



Retire with confidence

Athene AccuMaxSM 5

Fixed Indexed Annuity

Driven to do more.  **ATHENE**

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. Product features and availability may vary by state and/or sales distributor.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

RETIRE YOUR WAY

At Athene, we believe retirement isn't the end of a job. It's the beginning of your life's best work. That's why we're driven to deliver financial solutions that outperform so you can dare to dream big.

Backed by the strength and stability of a market leader, Athene annuities are built to give you the confidence to retire...better.

Security you can count on

Policyholder protection is our top priority. Because we know we do more than help protect your finances. We help protect your dreams.

Annuities built for you

A leader in fixed and index-linked annuities, we offer solutions that give you the flexibility to adapt as your needs change.

Driven to outperform

For over 100 years, the drive, discipline and confidence of Athene and its acquired companies have helped customers achieve more.

Financial Strength Ratings¹

- A+** S&P rating as of 1/2024
- A+** Fitch rating as of 9/2023
- A** A.M. Best rating as of 5/2023
- A1** Moody's rating as of 7/2023

Financial Highlights²

- \$300.6 billion in total GAAP assets
- \$279.3 billion in total GAAP liabilities
- \$13.8 billion in total GAAP AHL shareholders' equity

Athene & Apollo: A Powerful Combination

Athene's strategic partner Apollo is a global asset manager that strives to generate predictable and recurring yield across market cycles. Apollo's investment expertise combined with Athene's leadership in fixed annuities brings strength, opportunity and innovation.

Athene is a subsidiary of Apollo Global Management.

APOLLO

Please refer to page 13 for footnotes.

What are you retiring to?

Approaching the milestone of retirement is more than building a comfortable nest egg. Questions come up from, "How do I protect what I've already saved?" to "How can I manage volatile markets?" And, perhaps of more concern, "Will my money last?"

Whether you're confident or conflicted about your retirement savings, you want to keep moving forward. Protecting what you have, helping it grow and ensuring it will last are all priorities you can help manage with Athene AccuMax 5.



How to build a more confident retirement

AccuMax 5 can help you retire with confidence by providing strength, stability and flexibility

Strength

Potential for meaningful growth, even in volatile markets.

Option to choose a crediting period of 5 years, allowing for higher participation in potential index gains even in a persistent low rate environment.

Growth accumulates tax deferred.*

Stability

Choose your crediting strategy allocation with confidence, knowing that rates won't change over the Withdrawal Charge Period.

Penalty-free access to a portion of your money for life's unexpected moments.

Flexibility

Choose from 7 interest crediting strategies to meet your needs:

- Growth potential
- Protection from stock market losses
- Confidence in managing volatility and the potential to receive more predictable returns.



* 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 a qualified contract, such as an IRA, with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.

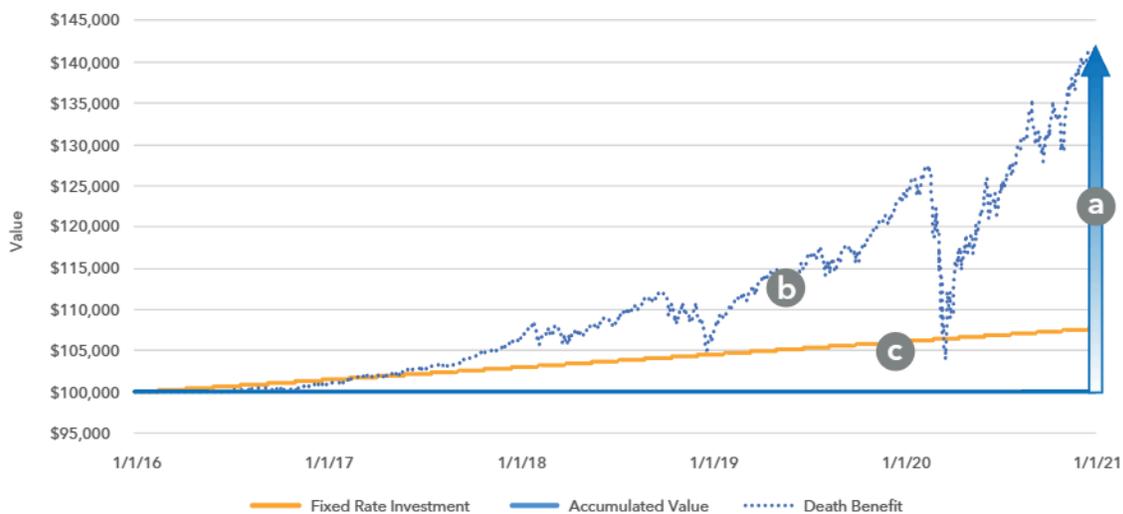
Strength

Continue to grow, even as you near retirement

AccuMax 5 is an accumulation-focused fixed indexed annuity (FIA) that offers strong growth potential, even in a low interest rate environment.

Built around multi-year crediting strategies, AccuMax 5 is designed to provide higher Participation Rates while maintaining protection from market loss.

Also, unlike standard death benefits that only provide the current Accumulated Value, your beneficiary will receive an amount equal to the Accumulated Value plus a portion of any index growth from the current crediting period.



This hypothetical example assumes \$100,000 initial premium into the 5-Year Point-to-Point S&P 500® Index Strategy with a 50% Participation Rate, no withdrawals and a rate of 1.50% for a hypothetical fixed rate product. The product was not available during this time frame and the index was simulated solely for comparative values. This example is for informational purposes only and is not indicative of past performance, nor intended to predict future performance of any specific product.

Annuities differ from fixed rate products. Withdrawal charges may apply to an annuity. Interest earnings in an annuity are not taxed until withdrawn. Annuity withdrawals and distributions may be subject to income tax and, if withdrawals or distributions are taken prior to age 59½, a 10% federal penalty tax may apply. Annuities are issued by insurance companies and are not FDIC insured. Fixed rate products issued by financial institutions may be FDIC insured.

- a** With a typical FIA crediting strategy, gains are locked in every year. However, this level of protection comes with a cost. With AccuMax 5 multi-year strategies, gains are based on the entire term, which allows for a higher Participation Rate and potentially higher gains.
- b** Your death benefit is an indicator of how your funds are performing. When you "set it and forget it," you can see how your policy is performing in real time, with the understanding that interest won't be credited to your Accumulated Value until the end of the term.
- c** Work with your financial professional to understand how AccuMax 5 may compare to other options you may have, including fixed rate investments. Depending on your situation, you may want to look at how guarantees, withdrawal charges, taxes, potential growth and other factors apply to you.

Stability

Maintaining control
while moving ahead



As you near retirement, you may think you need to choose between growth potential or protecting what you've already saved. With AccuMax 5, you can balance your need for both. You'll have strong growth potential – and protection from market loss.

All fixed and indexed crediting strategy rates for your Withdrawal Charge Period are set and guaranteed at issue, even on 1-year strategies. You can choose a 5-year strategy and "set it and forget it," or choose a 1-year strategy with the flexibility to revisit your choice annually. You can also create an allocation to both depending on your specific needs.

After the end of the Withdrawal Charge Period, all Indexed Strategies will terminate and funds will be moved to the Fixed Strategy, with a new interest rate being declared each year.

Several innovative index options are also available. Because each has a unique methodology and design, they tend to perform differently in varying economic environments.

Flexibility

What's your comfort zone?

With AccuMax 5, you have the flexibility to choose one or more of seven crediting strategies based in part on your needs and comfort level. To help choose what's right for you, here are the pieces that make up each strategy.

Index

An index is part of what determines how your money could grow.

Your money is not invested directly in the actual index. Instead, you receive interest credits based in part on index performance.

You can allocate your premium among one or more index crediting strategies. The index options with AccuMax 5 give you a blend of choices that complement each other and can help you choose what works for you.

S&P 500® Index (SPX)	AI Powered Multi-Asset Index (AIMAX)	Shiller Barclays CAPE® Allocator 6 Index (BXIISC6E)
Large cap benchmark	Diversified exposure to multiple asset classes	Value stock sector rotation strategy
Widely regarded as the best single gauge of large-cap U.S. equities, this index captures approximately 80% of available market capitalization.	This multi-asset index uses IBM Watson® to analyze millions of data points daily. Based on this analysis, AiMAX evaluates each asset, finds those whose prices are poised for growth and rebalances its portfolio weekly. AiMAX targets a 5% daily volatility.	This index aims to provide exposure to U.S. sectors that appear to be undervalued according to their Cyclically Adjusted Price to Earnings (or CAPE®) ratio and a basket of U.S. Treasuries while targeting a 6% daily volatility.

Crediting method

This refers to the way we calculate interest credits.

- Point-to-Point means interest credits are based on the difference between the value of the index at the start of the term and the end of the term, subject to a Participation Rate, which is the percentage of any index gain that is credited to the annuity.
- Annual Interval Sum, or Annual Sum, means interest credits are based on the sum of annual index changes, subject to a Participation Rate when index performance is positive and a floor when index performance is negative.

Term

How long do you want the crediting strategy to last?

- Fixed rate means interest credits are based on a declared rate that lasts for a specified amount of time.
- AccuMax 5 offers interest crediting strategies of 1 or 5 years. You can divide your money among more than one crediting strategy.

AccuMax 5 Interest Crediting Strategies

Strategy Name	Term	Crediting Method
5-year Point-to-Point S&P 500® Index	5 years	Point-to-Point
5-year Point-to-Point AI Powered Multi-Asset Index*	5 years	Point-to-Point
5-year Point-to-Point Shiller Barclays CAPE® Allocator 6 Index*	5 years	Point-to-Point
5-year Annual Interval Sum S&P 500® Index	5 years	Annual Sum
1-year Point-to-Point AI Powered Multi-Asset Index*	1 year	Point-to-Point
1-year Point-to-Point Shiller Barclays CAPE® Allocator 6 Index*	1 year	Point-to-Point
Fixed	1 year	Fixed

Please refer to the Product Guide for additional details and available index options. 5-Yr strategy options are only available in the first Contract Year.

* Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

Annual Interval Sum

A new, but familiar idea

An Annual Interval Sum, or Annual Sum, crediting method is new to fixed indexed annuities. It provides the benefit of higher crediting rates through a multi-year strategy, but with the ability to measure index performance in annual steps. While it may sound complex, here's a simple example showing how it works.



Year	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Annual Sum Credit
Included in Annual Sum	12%	+ (-10%)	+ 15%	+ (-7%)	+ 9%	= 19%
Index change	24%	-16%	30%	-7%	18%	
How it works	24% gain X 50% Participation Rate in positive years	Negative performance included up to -10% floor	30% X 50%	-7% (falls between 0% and -10% floor)	18% X 50%	

- Annual sum is the total of each year's index performance multiplied by the Participation Rate in years when the index performance is positive. In years when the index performance is negative, the sum decreases by the amount it went down, but only to the floor of -10%.
- A premium of \$100,000 in year 1 would be credited \$19,000 in interest at the end of 5 years, for a total of \$119,000.
- Since there is a -10% floor, the impact of a market loss in any given year is limited to -10%. If the cumulative performance was negative at the end of the term, there is a 0% floor for total performance. You would maintain your original premium, even if the index declined every year. In addition, your Accumulated Value and Death Benefit during the term are guaranteed to never be less than your original premium.
- Participation Rate shown for illustrative purposes only. Please refer to the Product Guide for additional details and current rates.

This hypothetical example assumes \$100,000 initial premium into the 5-Year Annual Interval Sum Strategy with a 50% Participation Rate, -10% floor rate and no withdrawals. This example is for informational purposes only and is not indicative of past performance, nor intended to predict future performance of any specific product.

AccuMax 5 in action

Meet...

Mike and Lisa Henderson

Married, both currently employed
Ages 62 and 59 respectively
In 5 years, Mike wants to retire fully while
Lisa wants to move to part-time.



Financial concerns for retirement

Mike's concerned about protecting his nest egg. He's worked hard to save what he has, and while he's recovered from losses before, he's not sure he can handle any more drops. With 5 years until retirement, he wonders whether time's still on his side.

Lisa wants stability too, along with some potential to grow their retirement savings. She enjoys her current lifestyle and wants a little more assurance there won't be dramatic spending changes when they leave the work force. She's worked equally hard and wants retirement to be their reward for getting through the tough times.

How can they both feel more confident about protecting what they have while also taking an opportunity to see it grow?

How AccuMax 5 can help solve for both

Mike and Lisa agree to put \$100,000 into AccuMax 5.
Mike gains peace of mind knowing that the money is growing, but he'd never receive less than his original premium back.
Lisa appreciates that the longer term allows for a higher Participation Rate and potential for higher growth.
Both appreciate the added benefit that AccuMax 5 accumulates tax deferred.



This hypothetical example assumes \$100,000 initial premium into the 5-Year Point-to-Point S&P 500® Index Strategy with a 50% Participation Rate and no withdrawals. The product was not available during this time frame and the index was simulated solely for comparative values. This example is for informational purposes only and is not indicative of past performance, nor intended to predict future performance of any specific product.

Features for added peace of mind

Free Withdrawals

Beginning in the first Contract Year, you can withdraw up to the greater of 10% of your premium or your annuity's Accumulated Value each Contract Year without a Withdrawal Charge or Market Value Adjustment (MVA).¹

Required Minimum Distributions (RMDs) are IRS mandatory withdrawals required with qualified contracts (such as an IRA).² These withdrawals from your annuity contract are considered part of your annual Free Withdrawal amount.

Confinement Waiver

You can withdraw all or part of your annuity's value if you are confined to a Qualified Care Facility. This benefit is available if you are confined for at least 60 consecutive days and meet eligibility requirements. No Withdrawal Charge or MVA applies if you qualify for this benefit.

In order to qualify for this benefit, you cannot be confined at the time your contract is issued. Withdrawals are available one year after the Contract Date.³

Terminal Illness Waiver

You can withdraw all or part of your annuity's value if you are diagnosed with a terminal illness that is expected to result in death within one year and meet eligibility requirements. No Withdrawal Charge or MVA applies if you qualify for this benefit.

Withdrawals are available one year after the Contract Date.³

If requesting either the Confinement or Terminal Illness Waiver, you'll be eligible for the greater of the Minimum Guaranteed Contract Value and either **a)** the Interim Value,⁴ if requesting a full surrender, or **b)** the Accumulated Value, if requesting a partial Withdrawal.

Death Benefit

Your annuity can offer your loved ones a source of funds to settle matters after your death. Your beneficiary is guaranteed your annuity's full Interim Value⁴ or Minimum Guaranteed Contract Value, whichever is greater.⁵

¹ 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 or MVA which may result in the loss of principal if taken during the first 5 years of the contract.

² The IRS requires individuals owning IRAs to take a required minimum distribution (RMD) each year once you reach a certain age, which varies by birthdate. The annual deadline for taking an RMD is December 31. You may delay your first RMD until April 1 of the year after you attain the required beginning age. If you delay your first RMD, you'll have to take your first and second RMD in the same tax year. If you fail to take your RMD, you may be subject to an excise tax. Please consult with your tax professional for guidelines specific to your situation. Visit IRS.gov for details.

³ Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information on these features. **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.** Not available in CA.

⁴ Interim Value reflects the pro-rated cumulative performance during the current Index Term Period, subject to the terms of the applicable Strategy. Indexed Strategy interest credits are not applied to the Strategy Value until the Index Term End Date. **The Interim Value is used only to determine the Death Benefit, and is not available for Withdrawal or Surrender, except through qualifying claims under the Confinement and Terminal Illness Waivers, if applicable.**

⁵ If death occurs, annuitization payments will be consistent with the Settlement Option selected. Taxes may apply.

Additional information

Annuities are designed to meet your long-term savings and retirement needs, and most include a Withdrawal Charge Period. If you withdraw more money than the free amount allowed by your contract, or if you surrender the annuity before the Withdrawal Charge Period ends, a Withdrawal Charge and Market Value Adjustment will be applied.

These charges do not apply to Free Withdrawals, RMDs, payments made in settlement of your annuity's Death Benefit, or Confinement and Terminal Illness waivers.

Withdrawal Charges

If you surrender your annuity or withdraw an amount that exceeds the Free Withdrawal amount during the Withdrawal Charge Period, you will incur a Withdrawal Charge. In part, Withdrawal Charges allow the company to invest your money on a long-term basis and generally offer higher rates than possible with a similar annuity of shorter term. For more information, see the Product Guide provided with this brochure.¹

Market Value Adjustment

A Market Value Adjustment applies to Withdrawals in excess of the Free Withdrawal amount and full surrenders during the Withdrawal Charge Period. If interest rates in the market are higher than when you purchased your annuity, the MVA is negative, meaning the Cash Surrender Value or net excess withdrawal you receive will reflect deductions for both withdrawal charges and MVA. If interest rates have decreased, the MVA will be positive.²



¹ 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 or MVA which may result in the loss of principal if taken during the first 5 years of the contract.

² MVA may vary by state. For more information, please see Certificate of Disclosure or Form 17653, Understanding the MVA. Not applicable in CA.

Action is the way out of worry

It can be an easy trap to watch the market and wonder what your next move should be. AccuMax 5 can be a simple step forward to help you continue to grow your retirement income, while protecting what you've already saved from market loss.

Build your more confident retirement today

- Choose the strength of meaningful growth potential, with longer crediting periods and higher Participation Rates.
- Gain stability with zero risk of losing what you've already saved due to market loss. You'll also gain the ability to plan confidently, because all rates for the Withdrawal Charge Period are set and guaranteed at issue.*
- Appreciate the flexibility of multiple indexes and crediting options that allow you to choose one or more index crediting strategies that works for you.

*After the end of the Withdrawal Charge Period, all Indexed Strategies will terminate and funds will be moved to the Fixed Strategy, with a new interest rate being declared each year.

Page 2 footnotes:

¹ 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's 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 January 2024 (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.

² Athene Holding Ltd. GAAP total assets, AHL shareholders' equity and total liabilities as of December 31, 2023. Pledged assets and funds in trust (restricted assets) total \$49.6 billion and net reserve liabilities of \$199.3 billion as of December 31, 2023.

Athene Annuity and Life Company (AAIL), on a statutory basis, based on the financial statement as of December 31, 2023: Total Admitted Assets:

\$201.98 billion; Total Liabilities: \$199.1 billion; Reserves Required: Direct - \$131.15 billion; Assumed - \$1.72 billion; Ceded - \$17.47 billion; Net - \$115.4 billion; Capital & Surplus: Common capital stock - \$0.01 billion; Paid-in and contributed surplus - \$4.65 billion; Unassigned surplus - \$(1.79) billion; Total Capital & Surplus: \$2.87 billion.

Athene Annuity & Life Assurance Company of New York (AANY), on a statutory basis, based on the financial statement as of December 31, 2023: Total Admitted Assets: \$5.25 billion; Total Liabilities: \$4.96 billion; Reserves Required: Direct - \$3.21 billion; Ceded - \$2.76 billion; Net - \$455 million; Total Capital & Surplus: \$290 million; Securities Pledged as Collateral (Cash) \$5.88 million.

The individual subsidiary insurance company is responsible for meeting its ongoing insurance policy and contract obligations. Neither Apollo Global Management, Inc. nor Athene Holding Ltd. are responsible for meeting the ongoing insurance policy and contract obligations of the subsidiary insurance companies.

Disclosures

Any information regarding taxation contained herein is based on our understanding of current tax law, which is subject to change and differing interpretations. This information should not be relied on as tax, legal or financial advice and cannot be used by any taxpayer for the purposes of avoiding penalties under the Internal Revenue Code. We recommend that taxpayers consult with their professional tax, legal and financial advisors for applicability to their personal circumstances.

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.

IBM Watson® • IBM and IBM Watson are registered trademarks of International Business Machines Corporation, registered in many jurisdictions worldwide.

AI Powered Multi-Asset Index • The AI Powered Multi-Asset Index (the "AiMAX Index") is the exclusive property of EquBot Inc. ("EquBot") and administered, calculated, and published by Solactive AG ("Solactive"). EquBot, AiMAX, and "AI Powered Multi-Asset Index" (collectively, the "AiMAX Marks") are trademarks or service marks of EquBot and have been licensed by HSBC and sub-licensed by Athene Annuity and Life Company (the "Company") for use in a fixed indexed annuity offered by the Company. The fixed indexed annuity is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by EquBot, HSBC, Solactive or any of their affiliates. EquBot and HSBC's only relationship to the Company is the

licensing of the AiMAX Index and AiMAX Marks for certain purposes. Solactive's only relationship to the Company is with respect to administering, calculating and publishing the AiMAX Index. EquBot, HSBC and Solactive shall not have any liability with respect to a fixed indexed annuity in which an interest crediting option is based on the AiMAX Index and are not liable for any loss relating to the fixed indexed annuity, whether arising directly or indirectly from the use of the AiMAX Index, its methodology, any AiMAX Mark or otherwise. None of EquBot, HSBC or Solactive have any obligation to take into consideration any of the needs of the Company or any of the owners, annuitants or beneficiaries of the fixed indexed annuity in designing, calculating, administering or licensing the AiMAX Index.

NONE OF EQUBOT, HSBC, SOLACTIVE OR THEIR SUPPLIERS GUARANTEES THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE AIMAX INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN. NONE OF HSBC, EQUBOT, SOLACTIVE OR THEIR SUPPLIERS MAKES ANY REPRESENTATION OR WARRANTY, AND EACH OF HSBC, EQUBOT, SOLACTIVE AND THEIR SUPPLIERS EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THOSE REGARDING (I) MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, AND (II) THE ADVISABILITY OF ANY PERSON INVESTING IN THE FIXED INDEXED ANNUITY.

No purchaser, seller or holder of the fixed indexed annuity, or any other person or entity, should use or refer to any AiMAX Mark or other EquBot trade name to sponsor, endorse, market or promote the fixed indexed annuity without a license from EquBot and HSBC. Under no circumstances may any person or entity claim any affiliation or association with EquBot, HSBC or Solactive without the prior written

permission of EquBot, HSBC or Solactive.

In calculating the performance of the AiMAX Index, EquBot deducts a servicing cost of 0.75% per annum, calculated on a daily basis. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the AiMAX Index and thus the amount of interest that will be credited to the fixed indexed annuity option based on the AiMAX Index.

The volatility control applied by EquBot may reduce the potential positive or negative change in the AiMAX Index and thus the amount of interest that will be credited to the fixed indexed annuity option that is based on the AiMAX Index.

Nothing provided herein should be construed as HSBC, EquBot, Solactive or any of their suppliers providing tax, legal, or investment advice nor are HSBC, EquBot, Solactive or any of their suppliers recommending engaging in any investment strategy or transaction.

S&P 500® Index • The S&P 500® Index (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("S&P DJI") and has been licensed for use by Athene Annuity and Life Company ("Athene"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Athene's products are not sponsored, endorsed, sold or promoted by S&P DJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Index.

Shiller Barclays CAPE® Allocator 6 Index • The Shiller Barclays CAPE® Allocator 6 Index has been developed in part by RSBB-I, LLC, the research principal of which is Robert J. Shiller. RSBB-I, LLC is not an investment advisor, and does not guarantee the accuracy or completeness of the Shiller Barclays CAPE® Allocator 6 Index, or any data or methodology either included therein or upon which it is based. Neither RSBB-I, LLC nor Robert J. Shiller or any of their respective partners, employees, subcontractors, agents, suppliers and vendors (collectively, the "Protected Parties") shall have any liability, whether caused by the negligence of a Protected Party or otherwise, for any errors, omissions, or interruptions therein, and make no warranties, express or implied, as to performance or results experienced by any party from the use of any information included therein or upon which it is based, and expressly disclaim all warranties of merchantability or fitness for a particular purpose with respect thereto, and shall not be liable for any claims or losses of any nature in connection with the use of such information, including but not limited to, lost profits or punitive or consequential damages, even if RSBB-I, LLC, Robert J. Shiller or any Protected Party is advised of the possibility of same.

Neither Barclays Bank PLC ("BB PLC") nor any of its affiliates (collectively "Barclays") is the issuer or producer of Athene fixed index annuities (the "Products") and Barclays has no responsibilities, obligations or duties to purchasers of the Products. The Shiller Barclays CAPE® Allocator 6 Index (the "Index"), together with any Barclays indices that are components of the Index, is a trademark owned by Barclays and, together with any component indices and index data, is licensed for use by Athene Annuity and Life Company ("Athene") as the issuer or producer of the Products (the "Issuer").

Barclays' only relationship with the Issuer in respect of the Index is the licensing of the Index, which is administered, compiled and published by BB PLC in its role as the Index sponsor (the "Index Sponsor") without regard to the Issuer or the Products or purchasers of the Products. Additionally, Athene as issuer or producer of the Products may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the Products. Consumers acquire the Products from Athene and neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon purchasing the Products. The Products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Products or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, purchasers of the Products or to other third parties in respect of the use or accuracy of the Index or any data included therein.

Athene AccuMax ICC20 STA (11/20) 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.

This material is a general description intended for informational and educational purposes. Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (excluding NY) and in D.C., is not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. Please reach out to your financial professional if you have any questions about Athene products or their features.

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.

This brochure contains highlights only – for a full explanation of these annuities, please refer to the Certificate of Disclosure which provides more detailed product information, including all charges or limitations as well as definitions of capitalized terms.





Athene Annuity and Life Company
7700 Mills Civic Parkway
West Des Moines, IA 50266-3862
Athene.com

Retirement is not just the end of a job. It's the beginning of a life you've worked, dreamed and planned for. Whatever excites you about your next move, annuities from Athene can help you take on the challenges you can't wait to face. An industry leader rated A+ by S&P and Fitch, we're driven by what drives you: the confidence to retire your way.