

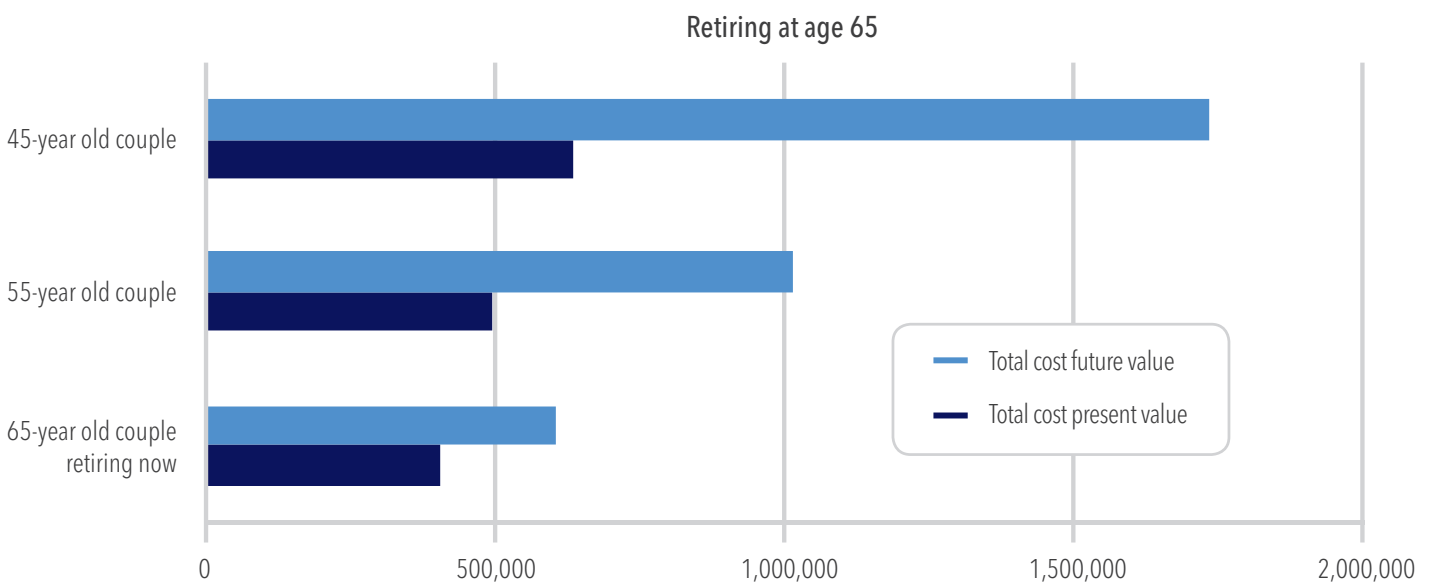
# Inflation won't retire when you do.



## 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.

2017 Retirement Health Care Costs Data Report,

[http://www.hvsfinancial.com/PublicFiles/2017\\_Retirement\\_Health\\_Care\\_Costs\\_Data\\_Report\\_FINAL\\_6.13\\_V2.pdf](http://www.hvsfinancial.com/PublicFiles/2017_Retirement_Health_Care_Costs_Data_Report_FINAL_6.13_V2.pdf)

## See how you can help fight rising health care costs with Athene Agility<sup>SM</sup>...

This material is provided by Athene Annuity and Life Company headquartered in West Des Moines, Iowa, which issues annuities in 49 states and D.C., and Athene Annuity & Life Assurance Company of New York headquartered in Pearl River, New York, which issues annuities only in New York. Products not available in all states.

## Athene Agility – An annuity income solution with the potential for growth.



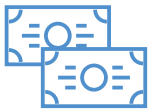
### You can receive a “retirement paycheck” guaranteed for life.

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.<sup>1</sup>



### 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.<sup>2</sup>

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.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company.

<sup>1</sup> There is a waiting period before you can begin Lifetime Income Withdrawals. You must hold your annuity until the end of the Withdrawal Charge Period and be at least 50 years old before you can use the rider's income benefit. Lifetime Income Withdrawals may be reduced or may stop if you take Excess Withdrawals from your contract. If Excess Withdrawals, Withdrawal Charges or MVAs reduce the contract's Accumulated Value to zero, your Lifetime Income Withdrawal Payments will stop and the rider will terminate.

<sup>2</sup> This benefit is NOT long-term care insurance nor is it a substitute therefore. Enhanced Income Benefit not available in CT, DC, IL and MA.

Athene Agility GEN (09/15) NB, ICC16 GEN (11/16) NB, Income and Death Benefit Rider IR (06/18) and Enhanced Income Benefit Endorsement EIBR (06/18), or state variations are 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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