

BUILDING A RESILIENT SAVINGS & INCOME PLAN TO SECURE THE FUTURE

Unveiling Innovative Solutions for Creating Robust Nest Egg and Ensuring Delivery of Guaranteed Lifetime Income

22451 (12/30/2023)

Contact our financial adviser at (888) 604-4090 or by email: info@angquote.com

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. Annuities issued by Athene Annuity and Life Company, West Des Moines, IA.

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> If you won’t have income from a real pension in retirement, make sure you go out and get some **real pension income.**
>
> Michael Milevsky

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Why we're here today …



1. Identify **top concerns** Americans face
2. Look at how **income strategies** help... and where they may fall short
3. Show how **FIAs** can **mitigate shortfalls**

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Understanding the Retirement Savings Shortfall



Our strategies are customized to address each client's **concerns, needs,** and **objectives**

1. Outliving Nest Egg
2. Inflation & Market Volatility
3. Debt & Taxes
4. Living & Healthcare Costs
5. Lack of Savings

Selection from our diverse range of high-yield investment strategies allows our clients to participate in market gains, mitigate volatility, and navigate market downturns. By allocating your funds across various indices and interest-crediting strategies, and offering APYs as high as 13.64%, you can increase the probability of positive index credits in diverse market conditions. Additionally, the 0% interest credit floor strategy safeguards against market losses.

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Numbers tell the story

6 of 10

Retirees will **outlive their savings** before they die[1]



-33%

Reduction in buying power of **Social Security benefits** since 2000[2]

69%

Retired couples **rely on dual income**[4]

$387,644

Amount a healthy **65-year-old couple** can expect to pay in lifetime **healthcare costs**[3]

30%

Retirees still have **mortgage debt**[5]

[1] "Many Americans are underprepared for retirement." Marketwatch.com. April 13, 2020.
[2] Miller, Mark. "Inflation and your retirement." Morningstar.com. Sep. 30, 2019.
[3] Sergeant, Jacqueline. "U.S. couples retiring at 65 will pay $387K in medical costs." Fa-mag.com. July 15, 2019.
[4] Employee Benefit Research Institute. "2020 Retirement Confidence Survey." EBRI.org. April 23, 2020.
[5] Rakicevic, Mira. "30 revealing retirement statistics & facts for 2020." MedAlertHelp.org. Dec. 3, 2019.

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Numbers tell the story

10,000

Number of Americans **turning age 65** each day is **depleting SS funds,** expected to **run out in 10 years**[1]



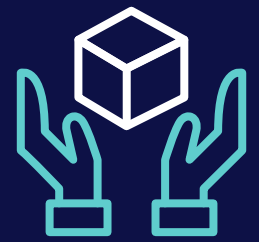
70%

Americans underfunded for a **comfortable retirement,** having saved only **7%** of the **targeted amount needed**[2]



78%

Workers **interested in rolling retirement savings** into a **financial product** to generate guaranteed income for life[3]

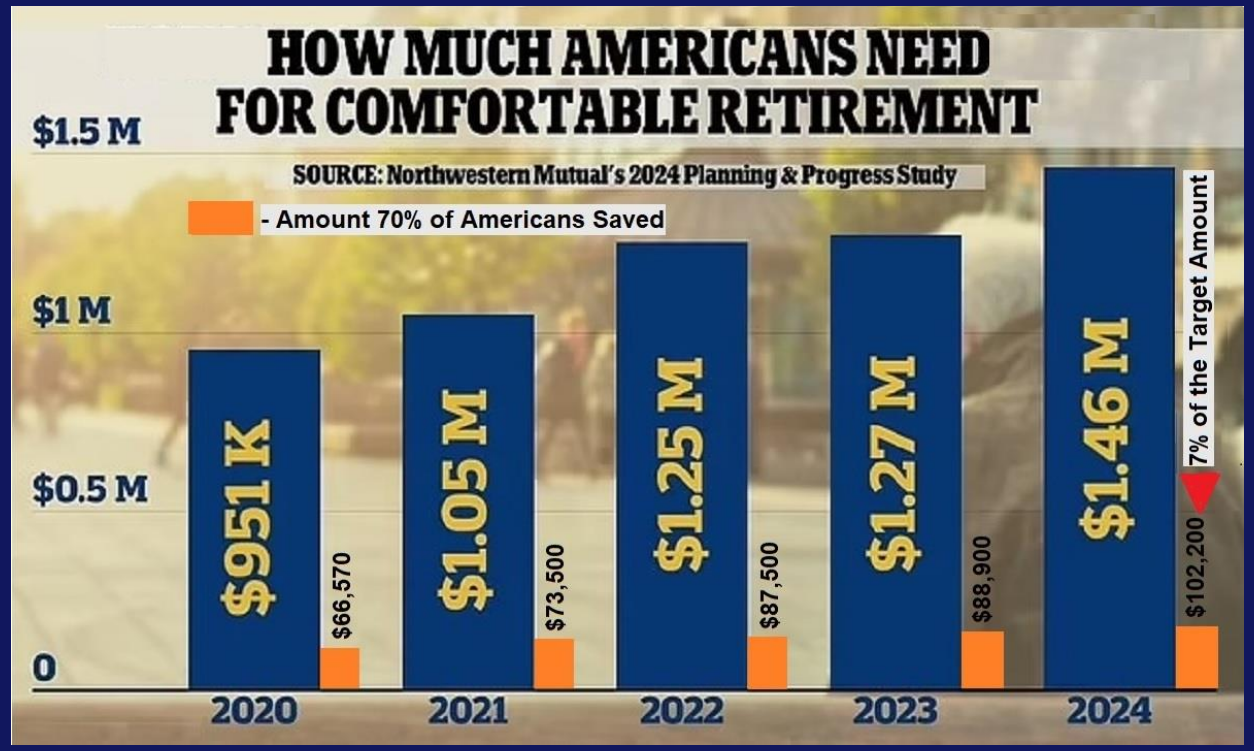


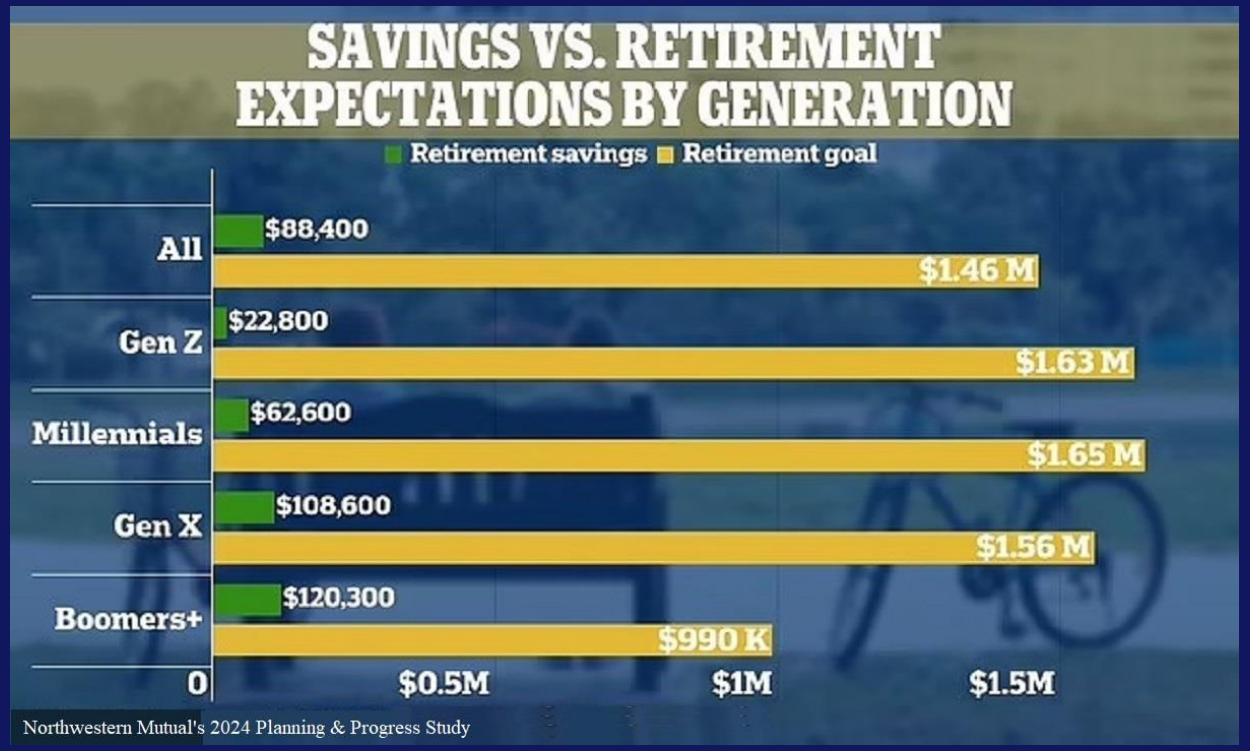
[1] "By 2030, all baby boomers will be age 65 or older." Census.gov. December 10, 2019.
[2] "More than half of American workers say they are behind in saving for retirement." Bankrate.com. November 21, 2019.
[3] 2020 Retirement Confidence Survey Summary Report. EBRI & Greenwald & Assoc. April 23, 2020.

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Numbers tell the story





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Role of financial adviser in retirement income planning

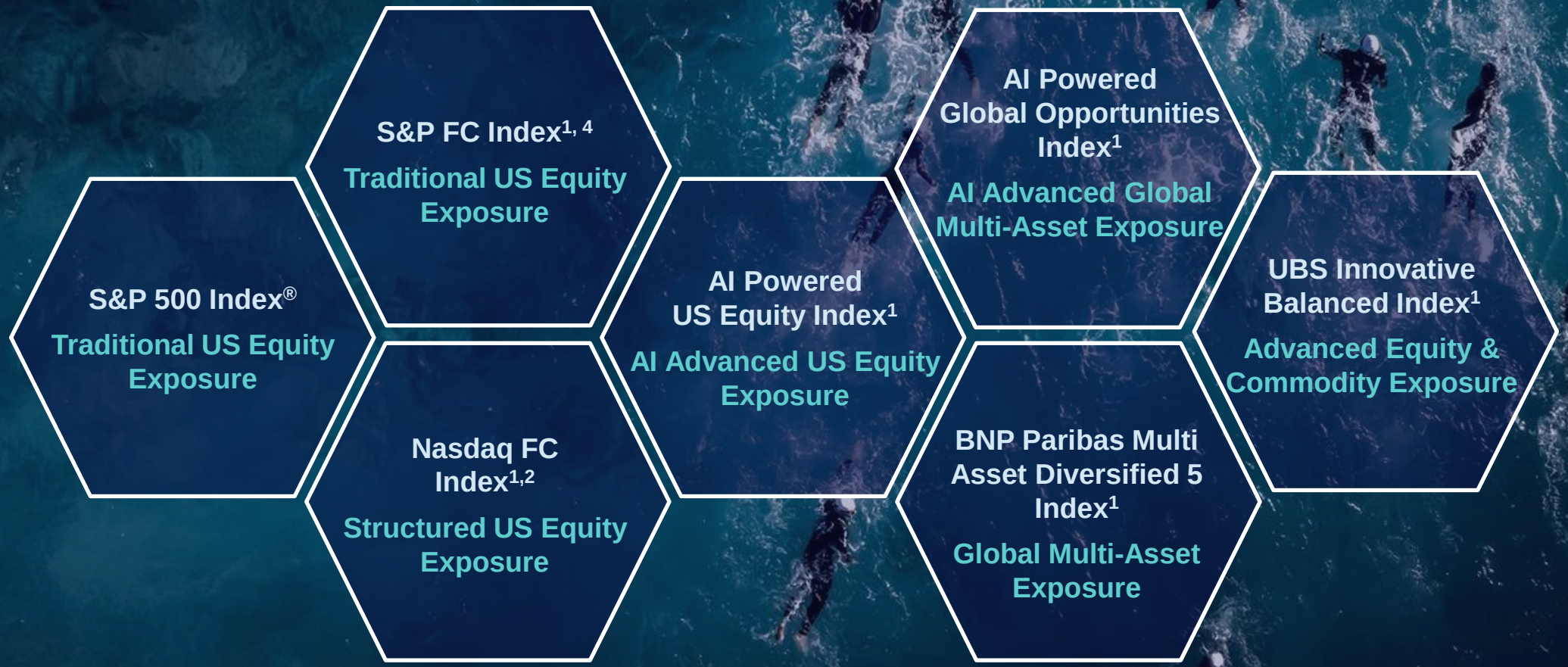


The retirement savings shortfall can be attributed to several key factors, including **longer life expectancy**, **escalating living** and **healthcare expenses**, and **rising taxes and debt**.

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Athene's New Index Line-Up



1- and 2-year point-to-point strategies offered[3]

[1] The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because this index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

[2] The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the Index if it rises beyond this limit within a month.

[3] Please refer to the applicable Product Guide for available index options.

[4] S&P 500 FC TCA 0.50% Decrement Index (USD) ER

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Athene Performance Strategies

Historical performance of each 1-year strategy

7 index options to choose from[1, 2, 3]

Index	Strategy	Current Rate	Number of Scenarios	Percent of Scenarios with Gains	Average Annual Return
AIGO	1-Year Point-to-Point Index Strategy (S&P 500)	8.75% cap	5,845	78%	6.00%
AIPEX	1-Year No Cap Point-to-Point Index Strategy (S&P 500 Daily Risk Control 2 8% Index)	57.00% par	5,845	84%	4.88%
BNPIMAD5	1-Year No Cap Point-to-Point Index Strategy (AI Powered US Equity Index)	145.00% par	5,845	76%	8.98%
BOFANFCC	1-Year No Cap Point-to-Point Index Strategy (BNP Paribas Multi Asset Diversified 5 Index)	170.00% par	5,845	87%	8.81%
SPXFCDUE	1-Year No Cap Point-to-Point Index Strategy (NASDAQ FC Index)	100.00% par	5,845	68%	8.80%
UBSIBAL	1-Year Point-to-Point Index Strategy (S&P 500) With Charge	11.25% cap	5,845	75%	6.06%
SPX	1-Year No Cap Point-to-Point Index Strategy (S&P 500 Daily Risk Control 2 8% Index) With Charge	73.00% par	5,845	81%	4.93%
	1-Year No Cap Point-to-Point Index Strategy (AI Powered US Equity Index) With Charge	185.00% par	5,845	73%	10.06%
	1-Year No Cap Point-to-Point Index Strategy (BNP Paribas Multi Asset Diversified 5 Index) With Charge	220.00% par	5,845	84%	10.01%
	1-Year No Cap Point-to-Point Index Strategy (NASDAQ FC Index) With Charge	130.00% par	5,845	66%	10.04%

[1] All scenarios assume historical returns from 12/31/2003 – 12/31/2023. Performance prior to index launch dates reflects back-tested results, which is not actual performance but is calculated by applying the index methodology to historical financial data. While the product and indices were not available for the full time period, the index components were. These hypothetical examples are for informational purposes only and are not indicative of the past, nor intended to predict future performance.
[2] Rates based on Performance Elite as of 12/30/2023 and subject to change.
[3] A fixed strategy with a 1-year guarantee is also available.
[4] Measured over the length of the crediting term.

The Interest Credit is floored at 0%.

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Athene Performance Strategies

Historical performance of each 2-year strategy

7 index options to choose from[1, 2, 3]

Index	Strategy	Current Rate	Number of Scenarios	Percent of Scenarios with Gains	Average Annual Return
AIGO	2-Year No Cap Point-to-Point Index Strategy (S&P 500 Daily Risk Control 2 8% Index)	65.00% par	5,480	94%	5.17%
AIPEX	2-Year No Cap Point-to-Point Index Strategy (AI Powered US Equity Index)	195.00% par	5,480	93%	10.92%
BNPIMAD5	2-Year No Cap Point-to-Point Index Strategy (BNP Paribas Multi Asset Diversified 5 Index)	235.00% par	5,480	100%	11.80%
BOFANFCC	2-Year No Cap Point-to-Point Index Strategy (NASDAQ FC Index)	155.00% par	5,480	78%	11.72%
SPXFCDUE	2-Year No Cap Point-to-Point Index Strategy (S&P 500 Daily Risk Control 2 8% Index) With Charge	85.00% par	5,480	89%	5.37%
UBSIBAL	2-Year No Cap Point-to-Point Index Strategy (AI Powered US Equity Index) With Charge	250.00% par	5,480	90%	12.39%
SPX	2-Year No Cap Point-to-Point Index Strategy (BNP Paribas Multi Asset Diversified 5 Index) With Charge	305.00% par	5,480	100%	13.64%
	2-Year No Cap Point-to-Point Index Strategy (NASDAQ FC Index) With Charge	200.00% par	5,480	76%	13.46%

[1] All scenarios assume historical returns from 12/31/2003 – 12/31/2023. Performance prior to index launch dates reflects back-tested results, which is not actual performance but is calculated by applying the index methodology to historical financial data. While the product and indices were not available for the full time period, the index components were. These hypothetical examples are for informational purposes only and are not indicative of the past, nor intended to predict future performance.
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Athene Performance Elite® Plus

Visualizing Growth: Accumulated Values Over Time

Illustration Based on a Principal Amount of $100,000 with a $20,000 Deposit Bonus [1, 2, 3]

Illustration of Values Using 2-Year No Cap Point-to-Point NASDAQ FC Index Strategy

Most recent 10 year period: The Assumed Interest Rate does not reflect charges. However, charges are reflected in the Accumulated Value.

Based on the index performance for the most recent 10 calendar years, repeating every 10 years, for each of the elected strategies and the corresponding indices.

Start Age	Years Invested	Current Participation Rate	Average Annual Return	Accumulated Amount*
20	50	155%	11.72%	30,600,435
25	45	155%	11.72%	17,582,190
30	40	155%	11.72%	10,102,255
35	35	155%	11.72%	5,804,485
40	30	155%	11.72%	3,335,102
45	25	155%	11.72%	1,916,260
50	20	155%	11.72%	1,101,032
55	15	155%	11.72%	632,623
60	10	155%	11.72%	363,488
65	5	155%	11.72%	208,851

[1] Assumptions: 100% allocation to the Athene Performance Elite® 15 using the 2-year no charge strategies. All scenarios assume historical returns from 12/31/2003 – 12/31/2023. Performance prior to index launch dates reflects back-tested results, which is not actual performance but is calculated by applying the index methodology to historical financial data. While the product and indices were not available for the full time period, the index components were. These hypothetical examples are for informational purposes only and are not indicative of past, nor intended to predict future performance.

[2] Rates based on Performance Elite 15 as of 12/30/2023 and subject to change.

[3] A fixed strategy with a 1-year guarantee is also available.

[4] Measured over the length of the crediting term.

* The Accumulated Value is determined by the formula:

Credited Amount = Initial Investment × (1+ Participation Rate × Annual Return Rate)

CA = 100,000 × (1 + 1.55 × 0.1172)

CA = 100,000 × 1.18166 = 118,166

The Interest Credit is floored at 0%.

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“Longevity protection is a primary benefit from an insurance solution, as it provides a guaranteed income for as long as you live.”

Wade Pfau

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By the numbers – Athene Holding Ltd.

Our numbers at a glance

$269.8 billion
total assets[1]

$255.7 billion
total liabilities[1]

1,900+
employees

Our Financial Strength Ratings[2]

A+ **S&P**
as of Dec 2022

A+ **Fitch**
as of Sept 2023

A **A.M. Best**
as of May 2023

A1 **Moody's**
as of July 2023

[1] Athene Holding Ltd. GAAP total assets and total liabilities as of September 30, 2023. Pledged assets and funds in trust (restricted assets) total $37.2 billion and net reserve liabilities of $185.7 billion as of September 30, 2023.
The following financial information is presented for Athene Annuity & Life Assurance Company of New York (AANY), on a statutory basis, based on the financial statement as of September 30, 2023: Total Admitted Assets: $4.92 billion; Total Liabilities: $4.64 billion; Reserves Required: Direct - $2.93 billion; Ceded - $2.51 billion; Net - $428 million; Total Capital & Surplus: $278 million; Securities Pledged as Collateral (Cash) $3.28 million.
The following financial information is presented for Athene Annuity and Life Company (AAIA), on a statutory basis, based on the financial statement as of September 30, 2023: Total Admitted Assets: $178.99 billion; Total Liabilities: $177.01 billion; Reserves Required: Direct - $117.03 billion; Assumed - $1.41 billion; Ceded - $17.50 billion; Net - $100.94 billion; Capital & Surplus: Common capital stock - $0.01 billion; Paid-in and contributed surplus - $3.93 billion; Unassigned surplus - $(1.96) billion; Total Capital & Surplus: $1.98 billion.
The individual subsidiary insurance company is responsible for meeting its ongoing insurance policy and contract obligations. Apollo Global Management, Inc. is not responsible for meeting the ongoing insurance policy and contract obligations of its subsidiary insurance companies.

[2] Financial strength ratings for Athene Annuity & Life Assurance Company, Athene Annuity and Life Company, Athene Annuity & Life Assurance Company of New York and Athene Life Re Ltd. S&P, Fitch, A.M. Best and Moody's credit ratings reflect their assessment of the relative ability of an insurer to meet its ongoing insurance policy and contract obligations. S&P rating as of December 2022 (A+, 5th highest out of 21), Fitch rating as of September 2023 (A+, 5th highest of 19), A.M. Best rating as of May 2023 (A, 3rd highest of 16) and Moody's rating as of July 2023 (A1, 5th highest of 21). Athene Holding Ltd.'s credit rating is A-/A-/bbb+ for S&P, Fitch and A.M. Best, respectively.

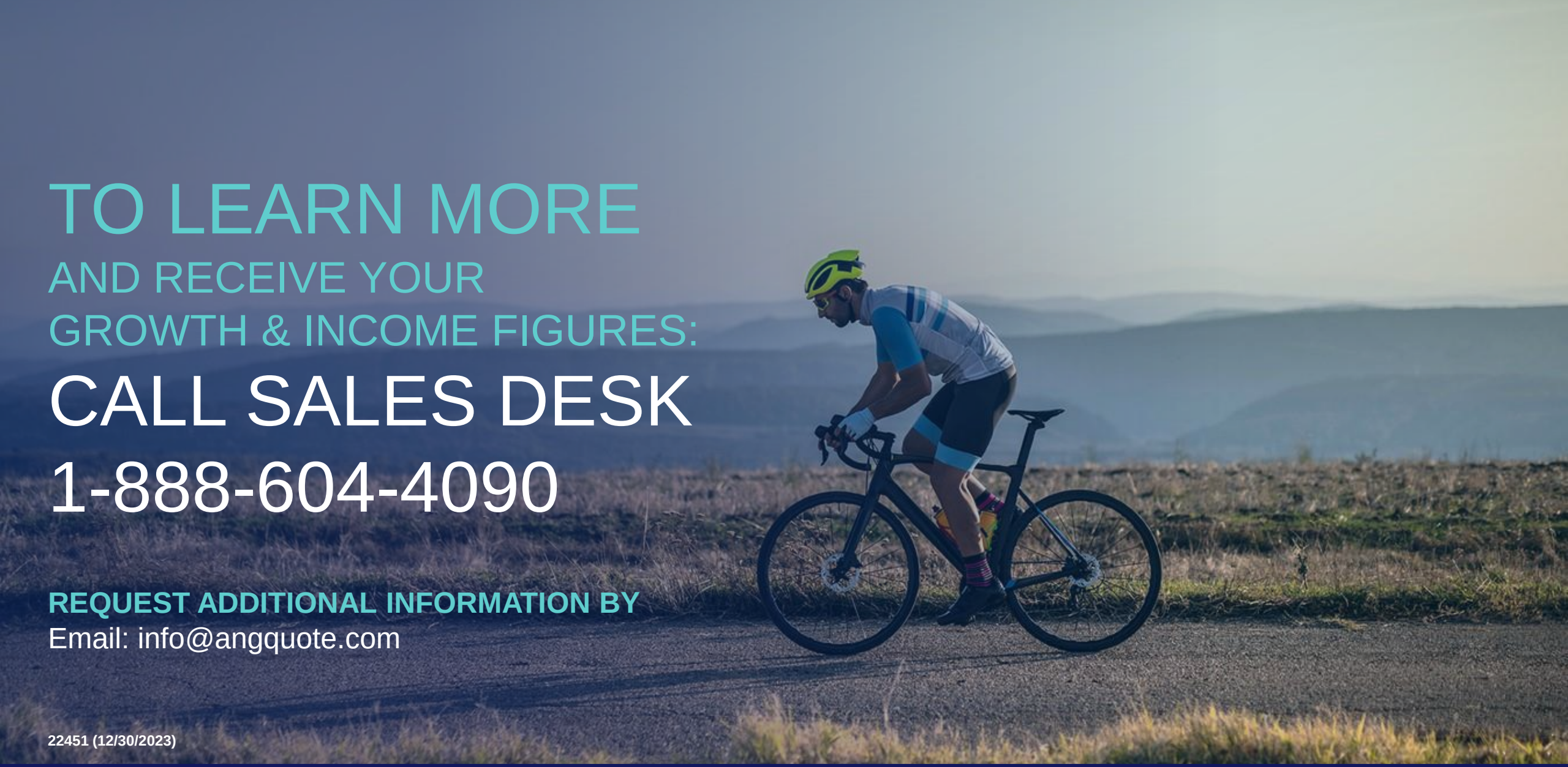
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