

The cost of waiting

Why take a chance?

What is your product earning?

Compare and see for yourself.

- Compare your product to the Athene MaxRate® 5-year annuity with a guaranteed fixed rate and no withdrawals.¹
- Even if you're relying on a 1-year product thinking rates will rise, keep in mind it's impossible to predict how much rates could change... if they change at all.

Result? By choosing the security of a locked in rate of 2.50% today, you could still come out ahead. Plus, the confidence of a rate that's guaranteed for a full five years!

Avoid the wait!

Lock in a strong rate with Athene MaxRate 5.

Could this be you?

Source of funds: \$100,000
401(k) rollover

Goal: Growing your retirement nest egg and protecting it from market downturns.

Time Horizon: 5+ years

\$100,000, no withdrawals							
Athene MaxRate 5 (with MVA)				What is your product earning?			
	Lock-in Rate	Cash Surrender Value ²	Hypothetical Accumulated Value		Hypothetical Interest Rate	Hypothetical Interest Credit	Hypothetical Value
Year 1	2.50%	\$92,500	\$102,500	Year 1	0.75%	\$750	\$100,750
Year 2	2.50%	\$94,812	\$105,062	Year 2	1.00%	\$1,008	\$101,758
Year 3	2.50%	\$97,183	\$107,689	Year 3	1.25%	\$1,272	\$103,029
Year 4	2.50%	\$99,612	\$110,381	Year 4	1.50%	\$1,545	\$104,575
Year 5	2.50%	\$102,102	\$113,140	Year 5	1.75%	\$1,830	\$106,405
				Year 6	2.00%	\$2,128	\$108,533
				Year 7	2.25%	\$2,442	\$110,975
				Year 8	2.50%	\$2,774	\$113,749

Beginning the first day of year six, the Withdrawal Charge period ends and the Cash Surrender Value is equal to the Accumulated Value.

How much longer will it take with your product?

Why risk the cost of waiting?

Lock in a strong rate with Athene MaxRate and help reach long-term retirement goals with:

- Dependable growth with guaranteed rates
- Protection from loss due to market downturns
- Tax deferral³

Athene
MaxRate®
A Multi-Year Guarantee Annuity

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¹ Athene MaxRate annuities provide annual Free Withdrawal privileges beginning in the first Contract Year. Each Contract Year, you can withdraw up to an amount equal to the Multi-Year Fixed Strategy Rate multiplied by Accumulated Value (as of the most recent Contract Anniversary) without incurring a Withdrawal Charge or Market Value Adjustment.

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 interest in the year they are taken. Withdrawals in excess of the free amount are subject to a Withdrawal Charge and Market Value Adjustment (MVA), which may result in the loss of principal. A Withdrawal Charge in accordance with the rate schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount as follows; Athene MaxRate 5: 10, 10, 10, 10, 10%. This annuity includes a Confinement Waiver and a Terminal Illness Waiver that permit withdrawal of up to 100% of the Accumulated Value if eligibility criteria are met. Confinement Waiver not applicable in MA.

² Cash Surrender Value (CSV) does not include applicable MVA.

³ 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 an IRA with an annuity. Consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.

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