



News Release

Athene Wins Three Awards at the 2019 Structured Retail Products (SRP) Indexed Insurance Awards

WEST DES MOINES, Iowa – October 22, 2019 – Athene USA (“Athene”), a leading provider of retirement savings products, was recognized as a top performer at the Structured Retail Products (SRP) Americas Indexed Insurance Awards held in Des Moines recently, winning “FIA of the Year,” “Carrier Hedging Team of the Year” and “Best Educational Initiative.” The SRP Awards are designed to recognize the best buy- and sell-side companies, as well as identify the best service producers and distributors.

Athene Annuity and Life Company received the “FIA of the Year” award for [Athene Agility^{SM1}](#), an annuity product that adapts to the needs of retirees whether for growth, income or help with the unexpected. The product achieved more than \$1 billion in sales premium in its first 12 months from launch, making it one of the fastest-growing annuity products in the industry. Powered by a diverse and innovative selection of indices, Agility helps retirees plan for the unexpected.

The “Carrier Hedging Team of the Year” award recognizes the top carrier hedging team operating in the field of indexed annuities, based on innovation, price competitiveness, understanding client needs and after-sales support. Athene received this award based on the superior results received from the company’s buy-side counterparties.

The “Best Educational Initiative” award is based on comprehensiveness, clarity and accessibility of educational material. Athene won this award for its [four-part video series](#), created in partnership with "The Trust," the Wall Street Journal’s creative consultancy and content group, on the hidden biases that affect the decision to purchase an annuity.

“We’re honored that SRP continues to recognize Athene as a leader in the indexed insurance market and retirement services industry, year after year,” said Grant Kvalheim, Chief Executive Officer and President, Athene USA. “Our goal is to serve our customers by providing them with innovative solutions to help them be financially prepared for the future. These awards are dedicated to our employees, distribution partners and index partners who help us achieve that goal every day.”

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About Athene USA

Athene USA is an Iowa-domiciled corporation that serves as the U.S. holding company for Athene's annuity operations in the United States. Headquartered in West Des Moines, Iowa, Athene USA serves customers in all 50 states, and through its predecessor companies, has been serving American consumers for more than 100 years.

1Important Information

This annuity has limitations and charges. For costs and complete details, please request a Certificate of Disclosure.

The interest earned is subject to certain limitations such as an Annual Spread, a Cap Rate, and Participation Rate. These limitations are declared by the Company before the beginning of each Index Term Period. Please note that the interest you earn may be zero; however, the interest that you earn will never be less than zero.

Withdrawals and surrender of taxable amounts are subject to ordinary 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 and MVA which may result in the loss of principal.

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.

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., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities in New York.

ATHENE ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.

About Structured Retail Products (SRP)

SRP is the most comprehensive online database of structured products in the world with over 22 million individual product listings from almost three thousand companies, representing total sales of over \$8.73tn. Our product and market data spans over 16+ years across 54 different countries and is supplemented by extensive independent analysis, daily news, people moves and exclusive interviews from key figures within the structured product space.

SRP has become an invaluable tool for a wide range of institutions involved in the manufacture and distribution of structured products across the globe. We specialize in company-wide, corporate access. Our clients include the world's largest investment banks, index providers, regulators, law firms and distributors.

SRP's mission is to demystify the industry by using our extensive and dynamic data, latest news and global events to showcase the value of structured products.

SRP clients range from blue chip companies to the smallest distributors, including:

- All the major global financial services groups
- Financial regulators
- Stock exchanges
- Index creators
- Technology providers
- Professional services companies

SRP owns and maintains the specialist industry website structuredretailproducts.com.