

Athene

An annuity partner for your clients and your business

Athene Holding Ltd. (Athene) came to life in 2009 as a true startup, with initial capital raised by an affiliate of Apollo Global Management, LLC (Apollo). Apollo went public in 2011 and now trades on the NYSE under the ticker symbol APO.

Athene established itself as a vital source of capital for the annuity industry, which had begun a period of restructuring that continues to this day. We also brought a new vision, driven by a commitment to serve the growing need for retirement income, planning and savings.

Following its merger with Apollo in January 2022, Athene, through its subsidiaries, operates as an entrepreneurial firm at scale, providing innovative retirement savings solutions for individuals and institutions. We are among the market leaders in retail fixed and fixed-indexed annuities, fixed annuity reinsurance, funding agreements and pension group annuities.

A story of growth with a singular purpose

Our success is grounded in our simple, spread-based business model, executed with relentless focus by one of the industry's most experienced management teams and sustained through world-class asset management by Apollo.

Athene is driven by a culture of innovation, entrepreneurship and service in the communities where we live and work.

Athene Corporate Headquarters
West Des Moines, Iowa

KEY ATHENE HIGHLIGHTS

- 2009: Athene is founded
- 2009: Completes first flow reinsurance transaction
- 2011: Enters retail annuity business
- 2013: Acquires Aviva USA
- 2016: Athene Holding IPO
- 2017: Enters Pension Group Annuity (PGA) market
- 2018: Block reinsurance transactions with VOYA and Lincoln Financial
- 2019: \$800 million PGA transaction with Lockheed Martin
- 2020: Block reinsurance transaction with Jackson National includes 11% equity stake
- 2022: Completes merger with Apollo

A partner you can depend on—Athene financial strength ratings:¹

A+ S&P **A+** A.M. Best
A+ Fitch Ratings **A1** Moody's



INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Athene & Apollo: A Powerful Combination

Athene's strategic partner Apollo is a global asset manager that strives to generate predictable and recurring yield across market cycles.

Apollo's investment expertise combined with Athene's leadership in fixed annuities brings strength, opportunity and innovation.

Athene is a subsidiary of Apollo Global Management.

Apollo

Three reasons to trust your business with Athene

- World-class asset management through Apollo Global Management, Inc.
- Highly efficient and scalable business model
- Highly rated, strong and conservatively managed balance sheet with no legacy issues

Client value and business-building potential for the road ahead

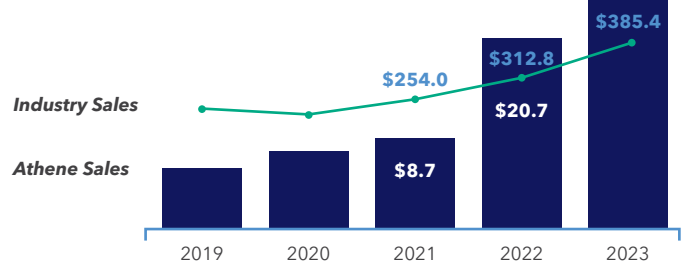
- **#1 in total annuity sales.**² Market-tested solutions for protected accumulation and retirement income.
- **Proven market-tested annuity product suite.** Competitive index-linked growth potential, protection features and guaranteed income tailored to client needs.
- **Performance-driven crediting options.** Strategically curated portfolio of custom indices designed to optimize client value.

Bank on an industry leader

In 2023, our industry generated a record \$385 billion in annuity deposits, a 23% increase year-over-year. At the same time, sales of Athene annuities grew over 170% to \$35.5 billion – an all-time annual sales record of any carrier.

Bank customers purchased \$20.4 billion in Athene fixed and index-linked products, making us #1 in the channel.²

Record growth, record year



Dedicated to your business

Your Athene wholesaler team takes a consultative approach to helping you manage and grow a successful business. They're committed to providing fast, thorough and professional support. Whether it's unique product insights, proven sales strategies or on-demand illustrations, we're here to help you make retirement remarkable.



Putting you at the center of what we do

Athene has offices in 10 locations across the United States, Bermuda, Canada and Japan. At our headquarters in West Des Moines, Iowa, we have over 1,900+ employees dedicated to our annuity operations.

[For more information, visit Athene.com](https://www.athene.com)

¹ Financial strength ratings for Athene Annuity & Life Assurance Company, Athene Annuity and Life Company, Athene Annuity & Life Assurance Company of New York and Athene Life Re Ltd. S&P, Fitch, A.M. Best's and Moody's credit ratings reflect their assessment of the relative ability of an insurer to meet its ongoing insurance policy and contract obligations. S&P rating as of January 2024 (A+, 5th highest of 21), Fitch rating as of September 2023 (A+, 5th highest of 19), A.M. Best rating as of June 2024 (A+, 2nd highest of 16) and Moody's rating as of July 2023 (A1, 5th highest of 21). Athene Holding Ltd.'s credit rating is A-/A-/a- for S&P, Fitch and A.M. Best, respectively.

² LIMRA US Individual Annuities.

Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (excluding NY) and in D.C., and Athene Annuity & Life Assurance Company of New York (68039), headquartered in Pearl River, New York, and issuing annuities in New York, are not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice.