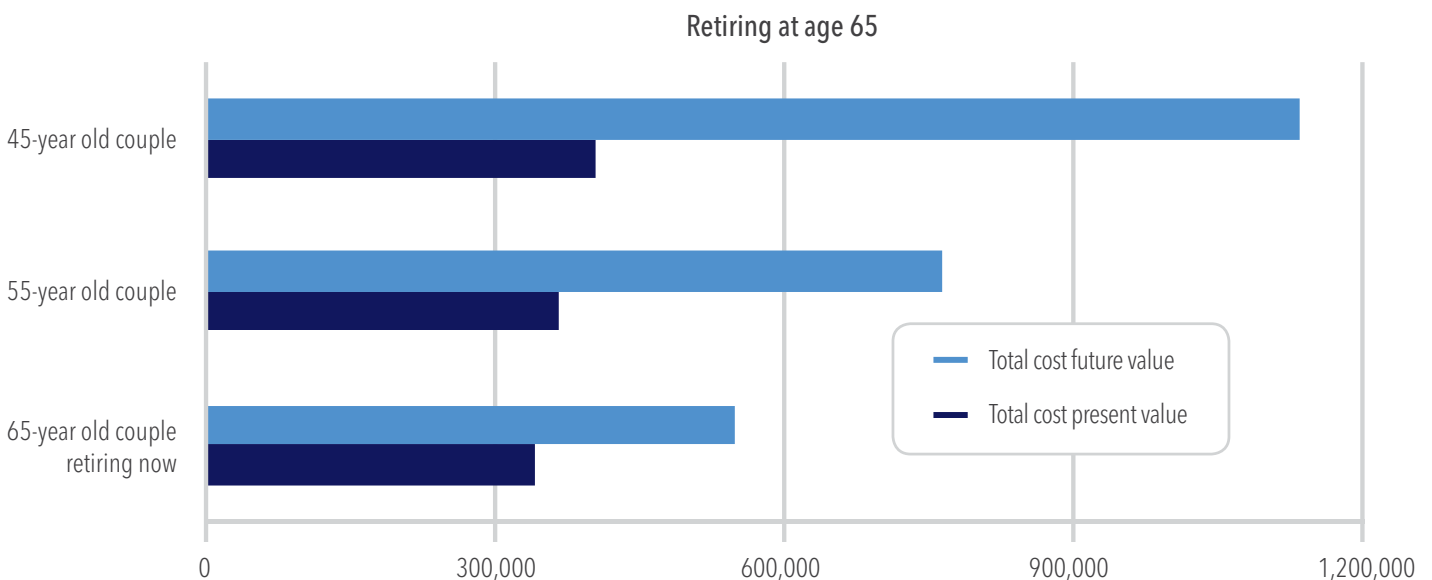
Inflation won't retire when you do.



What if there was a solution that could help you keep pace?

From a financial standpoint, the cost of health care is one of retirement's biggest "unknowns." But one thing is for sure. Whatever you pay today, will cost you more tomorrow ... and years into your retirement.

The key is to build a solution that helps solve for the rising cost of these essential needs, while giving you financial flexibility for the future.



Health care costs include Medicare Parts B and D, Medicare Supplement Insurance Premiums, Dental Premiums and uninsured expenses, adjusted for inflation. Calculations assume that a healthy male and female will have life expectancies of 87 and 89 respectively, and will have a combined future modified adjusted gross income (MAGI) of under \$170,000.

2018 Retirement Healthcare Costs Data Report,

<http://www.hvsfinancial.com/wp-content/uploads/2018/09/2018-Retirement-Health-Care-Costs-Data-Report.pdf>

See how you can help fight rising health care costs with Athene Agility...

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An annuity income solution with the potential for growth.



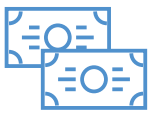
You can receive a “retirement paycheck” guaranteed for life.

You can begin taking Lifetime Income Withdrawals from your annuity once the waiting period is over. Income payments are guaranteed for life as long as you don't exceed the Maximum Lifetime Income Withdrawal amount.¹



Your income amount may increase over time.

With Athene Agility, your income may keep increasing after you start Lifetime Income Withdrawals. That's because each year, your Lifetime Income Withdrawal amount may grow by a percentage equal to the rate of any interest credited to your Accumulated Value that year. You may still receive income increases even if your annuity's Accumulated Value goes to zero.



Get help with the unexpected – Double your withdrawal amount with the Enhanced Income Benefit.²

What if you're confined to a Qualified Care Facility, such as a nursing home? As long as you meet eligibility requirements, your Maximum Lifetime Income Withdrawal amount will be doubled until your Accumulated Value is reduced to zero. The Enhanced Income Benefit Rider is automatically built in to your annuity contract at no additional charge.

Ask your financial professional how an Athene Agility annuity can help you attack rising health care costs – and put you on a path to the retirement you've always dreamed of.

¹ Income Rider Withdrawals cannot begin until after the Withdrawal Charge period has elapsed. Withdrawals and surrender of taxable amounts are subject to ordinary income tax, and except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½. Withdrawals are not credited with index interest in the year they are taken. Withdrawals in excess of the free amount are subject to a Withdrawal Charge or Market Value Adjustment which may result in the loss of principal.

² Additional requirements and restrictions may apply. State variations apply. Not available in CA, CT, DC, IL and MA. **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**

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

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