

## **Athene Launches Fixed Indexed Annuity Designed to Maximize Long-Term Retirement Savings**

*Athene AccuMax<sup>SM</sup> features multi-year interest crediting strategies powered by innovative indices*

WEST DES MOINES, Iowa -- Athene USA (“Athene”), a leading provider of retirement savings products, announced the launch of Athene AccuMax<sup>SM</sup>, a fixed indexed annuity that provides enhanced protected accumulation potential for “patient money” set aside for retirement or other long-term savings goals. Athene AccuMax is issued by Athene Annuity and Life Company (“AAIA”), a subsidiary of Athene.

Like all fixed indexed annuities, AccuMax combines the opportunity for growth based in part on the performance of a stock market index with protection from loss due to market downturns. What sets it apart is the availability of multi-year indexed interest crediting strategies, innovative indices, and the predictability of crediting rates on all strategies that are guaranteed for the annuity’s Withdrawal Charge period.

“Athene AccuMax is designed for long-term savers seeking index-driven growth potential as an alternative to traditional fixed income alternatives,” said Grant Kvalheim, CEO and President of Athene USA. “It blends the spirit of opportunity with the security of guarantees in unique and powerful ways.”

A wide range of features make AccuMax a compelling accumulation option for financial professionals and their clients.

- All fixed and indexed strategy crediting rates are guaranteed for the duration of the Withdrawal Charge period.
- Multi-year and annual crediting terms provide growth potential and liquidity.
- Features new AI Powered Multi-Asset Index (AiMAX<sup>1</sup>) and Shiller Barclays CAPE® Allocator 6 Index (BXIISC6E<sup>1</sup>).
- Innovative Annual Interval Sum crediting strategy tied to the S&P 500® combines the benefit of higher rates through a multi-year strategy with the ability to measure index performance in annual steps.

### **About Athene USA**

Athene USA is a subsidiary of Athene Holding Ltd, a leading financial services company, which specializes in helping its customers achieve financial security and serving as a solutions provider to institutions. Athene USA is headquartered in West Des Moines, Iowa and is the principal operating location for Athene’s business in the United States. Athene USA serves hundreds of thousands of customers across all 50 states, and through its predecessor companies, has been serving American consumers for more than 100 years. Further information about Athene can be found at [athene.com](http://athene.com).

### **Important Information**

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

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<sup>1</sup> Because this index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

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.

The interest earned is subject to certain limitations such as an Annual Spread, a Cap Rate, and Participation Rate. 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.

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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.

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Athene AccuMax [ICC20 STA (11/20)] or state variation is issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Product 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.

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**Media**

Amanda Carstens Steward

+1 441 279 8525

+1 515 342 6473

[asteward@athene.com](mailto:asteward@athene.com)

Marcia Kent

+1 515 342 3918

[mkent@athene.com](mailto:mkent@athene.com)

**Investors**

Noah Gunn

+1 441 279 8534

+1 646 768 7309

[ngunn@athene.com](mailto:ngunn@athene.com)