

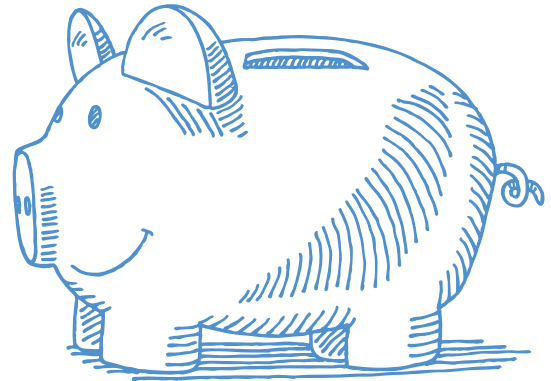
# Why roll over your 401(k) into an Athene annuity?

## Consider this...

Do you have assets in one or more employee-sponsored retirement plans (i.e., 401(k), 403(b), profit-sharing plans) to which you are no longer contributing?

Do you want to continue...?

- ✓ Tax deferral
- ✓ Growth potential



With the added benefits of...

- ✓ Protection from market downturns
- ✓ Guaranteed lifetime income<sup>1</sup>
- ✓ Flexibility to customize income
- ✓ Creating a legacy



## Achieve your retirement goals

Rolling over tax-qualified retirement assets into an Athene annuity can help you achieve your retirement goals. Plus, you'll receive the added benefits an annuity provides.

## What is an annuity?

Annuities provide insurance against the risk that you'll outlive your money after you retire. They give you the potential to grow your retirement savings and create a guaranteed income stream to last a lifetime.

**Your Athene agent can help you find an annuity solution that best fits your needs.**



A rollover into an Athene annuity can help you achieve your retirement goals if you're looking for...



**Continued Tax Deferral** – Rollovers are tax-free as long as they follow IRS guidelines. You don't pay taxes on any growth in your annuity until you withdraw money.<sup>2</sup>



**Growth Potential** – Gain interest credits from Athene's interest crediting strategies based, in part, on the upward movement of a market index.<sup>3</sup>



**Protection from Market Downturns** – Protect your retirement nest egg. Athene guarantees you will not lose money in your annuity due to market losses – even during economic downturns or if you may have years when you have no interest credited to your contract. In exchange for this protection, indexed crediting strategies limit the interest rate you can receive. The limit can take the form of a Cap Rate or an Annual Spread and Participation Rate. Athene declares the Caps, Annual Spreads and Participation Rates before the beginning of each term period.<sup>3</sup>



**Guaranteed Lifetime Income** – Enjoy benefits that can mirror the lifetime income of a defined benefit pension plan and Social Security when an annuity reaches its maturity date and a lifetime income option is chosen. This means that you can receive income you can't outlive – guaranteed.<sup>1</sup>



**Flexibility** – Customize your retirement income timing and amounts by adding an optional income rider, available for a charge, to an Athene annuity. A rider may also offer additional benefits, such as inflation protection, benefits for confinement or terminal illness, and a death benefit.<sup>4</sup>



**A Legacy for Your Loved Ones** – Offer your loved ones a quick source of funds to settle matters after your death. Your beneficiary is guaranteed to receive your annuity's full Accumulated Value or Minimum Guaranteed Contract Value, whichever is greater.<sup>5</sup>

## Achieve your retirement goals with a rollover

An Athene annuity provides you with continued tax deferral, index-based growth potential and protection from market risk or losses for an income you can't outlive. Contact your Athene agent for more information.

<sup>1</sup> Lifetime Income Withdrawals may be reduced or may stop if you take Excess Withdrawals from your contract. If Excess Withdrawals, Withdrawal Charges, or applicable adjustments reduce the contract's Accumulated Value to zero, your Lifetime Income Withdrawal Payments will stop and the rider will terminate.

<sup>2</sup> 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.

<sup>3</sup> Annuities are not stock market investments and do not directly participate in any stock or equity investments. Market Indices do not include dividends paid on the underlying stocks, and therefore do 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.

<sup>4</sup> An annuity is not the same as long-term care insurance and is not a substitute for such coverage, nor should it be sold as such.

<sup>5</sup> After annuitization, payments will be consistent with the Settlement Option selected. Taxes may apply.

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Guarantees provided by annuities are subject to the financial strength of the issuing insurance company; 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.

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