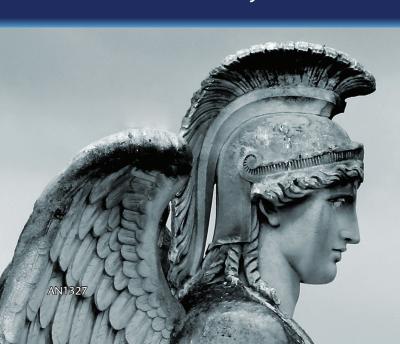
Your Fixed Annuity Specialist A GUIDE FOR CLIENTS



Athene Annuity & Life Assurance Company of New York





Athene Annuity of NY:

Proud Heritage

Athene Annuity & Life Assurance Company of New York's (Athene Annuity NY) most important priority is simple, yet significant—ensuring that we are exceeding the needs of our customers. Founded in 1965 as Presidential Life Insurance Company (Presidential Life), our company has grown from a small storefront business to a leading provider of fixed deferred and immediate annuities. Our legacy of success has been built on our dedication to customer satisfaction.

Income and Savings Solutions

With an exclusive focus on fixed annuities, Athene Annuity NY now offers the ATHENE MaxRate® series of multi-year guaranteed annuities. In addition to the features that make fixed annuities a popular choice for savings and lifetime income, ATHENE MaxRate provides the option to choose a higher interest rate when accumulation matters most.

Diversified Portfolio

We put safety first by investing in a diversified portfolio of highly rated, liquid, fixed income securities. Producing attractive returns while maintaining a high-quality portfolio is one of our core competencies. We also maintain a healthy level of operating capital and financial reserves to ensure smooth operations for generations to come.

Innovative and Responsive

We have a dedicated team of experienced specialists who are available to work with your insurance agent to support your overall retirement plan, backed by a talented team of annuity sales and service professionals.

Strong Foundation

In December 2012, we were acquired by Athene Annuity & Life Assurance Company (Athene Annuity, which does not operate in New York). Because of our decades-long growth and success, as well as our commitment to people, customer service and consumer satisfaction, we were a natural fit for Athene Annuity. In October 2013, the company name was changed to Athene Annuity & Life Assurance Company of New York (Athene Annuity NY).

Now serving the New York marketplace exclusively, we are proud to be an important part of a young company with deep roots in the fixed annuity business. Athene Annuity's parent company is Athene Holding, Ltd., a life insurance holding company focused primarily on the retirement market and whose business, through its subsidiaries, is focused primarily on issuing or reinsuring fixed and equity indexed annuities.



Solutions for an Active, Secure Retirement

Whatever your goals for the future may include—such as spending more time with family, traveling the world or even starting a new career—we can help you achieve them with our fixed annuity solutions.

As a starting point, your insurance agent is available to help you create a comprehensive retirement income plan based on your personal needs and objectives. After carefully reviewing your goals and resources, your agent may recommend a variety of solutions, including fixed annuities.

We can help you meet both your savings and income objectives for the future with a high-quality fixed annuity series like ATHENE MaxRate, which offers interest rates that are among the best in the industry. Our leadership team draws upon decades of experience to bring you a suite of dependable retirement solutions that can play a key role in creating a more secure financial future.

As a customer, you will enjoy:

- A dependable solution, offering competitive tax-deferred income for your retirement.
- Peace of mind, knowing that your investment is safe with us.



The Right Choice for Your Needs

In a world that is becoming increasingly complex, we offer an approach that is strategically focused. We do one thing and we do it well—fixed annuities, like ATHENE MaxRate, that offer the potential for superior long-term performance. In addition, your investment is backed by a history of conservative financial management and an investment philosophy that emphasizes portfolio quality and long-term capital appreciation.

When you choose Athene Annuity NY you can expect:

- **Growth and Income:** Whether you're looking for savings, income or a combination of both, Athene Annuity NY can provide the solution to address your needs.
- Your Money Will Work Harder: Our extensive experience in fixed annuities allows us to offer highly competitive rates.
- Financial Strength You Can Depend On: A sound balance sheet and disciplined risk management protect your money and instill confidence so your savings stay on the right track.

A Clear Path to Retirement

If you're like many people, your retirement income may be generated from multiple sources, such as Social Security, an employer's retirement plan and your personal savings. Your insurance agent can help you build a clear path to retirement income by helping you consider your entire financial picture. We work with your agent to help make fixed annuities part of a sound retirement strategy, helping to insure your tomorrow today.

To learn more, speak with your agent or visit AtheneAnnuityNY.com

Experience You Can Count On

We are now an important part of Athene Annuity, which was formed to help today's new generation of retirees achieve their dreams and lifestyle goals. Building on a tradition of excellence, Athene Annuity's management team has nearly a century of combined experience in retirement services.

Meet Our Head of U.S. Retail Sales at Athene Annuity

Chris Grady

Executive Vice President and Head of U.S. Retail Sales at Athene Annuity

Continuing a distinguished career that began as an independent life insurance agent and has included executive positions at Genworth Financial and Merrill Lynch, Chris brings unique insights into helping your insurance agent meet your retirement goals.

"We are committed to meeting your retirement savings and income needs with competitive fixed annuity solutions."

– Chris Grady

Meet Our Vice President and Relationship Manager at Athene Annuity NY

Mitch Anderson

Vice President and Relationship Manager, Athene Annuity NY

Mitch has more than 20 years of experience working in the insurance and financial services industry in a number of roles from wholesaling to sales management. Prior to his current role, Mitch served as the Chief Marketing Officer & National Sales Manager at Presidential Life. Prior to joining Presidential Life, he was the Northeast Associate Sales Director at Smith Barney.

"As part of the Athene Annuity family, Athene Annuity NY remains dedicated in serving our New York customers with our comprehensive fixed annuity portfolio that's easy to understand with competitive interest rates."

Mitch Anderson

We are Athene Annuity NY

At Athene Annuity NY, you can count on us to continue to be:

- Focused—Unlike most insurance companies, we only operate in the New York marketplace
- Strong—Our sound balance sheet and disciplined risk management continues to instill confidence in our customers
- Responsive—Our customer service has always been among the best in the industry and we will, as always, work hard to earn and keep your business
- Competitive—We are committed to competitive interest rates and exceptional value

We invite you to learn more about our company. We believe that our corporate values—integrity, honesty and an unwavering commitment to our customers—never go out of style. We are excited about our future, and we will continue to focus on our customer service and delivering high quality products.



Athene Company refers to Athene Annuity & Life Assurance Company, Wilmington DE and its affiliates, including Athene Annuity & Life Assurance Company of New York, Nyack, NY. Insurance products are issued by Athene Annuity & Life Assurance Company in all states except New York and in New York by Athene Annuity & Life Assurance Company of New York. Policy form series MYGL-C-NY and MYGC-C-NY. Withdrawal Charges may apply.

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