



Athene AgilitySM

INCOME WITH AGILITY.
OPEN NEW DOORS WITH AGILITY!

Help clients open doors to retirement possibilities. Athene Agility is designed to deliver strong income and growth potential plus liquidity. This versatile product includes a built-in Income and Death Benefit rider at no additional charge.

Athene Agility's market-leading product design opens the door to ...

AGILE INCOME, with the potential for annual increases

- Income payments may increase each year depending on the performance of your client's chosen index strategies¹
- Increases are locked in and cannot be lost regardless of future index performance
- Income payments guaranteed for life¹

AGILE GROWTH, with protection from loss due to market downturns

- Indexed interest crediting strategies feature indices exclusive to Athene
- 0% floor with locked-in gains²
- 25% Initial bonus boost to the rider Benefit Base
- 175% market-leading stacked growth to the Benefit Base
- Benefit Base continues growing after income has started, growing the value of the Rider Death Benefit

AGILE LIQUIDITY, for help with the unexpected

- Up to 10% penalty-free withdrawals based on Accumulated Value or initial premium, whichever is greater³
- Enhanced Income Benefit at no additional charge⁴

- o Built-in Rider Death Benefit – beneficiary receives the full remaining value of the rider’s Benefit Base in annual payments⁵

Product training is required prior to selling Athene annuities.

TAKE YOUR PRODUCT TRAINING using RegEd Product code: **Agility10_2018**

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Rates current as of 6/11/18 and subject to change at any time.

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

¹ Lifetime Income Withdrawals may be reduced or may stop if you take Excess Withdrawals from your contract. If Excess Withdrawals, Withdrawal Charges or Market Value Adjustments (MVAs) reduce the contract’s Accumulated Value to zero, your Lifetime Income Withdrawal Payments will stop and the rider will terminate.

² Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. An index 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.

³ 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 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 which may result in the loss of principal if taken during the Withdrawal Charge Period. Withdrawals are based upon the Accumulated Value of the last Contract Anniversary.

⁴ This benefit is NOT long-term care insurance nor is it a substitute therefore.

⁵ Beneficiary can elect to receive a lump sum payment of the Accumulated Value or the Benefit Base paid out over a period not to exceed 10 years.

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 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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