

A black and white photograph of a classical statue of Athena, shown in profile from the chest up. She is wearing a detailed helmet with a crest and has large, feathered wings on her back. The background is a plain, light color.

 **ATHENE**
ANNUIITY

*Dependable asset growth on your terms with ATHENE MaxRate[®] 7
Multi-Year Guarantee Annuity (MYGA)
CA Version*



Your Future

Make sound financial decisions today to create a dependable source of income for the future.

You've worked hard to make money and you've worked hard to save it. Now, consider putting your money in position to work for you. Every day people like you are seeking growth opportunities in order to secure their retirement, combat inflation and beat today's historically low interest rates.

Just because you're looking to increase your assets doesn't mean you need to trade safety and stability for growth.

Regardless of your financial objective, having the power of interest rate protection in your own hands can help you feel more comfortable that you'll be able to reach your goal.



The time is right for guarantees

Given a choice between investing in the stock market or earning a guaranteed rate of return on your money, what would you decide? Your decision depends on a number of factors, including:

- Economic stability
- Stock market environment
- Personal aversion to risk
- Need for financial security
- Time horizon for accessing funds

With a guaranteed rate of return, you will know exactly what your money will earn over a specified period of time. Adding this kind of security and dependability to your financial portfolio can be important, especially when saving for retirement or other long-term goals.

Find comfort when stability matters

If retirement is on your horizon, you need a solution that offers stability along with the opportunity for growth. Unlike past generations, today's retirees are increasingly relying on their own assets to fund their retirement years. Having a dependable source of income can help create a sound foundation for any retirement plan.

Even if retirement isn't exactly around the corner, you may still value the safety and security that comes with a guaranteed rate of return.

A solution for growth plus guarantees

A deferred fixed annuity is designed to help you accumulate funds for retirement and other long-term objectives through tax-deferred growth at a guaranteed interest rate.¹ Since annuities are tax-deferred, your money grows faster because you earn interest on the dollars you would ordinarily have paid in income taxes. By including annuities in your financial strategy, you gain several important benefits:

- Competitive interest rates
- Tax-deferred growth
- Interest rate guarantees that never fall below a set minimum
- Principal protection against market loss
- Guaranteed income for a lifetime or a certain period
- Current tax savings

¹Guarantee based on the claims-paying ability of the insurance company.



ATHENE MaxRate 7

is a type of annuity called an MYGA, which is short for multi-year guarantee annuity.

An annuity from a company you can count on

At Athene Annuity & Life Assurance Company, fixed annuities are our specialty. We recognize the vital role fixed annuities can play in solving America's retirement income challenge. That's why we're committed to providing simple, sensible solutions that offer you opportunities for competitive tax-deferred growth and a dependable income in retirement.

The ATHENE MaxRate 7 Multi-Year Guarantee Annuity (MYGA) is a simple, straightforward product that allows you to focus on what matters most—attractive rates of return that provide dependable asset growth.

Opportunity for growth

With MYGAs, the insurance company guarantees that the money you've placed in the annuity will earn a specific compounded interest rate for a specific number of years.

The ATHENE MaxRate 7 MYGA will accept an initial premium payment between \$5,000 and \$1,000,000. (Larger amounts are considered with company approval.) Up to 5 additional premiums of at least \$500 are allowed in the first 6 months.

The interest your money will earn from the ATHENE MaxRate 7 MYGA will never be less than 1 percent.

Determining the right solution for you

The ATHENE MaxRate 7 MYGA annuity is available to consumers age 0–80. ATHENE MaxRate 7 is a modified single premium deferred annuity contract that offers you asset growth that you can rely on with guaranteed interest rates.

Take time to carefully consider if this annuity is right for you at this particular time. Each person has different financial objectives and tax status. After discussing your individual needs and reviewing your financial goals with your agent, you and your agent will be better equipped to decide whether this annuity, another annuity or another financial product will best meet your objectives.

As with all financial products, it is important to completely understand what you are purchasing. While an annuity might not be right for every person or every situation, it is an important tool that should be considered when developing a financial plan.

Flexibility to meet your needs

Prior to the end of the guarantee period, you will have a 30-day window during which you can decide what to do with your annuity contract without incurring any Withdrawal Charges¹:

- Continue your contract for an additional 7-year guarantee period (referred to as subsequent guarantee period);
- Begin receiving annuity income payouts;
- Take a partial withdrawal; or
- Terminate your annuity and receive the contract's accumulation value.

Contract will continue automatically

If you do not contact us during the 30-day window, the contract will automatically begin a new 7-year guarantee period. Your money will continue to accumulate with a new guaranteed interest rate declared by Athene Annuity. This rate may be higher or lower than the previous period, but it will not be less than 1 percent.

¹Withdrawal Charges will not be applied during the 30-day window. Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

A closer look at tax-deferred growth

Annuities provide the advantage of tax-deferred interest accumulation. You don't pay taxes on any growth until you take withdrawals. (Note: If money is already in a tax-deferred vehicle such as an IRA, there is no additional tax benefit. Consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.)



Withdrawal Charges may apply

You should know how Withdrawal Charges will be applied if withdrawals are taken or if the policy is surrendered outside of the 30-day window. With ATHENE MaxRate 7, if you surrender your contract any time other than during the 30-day window, the Cash Surrender Value is equal to the Accumulation Value, minus any applicable Withdrawal Charge. Please see below for the applicable Withdrawal Charges:

Initial Guarantee Period Withdrawal Charges

Contract Year	1	2	3	4	5	6	7
7 Year Contract	9%	8%	7%	6%	5%	4%	3%*

Subsequent Guarantee Period Withdrawal Charges

Contract Year	1	2	3	4	5	6	7
7 Year Contract	5%	5%	5%	5%	5%	4%	3%*

Maximum Subsequent Guarantee Period Withdrawal Charges

Based on Attained Age (age on last contract anniversary)

Attained Age	Maximum Withdrawal Charge
94	4%
95	3%
96	2%
97	1%
98–100	0%

* There is a 30-day window prior to the end of each guarantee period during which Withdrawal Charges do not apply. During this time, you may contact the company to request a partial withdrawal, full surrender or elect an income option without incurring any Withdrawal Charges. (Note: withdrawals prior to age 59½ may be subject to a 10% IRS penalty.)

Special note about Required Minimum Distributions (RMDs): For ATHENE MaxRate 7, RMDs will be treated as any other withdrawal and subject to Withdrawal Charges, unless taken during the 30-day window prior to the end of the guarantee period.

Your annuity

can also be a source of guaranteed income in the future or financial support for your loved ones.





Using your annuity as a source of income

After just one year, you can elect to begin taking income from your annuity. When you select a payment option, Athene Annuity will convert the surrender value of your annuity into a guaranteed stream of income.

The ATHENE MaxRate 7 MYGA can fund a guaranteed source of income in one of the following ways:

- Guaranteed payments for a fixed period of time ranging from 5 to 20 years
- A guaranteed stream of income for life
- A stream of income for life with 10 or 20 years of guaranteed income payments

Beneficiary protection

Upon death, prior to annuitization, the annuity's full accumulation value will be paid to your designated beneficiary. These proceeds may be taken in a lump sum or through one of the other payment options we have available. If the contract has been annuitized, the beneficiary will continue to receive payments under the payment plan selected.

Taking care of taxes

Each year, the ATHENE MaxRate 7 MYGA annuity earnings grow tax-deferred. This means you do not have to pay taxes on the money you've earned until it is withdrawn.

Annuity withdrawals are subject to Federal and State income tax where applicable. A 10% Federal tax penalty may apply to withdrawals made by owners who are younger than age 59½.

Some states levy a premium tax on annuity premium. For residents of these states, the company will calculate the tax and deduct the appropriate amount either when you establish your annuity or when income payments begin, whichever the state requires. North Carolina and many other states do not levy premium taxes on annuity contracts.

Athene Annuity does not give legal or tax advice. Please consult a tax advisor for assistance with this topic.

Exploring all of your options

is the key to finding success along the road to retirement.



A Different Kind of Annuity Company

Over the next two decades, 70 million members of the “baby boom” generation will reach retirement age. Helping them fund a stable and secure retirement is one of the biggest financial challenges of our time. At Athene Annuity we’re not just up to task. We were born for it.

A subsidiary of Athene Holding, Ltd., an emerging leader in fixed annuities and reinsurance for the U.S. retirement savings market, Athene Annuity was formed to help today’s new generation of retirees achieve their dreams and lifestyle goals. With a long history of stability and disciplined risk management, our solid financial foundation provides security and inspires confidence. Our entrepreneurial spirit and deep knowledge of fixed annuities sets us apart. Athene Annuity is a different kind of annuity company, a specialist with the fresh perspective and unique capabilities you need to fund the retirement you’ve worked so hard to achieve.

Considering a fixed annuity as part of your retirement income solution? Rely on the wisdom and strength of a specialist. Rely on Athene Annuity.



INSURING TOMORROW TODAYsm

This is a brief description of The ATHENE MaxRate 7 MYGA, a Modified Single Premium Deferred Annuity, issued by Athene Annuity & Life Assurance Company, Wilmington, DE, on policy form MYGL-C-CA. This contract contains limitations, exclusions and charges. Please contact the company for complete details.