Driven to do more.® ATHENE

Plan for the retirement you've always dreamed of.

Protect your retirement savings from market downturns with an Athene annuity.

Are you currently working and have a 401(k)?

Consider this...

Funds in a 401(k) may be exposed to the highs and lows of the stock market, and may not be protected from losses. This exposure can be especially risky as you get close to retirement, because your savings have less time to recover from a market downturn.

Protect a portion of your retirement savings with an in-service distribution into an Athene annuity.

How do you benefit?

The money in a fixed or fixed indexed annuity is not directly exposed to the risks of the stock market or individual stocks.[1] We guarantee you will not lose money due to stock market risk or losses.[2]

How does it work?

An in-service distribution, if permitted by your plan, allows individuals who are still working to directly roll over a portion of their vested balance from an employer-sponsored retirement plan into an Individual Retirement Account (IRA), such as an Athene fixed or fixed indexed annuity.[3]

In-service distributions may be taken from 401(k), 403(b) and 457 plans, as well as pensions and profit-sharing plans. Since the money directly moves from one qualified plan to another, in-service distributions are not a taxable event and the money remains shielded from taxes until you begin taking money from your annuity.

Additional features

You can withdraw money from your annuity without an IRS penalty before you retire once you reach age 59½.[4] Plus, an annuity gives you the ability to create a guaranteed stream of income for life.

Athene can help you achieve more with your retirement savings. Let us prove it to you.

This material is provided by Athene Annuity and Life Company headquartered in West Des Moines, Iowa, which issues annuities in 49 states and D.C., and Athene Annuity & Life Assurance Company of New York headquartered in Pearl River, New York, which issues annuities only in New York. Products not available in all states.

[1] Fixed indexed 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.

[2] Guarantees provided by annuities are subject to the financial strength of the issuing insurance company.

[3] Check with your plan administrator or review your plan documents for withdrawal options, eligibility and rules. This includes how an in-service withdrawal may affect vesting and your ability to contribute to your employer-sponsored plan.

[4] Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty in addition to ordinary income tax. Withdrawals in excess of the free amount allowed in the contract may be subject to Withdrawal Charges and a Market Value Adjustment, and will forfeit any interest accrued during the term that is attributed to the excess amount.

Annuities contain features, exclusions and limitations that vary by state. For a full explanation an annuity, please refer to the Certificate of Disclosure and contact your Financial Professional or the company for costs and complete details.

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.

Any information regarding taxation contained herein is based on our understanding of current tax law. The tax and legislative information may be subject to change and different interpretations. We recommend that you seek professional legal advice for applicability to your personal situation.

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The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

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