

No rider charge? Yes, really!

Did you know 9-out-of-10 fixed indexed annuity income riders have a rider charge?

That's right. With over 90 percent of Guaranteed Lifetime Withdrawal Benefit Riders,¹ you pay a charge to have that rider on your annuity contract. This charge can have a significant impact on your annuity's Accumulated Value over time. But Athene Agility is different.

Agility can help you keep more of your money and make that money work harder with its versatile Income and Death Benefit Rider that's automatically included...at no additional charge.

Your hard-earned money works harder.

Athene Agility is a fixed indexed annuity that goes to work for you right away. It helps your money grow faster with no rider charges and adapts to your needs during life's twists and turns. If you see "add on" charges as an obstacle to achieving your financial goals, Agility may be a solution for you.

In this hypothetical example, you can see what happens to your money when a rider charge is applied to your Accumulated Value (AV). Because it has no rider charge, Athene Agility provides the flexibility to earn more in interest, which also makes your AV grow at a faster rate. The higher the AV, the more money available to you when you need it most.

Why not earn more?

Year	1.00% charge of Accumulated Value			No rider charge			AV additional growth
	Charge	Interest	AV	Charge	Interest	AV	
1	\$1,000	\$2,970	\$101,970	\$0	\$3,000	\$103,000	\$1,030
5	\$1,081	\$3,211	\$110,246	\$0	\$3,377	\$115,927	\$5,682
10	\$1,192	\$3,540	\$121,541	\$0	\$3,914	\$134,392	\$12,850
15	\$1,314	\$3,903	\$133,994	\$0	\$4,538	\$155,797	\$21,802
20	\$1,449	\$4,303	\$147,723	\$0	\$5,261	\$180,611	\$32,888

This hypothetical example is for informational purposes only and is not indicative of past, nor intended to predict future performance of an annuity, nor is it intended to represent any particular product or interest crediting method. Hypothetical example based on \$100,000 initial premium, 3% annual interest credit, no withdrawals taken and an annual rider charge equal to 1.00% of the Accumulated Value. Amounts are rounded to the nearest dollar. Fixed indexed annuity values and benefits are impacted by numerous factors besides income rider charges, including, but not limited to, caps, participation rates, premium bonuses, rider charges, and income payout factors.

Find out more about what Athene Agility can do for you...

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 D.C. Products not available in all states.

Looking for a product that has the flexibility to adapt to changing retirement needs? Athene Agility delivers – with no rider charge.

Life is full of twists and turns. Even the best laid plans can change and the same holds true for retirement. Rather than guessing now about the features or benefits you might need in the future, Athene Agility adapts to your needs and delivers possible solutions for growth, income, legacy or help with the unexpected. Enjoy the flexibility, security and confidence to reach for the retirement of your dreams – no matter what twists and turns you may face.



You can rely on growth that is protected from stock market risk or losses. While it's possible to earn zero interest if the market declines, you'll never earn less than zero. Any interest you earn is "locked in" and can't be lost to future downturns. You are not directly investing in any index or stocks.



You can receive a guaranteed "retirement paycheck." When you're ready, you can create a stream of income that may grow throughout your retirement years.²



You have access to your money when you need it most. Plans can change, especially when the unexpected happens. Athene Agility's liquidity and income features can help make sure you're prepared.³

Ask your financial professional how an Athene Agility annuity can help you achieve the retirement you've always dreamed of – even when plans change.

¹ Based on compiled AnnuitySpecs information from Wink, Inc. Annuities and Life Consulting, September 12, 2019.

² Income Rider Withdrawals cannot begin until after the Withdrawal Charge period has elapsed. The Lifetime Income Withdrawal amount and Rider Death Benefit are determined by the Benefit Base. The rider's Benefit Base is not the same as the annuity's Accumulated Value. The Benefit Base has no cash value or surrender value and cannot be withdrawn in a lump sum.

³ 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.

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

Fixed 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.

Athene Agility [GEN (09/15) NB], Income and Death Benefit Rider [IR (06/18)] and Enhanced Income Benefit Endorsement [EIBR (06/18)] or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. 35027

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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.