

# Buffers and Floors –

## A closer look



Boom or bust, no one can predict what the market will do tomorrow or down the road. With an Athene Amplify annuity, you can manage the risk of volatile markets using Buffers and Floors – two Index-Linked Segment Options.<sup>1</sup> Both options give you tools to remaster your approach to a significant financial risk: losing assets to a market downturn when you're in or nearing retirement.

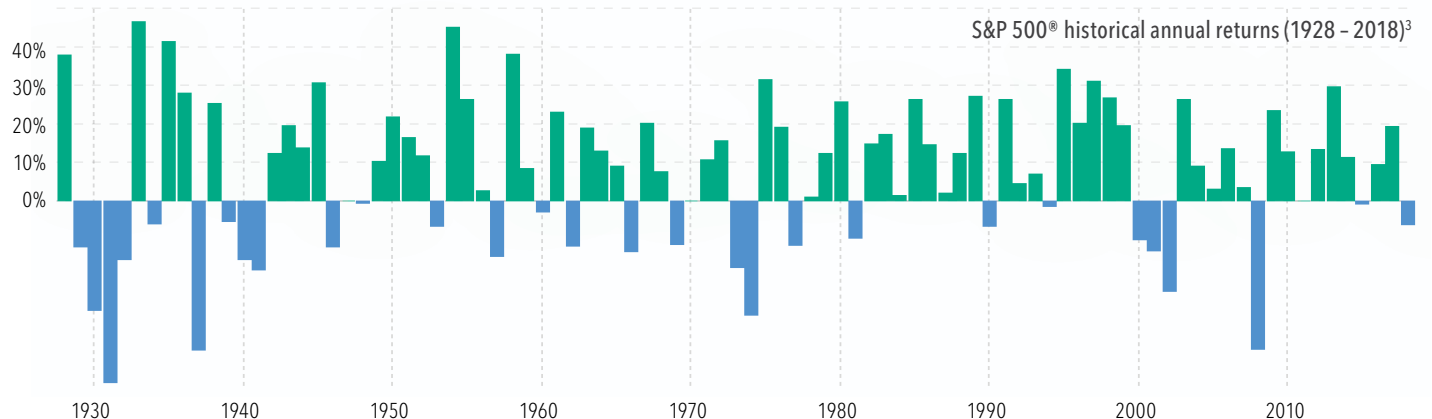
## Which one may be right for you? Let's take a closer look.

Your Athene Amplify Purchase Payment can be allocated to one or more Segment Options. The options you choose at any given period of time depend on a number of factors, which may include your tolerance for risk or years to retirement.

- If you have a longer time horizon, you may prefer a Buffer Segment. You may reduce the risk of losses due to typical market volatility (which add up over time), but have the time to recover from a significant downturn.
- If you have a shorter time horizon, you may prefer a Floor Segment. You're able to risk the smaller losses, but don't want to risk a significant loss right before you retire or need access to your money.

Either way, both offer levels of protection other financial products may not provide. And, if your needs change, you can re-allocate your options prior to your next Segment Start Date.<sup>2</sup>

**Let history be your guide** – Over the years, the market has seen its share of ups and downs. Even though the market has grown consistently over the long term, negative returns can take a toll on your retirement savings. Here's a look at the actual performance of the S&P 500® over the last 90 years...

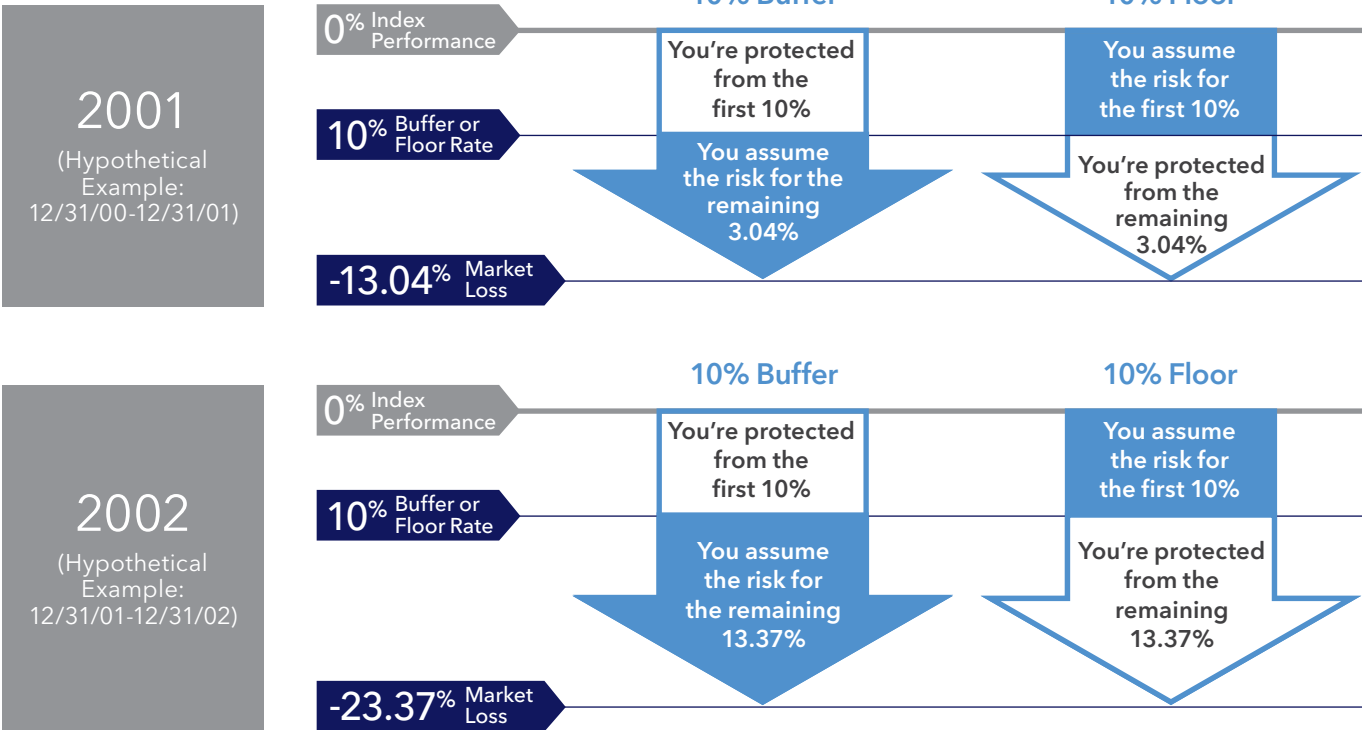


Turn the page to learn more...

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S&P 500® Statistics (1928 - 2018) <sup>3</sup>	
Number of times the index had a positive yearly return	60
Number of times the index had a negative yearly return	29
Number of times the index broke even	1
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Number of times a negative return was less than 10%	10
Number of times a negative return was more than 10%, but less than 20%	13
Number of times a negative return was more than 20%	6

Now, let's see how a 10% Buffer or 10% Floor would have worked when the index was down at the end of two consecutive years:<sup>3</sup>



### Want to learn more?

Contact your financial professional today to see how **Athene Amplify** can help you remaster the art of living well.

<sup>1</sup> Index-Linked Segment Options follow the movement of an external index, such as the S&P 500®. When an Index-Linked Segment Option is selected, a 0.95% annual Segment Fee will be deducted from your annuity's Segment Value daily and may result in the loss of principal. The Segment Fee is set at issue and guaranteed not to change for the life of the contract. A 1-Year Fixed Segment Option is also available. Rather than following the movement of an external index, this option offers a guaranteed rate of interest credited daily to the Fixed Segment Value. Athene declares the guaranteed rate at the beginning of each Segment Term Period. The Segment Fee does not apply to values in the Fixed Segment Option. All Segment Credits, including those with a guaranteed rate of interest, are paid by the insurance company and subject to its claims paying ability.

<sup>2</sup> Re-allocation options may be limited depending on the Index, the Segment Term Period and how long your Contract has been in force. Please see the Prospectus for further information.

<sup>3</sup> S&P 500 Historical Annual Returns, Macrotrends. <http://www.macrotrends.net/2526/sp-500-historical-annual-returns>. Although this product was not available during this timeframe, the index was simulated solely for comparative values and is not an indication of the annuity's future performance. The hypothetical examples shown assume a Segment Option consisting of a 10% Buffer or Floor, a 1-year Segment Term Period and the S&P 500® index.

Athene Amplify is designed to be a long-term investment product used to help provide income for retirement. It is not suitable as a short-term investment. There is a risk of substantial loss of principal and related earnings depending on the Segment Option(s) to which you allocate your Purchase Payment. Due to negative index performance, Segment Credits may be negative after application of the Buffer Rate or negative down to the Floor Rate, and you agree to bear the portion of loss that exceeds the Buffer Rate or down to the amount of the Floor Rate, as applicable.

Registered index-linked 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.

**Check out these additional resources and discover why Athene Amplify may be right for you:**

- Performance Blend – A strategy to help manage market risk. (96027)
- Interim Value – What it is and how it works. (96028)
- Segment Life Cycle – How is my money invested? (96029)
- Building a Segment Option – 15 growth opportunities in three easy steps. (96030)

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