

# How AccuMax puts time on your side



## See how longer crediting periods offer the potential for higher returns

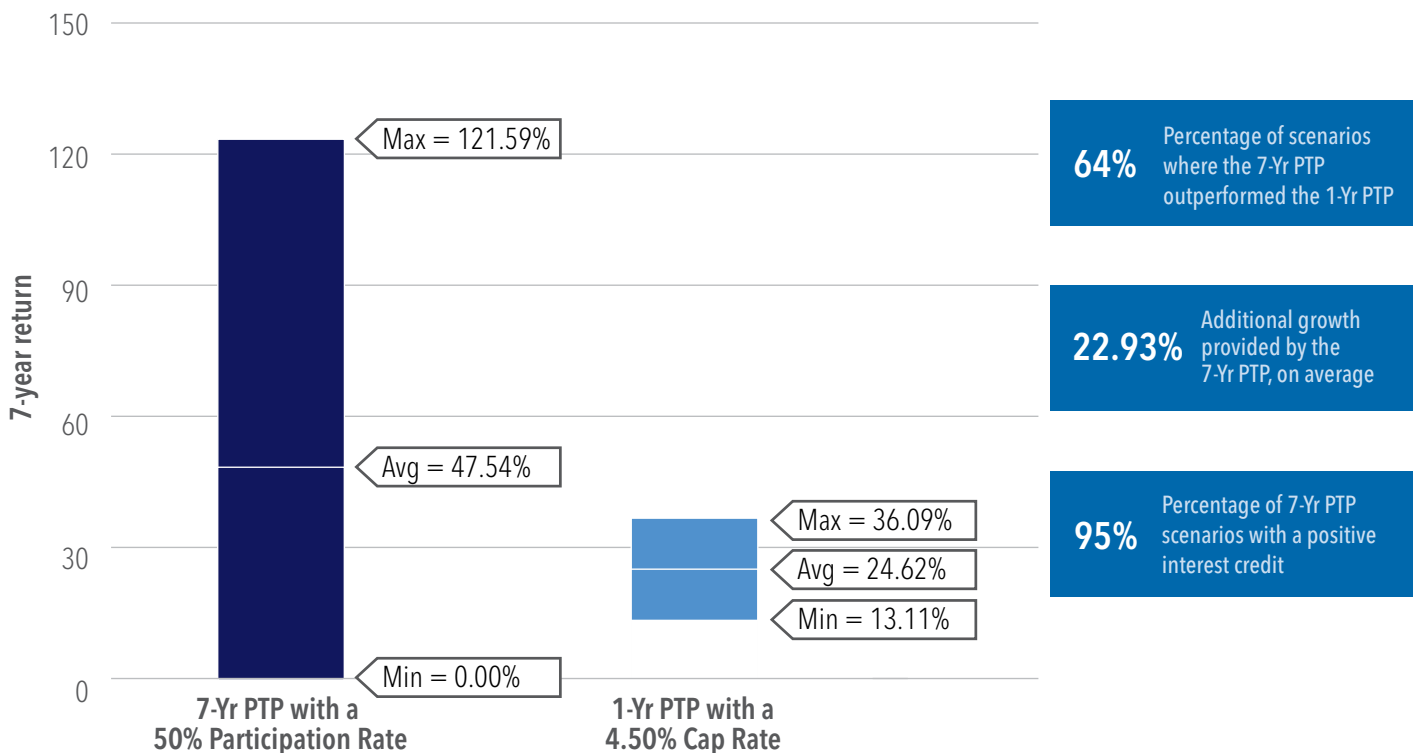
Managing your retirement savings means understanding your current needs and what you want your funds to do. If you're looking for meaningful growth, consider how time may work in your favor.

### Advantages of a multi-year strategy

With a typical fixed indexed annuity (FIA) Point-to-Point crediting strategy, gains are locked in annually based in part on the growth of the underlying index from the start of the index period to the end, subject to an annual Cap or Participation Rate. AccuMax offers multi-year Point-to-Point (PTP) strategies, where gains are based on a longer term, allowing for a higher Participation Rate and potentially higher interest credits.

### Does experience measure up?

Based on the last 40 years, here's an example of how a multi-year strategy can provide higher potential returns.



This hypothetical example assumes a 100% allocation to the 7-Yr Point-to-Point S&P 500<sup>®</sup> Index Strategy with a 50% Participation Rate, and also assumes a new contract was issued each possible business day starting on 12/31/1980 and was held for 7 years, using index closing prices through 12/31/2020. The average 7-year return of each contract issued over the last 40 years is used in this scenario. One-year Point-to-Point example uses a hypothetical 4.50% annual Cap Rate. The product was not available during this time frame and the index was simulated solely for comparative values. These hypothetical examples are for informational purposes only and are not indicative of past, nor intended to predict future performance. 7-Yr PTP Participation Rate as of March 29, 2021 and subject to change.

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## AccuMax offers flexibility

While longer crediting terms allow for strong growth potential, a shorter crediting term may be appropriate in other situations. AccuMax offers the flexibility to choose one or more of seven crediting strategies to accommodate your specific needs.

### Consider a multi-year strategy when...

- Seeking higher Participation Rates in exchange for a longer term.
- Desire to “set it and forget it.” Make one decision for money that’s not needed right away.

### Consider a 1-year strategy when...

- Concern about liquidity for RMDs or other penalty-free withdrawals.
- Desire to lock-in gains annually, helping to navigate market volatility.

## What makes AccuMax different?

**Guaranteed crediting rates.** Unlike other FIAs that may change crediting strategy rates at the end of each crediting period, all rates for AccuMax are set at issue and guaranteed for the Withdrawal Charge Period.

**Zero risk of market loss.** AccuMax also provides stability with zero risk of losing what you’ve already saved due to market declines. While it’s possible to receive zero interest credits in any interest crediting period, you’ll never receive less than zero.

**Powered by Athene innovation.** Any financial decision is bigger than a single product’s features or benefits. In addition to meaningful growth potential, AccuMax is backed by Athene Annuity and Life Company, a leader in fixed indexed annuities<sup>1</sup> with a solid track record of financial strength, high ratings<sup>2</sup> and positive client value.

## Contact your financial professional

For more assistance deciding if AccuMax is right for you, work with your financial professional.

<sup>1</sup> Per LIMRA US Individual Annuities YTD 4Q2020, Athene ranked number one in fixed indexed annuity sales for calendar year 2020.

<sup>2</sup> 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. A.M. Best, S&P and Fitch credit ratings reflect their assessment of the relative ability of an insurer to meet its ongoing insurance policy and contract obligations. A.M. Best rating as of May 2020 (A, 3rd highest of 16), S&P ratings as of August 2020 (A, 6th highest out of 21) and Fitch rating as of April 2020 (A, 6th highest of 19).

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

Fixed 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.

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