

The cost of waiting

Why take a chance?



What is your product earning?

Compare and see for yourself.

- Compare your product to the Athene MaxRate 5-year annuity with a guaranteed fixed rate and no withdrawals taken.¹
- Even if you're relying on a 1-year product thinking rates will rise, keep in mind it's impossible to predict how much rates could change... if they change at all.

Result? By choosing the security of a locked in rate of 3.80%² today, you could still come out ahead. Plus, the confidence of a rate that's guaranteed for a full five years!

Avoid the wait!

Lock in a strong rate with Athene MaxRate 5.

Could this be you?

Source of funds: \$100,000
401(k) rollover

Goal: Growing your retirement nest egg and protecting it from market downturns.

Time Horizon: 5+ years

\$100,000, no withdrawals							
Athene MaxRate 5 (with MVA)				What is your product earning?			
	Lock-in Rate	Cash Surrender Value ³	Hypothetical Accumulated Value		Hypothetical Interest Rate	Hypothetical Interest Credit	Hypothetical Value
Year 1	3.80%	\$94,500	\$103,800	Year 1	1.75%	\$1,750	\$101,750
Year 2	3.80%	\$99,025	\$107,744	Year 2	2.00%	\$2,035	\$103,785
Year 3	3.80%	\$103,758	\$111,839	Year 3	2.25%	\$2,335	\$106,120
Year 4	3.80%	\$108,707	\$116,088	Year 4	2.50%	\$2,653	\$108,773
Year 5	3.80%	\$113,883	\$120,500	Year 5	2.75%	\$2,991	\$111,764
				Year 6	3.00%	\$3,353	\$115,117
				Year 7	3.25%	\$3,741	\$118,859
				Year 8	3.50%	\$4,160	\$123,019

Beginning the first day of year six, the Withdrawal Charge period ends and the Cash Surrender Value is equal to the Accumulated Value.

Why risk the cost of waiting?

Lock in a strong rate with Athene MaxRate and help reach long-term retirement goals with:

- Dependable growth with guaranteed rates
- Protection from loss due to market downturns
- Tax deferral⁴

How much longer will it take with your product?

Athene MaxRate

A Multi-Year Guarantee Annuity

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Rates as of **May 13, 2022**, and subject to change.

¹ Athene MaxRate annuities provide annual Free Withdrawal privileges beginning in the first Contract Year. Each Contract Year, you can withdraw up to an amount equal to the Multi-Year Fixed Strategy Rate multiplied by Accumulated Value (as of the most recent Contract Anniversary) without incurring a Withdrawal Charge or Market Value Adjustment.

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. Withdrawals in excess of the free amount are subject to a Withdrawal Charge and Market Value Adjustment (MVA), which may result in the loss of principal. 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 MaxRate 5: 9.3, 8.4, 7.5, 6.6, 5.7%. 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.

² The Multi-Year Strategy rate is 3.70% for Initial Premium amounts less than \$100,000.

³ Cash Surrender Value (CSV) does not include applicable MVA.

⁴ Under current tax law, the Internal Revenue Code already provides tax deferral to qualified money, so there is no additional tax benefit obtained by funding an IRA with an annuity. Consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.

Market Value Adjustment (MVA). An MVA is applied to the portion of a withdrawal or surrender that exceeds the Free Withdrawal amount. An MVA can either decrease or increase the amount you'll receive from a surrender or excess Withdrawal based on the change in interest rates since the issue date.

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

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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 MaxRate MYG (09/15) 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.

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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.

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