ATHENE
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Incorporating Fixed Indexed Annuities into a Retirement Income Strategy

CASE STUDY

Your clients, Jim and Nancy, are married and are both 50 years old. They are employed full time and have been diligent in socking away money in each of their 401(k) and IRA accounts. Both Jim and Nancy hope to retire in 10 years.

While they are confident in their retirement savings strategy, Jim and Nancy lack an employer-sponsored pension plan. They are wondering how they are going generate income from their retirement savings, especially during their first 10 years of retirement. They both want to delay taking Social Security until they reach age 70 so they can maximize their benefits. Another concern is paying hefty medical insurance premiums until Medicare kicks in at age 65.

During your meeting, you ask Jim and Nancy to complete a client fact finder to estimate their retirement expenses, which include both essential expenses (i.e., groceries, shelter, medical expenses and taxes) and lifestyle expenses (i.e., dining out, entertainment, traveling and hobbies). The couple also lists their current assets and accounts, as well as future sources of income.

After reviewing their information and asking questions to better understand their retirement objectives and needs, you share the benefits of fixed indexed annuities combined with an optional income rider.[1] Repositioning a portion of the couple's retirement savings in a fixed indexed annuity from Athene Annuity and Life Company, West Des Moines, IA, combined with an income rider offers them:

1. The advantage of tax-deferred interest accumulation.
2. Growth potential by receiving interest credits that are linked in part to the performance of an external market index.
3. No direct downside market risk.
4. Options for a regular stream of income either at the annuity's maturity date or by utilizing an optional income rider.

[1]Optional for a charge

Products issued by Athene Annuity and Life Company, West Des Moines, IA

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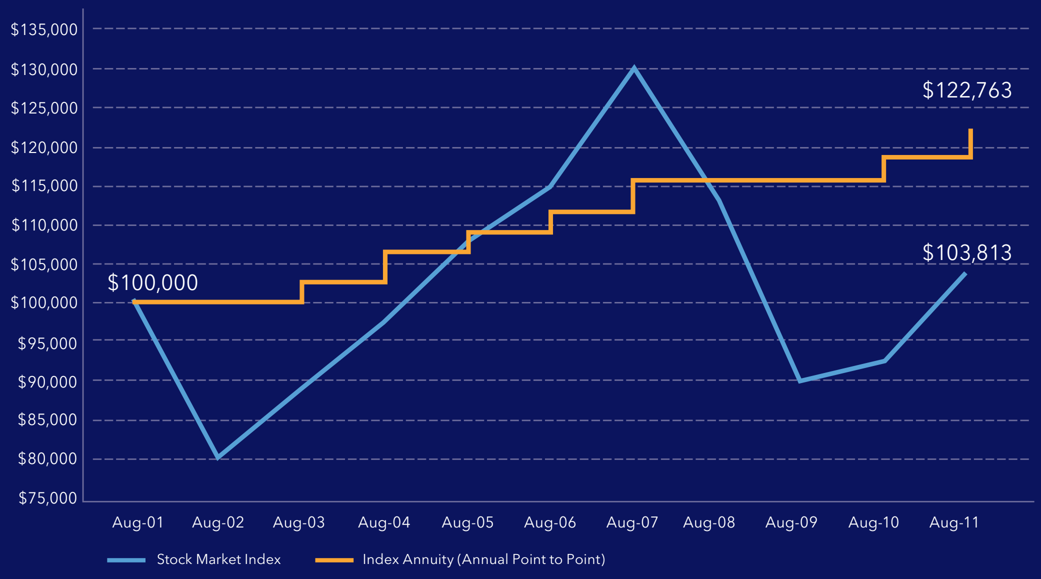
How a 1-Year Point-to-Point Index Strategy Works
(Hypothetical Example)



This chart shows how the value of a hypothetical 1-Year Point-to-Point Index Strategy, based upon a hypothetical Stock Market Index, does not decrease when the market index declines. When the market index increases, the strategy value increases by credited interest based upon the positive market change. Those increases may be limited by a Cap, Spread, or Participation Rate. When the market index decreases, the strategy value remains the same – the initial strategy value as well as prior credited interest are protected from market downturns, as long as there are no early surrenders or excess withdrawals.

This depiction is not intended to represent any specific product or index strategy, but merely to show how a fixed indexed annuity with annual point-to-point strategy works. This hypothetical example assumes a $100,000 initial premium and participation in the upward movement of a 1-year point-to-point index crediting strategy. It assumes no withdrawals, no additional premiums and no premium taxes. Charges and fees may apply. Those charges and fees may reduce the fixed indexed annuity value. The assumptions are not guaranteed.

Fixed Indexed Annuity In Action

AGE 50

Reposition $100,000, which is a portion of the couple's retirement assets, to a fixed indexed annuity (10-year surrender charge schedule) combined with an income rider.

What does this do?

- Allows for growth potential by receiving interest credits that are linked in part to the performance of an external market index.
- Preserves hard-earned savings by protecting them from direct downside market risk.

AGE 60

Turn on income from the rider.

What does this do?

- Gives Jim and Nancy a predictable "retirement paycheck" that will last the rest of their lives.
- Helps supplement income to help pay for health insurance and other expenses.

AGE 65

Medicare begins.

AGE 70

The couple starts taking Social Security benefits.

Learn how you can help your clients build their own retirement income strategy using Athene Annuity fixed indexed annuities. Contact your IMO today!

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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.

Fixed indexeded 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. Clients who purchase indexed annuities are not directly investing in a stock market index.

Guarantees provided by annuities are backed by the financial strength and claims-paying ability of the issuing insurance company and are not guaranteed by any bank or the FDIC. Guaranteed lifetime income available through annuitization or the purchase of an optional income rider for a charge. Annuities are long-term products of the insurance industry designed for retirement income. They contain limitations and exclusions, including withdrawal charges and a market value adjustment that will affect contract values.

Products not available in all states.