

Annuity Insight

The power of guarantees.

All fixed indexed annuities guarantee protection from loss due to market downturns. But Athene Protector annuities go two steps further.

- 1 **A Return of Premium guarantee.** You'll never receive less than your initial premium payment, less any withdrawals, if you surrender your annuity before the end of the Withdrawal Charge period.¹ A Rider Charge for this benefit is deducted monthly from your annuity's Accumulated Value during the Withdrawal Charge period.
- 2 **A Minimum Interest Credit guarantee.** If the total interest credited to your annuity's Accumulated Value is less than the Minimum Interest Credit at the end of your Withdrawal Charge period, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals.²

These guarantees provide added confidence and peace of mind. This hypothetical example shows how:

Your Guarantees at Work		
\$100,000 initial premium payment, no withdrawals 0% credited interest each year during the Withdrawal Charge period		
Athene Protector 5		
End of Year	Accumulated Value	Cash Surrender Value
1	\$99,600	\$100,000
2	\$99,202	\$100,000
3	\$98,805	\$100,000
4	\$98,410	\$100,000
5	\$98,016	\$100,000
Beginning Year 6	Guaranteed Amount: \$110,000	
Assumes: 0% Interest Rate, 0.40% Annual Rider Charge Rate, 10.00% Minimum Interest Credit, no ROP Wait Period		
Athene Protector 7		
End of Year	Accumulated Value	Cash Surrender Value
1	\$99,600	\$100,000
2	\$99,202	\$100,000
3	\$98,805	\$100,000
4	\$98,410	\$100,000
5	\$98,016	\$100,000
6	\$97,624	\$100,000
7	\$97,234	\$100,000
Beginning Year 8	Guaranteed Amount: \$114,000 (\$104,000 in CA)	
Assumes: 0% Interest Rate, 0.40% Annual Rider Charge Rate, 14.00% Minimum Interest Credit (4.00% in CA), no ROP Wait Period		

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 in D.C. Products not available in all states.

¹ Withdrawals do not include any applicable Rider or Withdrawal Charges.

Free Withdrawals. This annuity provides annual Free Withdrawal privileges beginning in the first Contract Year. Each Contract Year, you can withdraw up to 10% of the Accumulated Value (as of the most recent Contract Anniversary) without incurring a Withdrawal Charge. Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.

Additional Withdrawal Provisions. This annuity includes a Confinement Waiver and a Terminal Illness Waiver that permit withdrawal of up to 100% of the Accumulated Value if eligibility criteria are met. Confinement Waiver is not applicable in MA.

Withdrawal Charge. A Withdrawal Charge in accordance with the rate schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount as follows; Athene Protector 5: 8, 8, 7, 5.9, 4.6%; Athene Protector 7: 9, 8, 7, 6, 5, 3.9, 2.7%;

² Withdrawals do not include any applicable Rider Charges.

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

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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The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

Athene Protector GEN (09/15) NB and Return of Premium Rider ICC17 ROP (08/17) 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. Products not available in all states.

ATHENE ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.

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.