

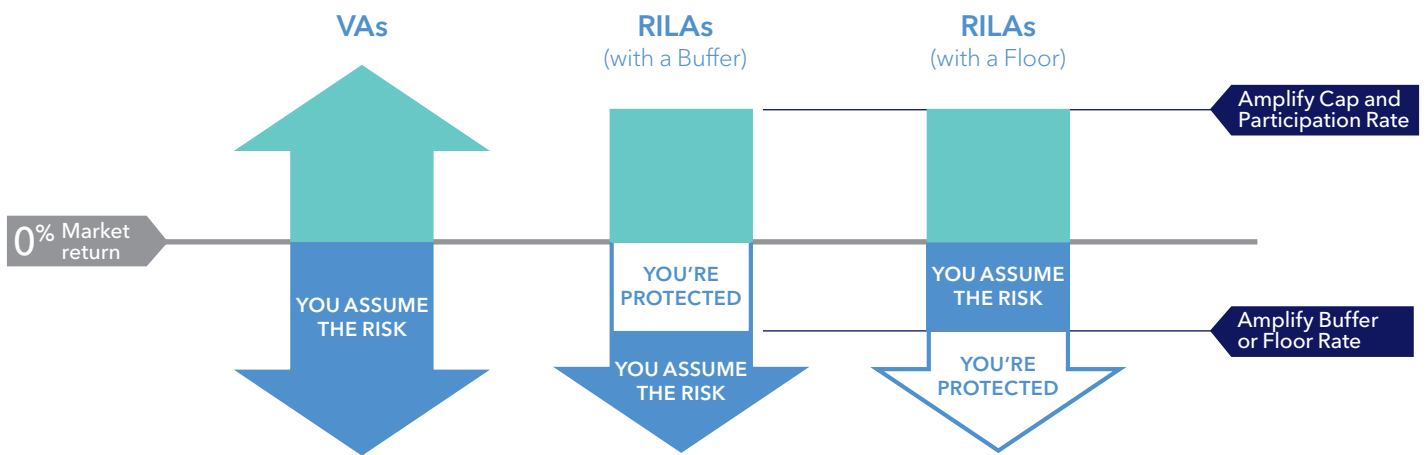
Variable annuities vs. Registered index-linked annuities – What's your appetite for risk?



Annuities are designed to help you achieve your goals for retirement savings, accumulation and income. If you're considering an annuity as a vehicle for asset accumulation, your choice of product should be governed by your appetite for risk.

VA A **Variable Annuity (VA)** allows you to participate directly in the market through investment options similar to mutual funds. Variable annuities provide unlimited upside potential, but also the risk of total loss.

RILA With a **Registered Index-Linked Annuity (RILA)** like Athene Amplify, you don't invest directly in the market. Instead, you have the opportunity to earn Segment Credits based in part on the movement of an external stock market index. While Segment credits may be negative, resulting in a loss, Amplify's Buffer and Floor Index-Linked Segment Options give you a level of protection from market risk.* In exchange for this protection, Cap Rates and Participation Rates place some limits on your growth potential.



The closer you get to retirement, the more important it is to protect what you have. If you're looking for a way to limit your exposure to volatile markets but still grow your assets, Athene Amplify may be right for you.

Want to learn more?

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

* A 1-Year Fixed Segment Option is also available. This option gives you full protection from market loss. While the Fixed Segment Option does not offer the growth potential of an Index-Linked Segment Option, you'll receive a guaranteed rate of interest credited daily to the Fixed Segment Value. The Buffer and Floor Segment Options have a 0.95% annual Segment Fee which 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. This 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.

Registered index-linked annuities can only be marketed and sold by securities licensed financial professionals. Athene Annuity and Life Company, West Des Moines, Iowa, is the issuer of the contract. This insert contains highlights only. Any discussion of this product must be preceded or accompanied by the product brochure (96000) and a Prospectus which provide more detailed product information including all charges or limitations as well as definitions of capitalized terms.

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.

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 purpose of this advertisement is solicitation of insurance and contact may be made by a financial professional.

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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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For indicative rates, visit Athene.com/Amplify-Rates

For a prospectus, visit Athene.com/Amplify-Prospectus