



Let's make
retirement
remarkable.TM

A+, A+, A, A1

S&P, Fitch, A.M. Best and Moody's¹

Assets²

\$300.6 billion

in total GAAP assets

\$279.3 billion

in total GAAP liabilities

\$13.8 billion

in total GAAP AHL shareholders' equity

Annuities from Athene can help you take
on the challenges you can't wait to face.

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues 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, which issues annuities in New York.

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



At Athene, we believe retirement isn't the end of a job. It's the beginning of your life's best work. That's why we're driven to deliver financial solutions that outperform so you can dare to dream big.

Backed by the strength and stability of a market leader, Athene annuities are built to give you the confidence to retire...better.

Security you can count on

Policyholder protection is our top priority. Because we know we do more than help protect your finances. We help protect your dreams.

Annuities built for you

A leader in annuities, we offer solutions that give you the flexibility to adapt as your needs change.

Driven to outperform

For over 100 years, the drive, discipline and confidence of Athene and its acquired companies have helped customers achieve more.

Financial Strength Ratings¹

- A+** S&P rating as of 1/2024
- A+** Fitch rating as of 9/2023
- A** A.M. Best rating as of 5/2023
- A1** Moody's rating as of 7/2023

Financial Highlights²

- \$300.6 billion in total GAAP assets
- \$279.3 billion in total GAAP liabilities
- \$13.8 billion in total GAAP AHL shareholders' equity

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

Please refer to page 4 for footnotes.

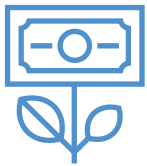
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Carrier in annuity sales.³

What makes Athene annuities different?

- Strong index-linked growth potential
 - Market-leading protection features
 - Guaranteed income tailored to client needs
-

Athene annuities provide targeted solutions for:



Growth and protection from market risk



Guaranteed Income



Legacy Transfer



Our corporate offices are in 10 locations across the United States, Bermuda, Canada and Japan. We have 1,900+ employees committed to putting your client at the center of everything we do.

Athene annuities are offered by more than 128,000 appointed financial professionals.





Retirement is not just the end of a job.
It's the beginning of a life you've worked,
dreamed and planned for.



Whatever excites you about your next move, annuities from Athene can help you take on the challenges you can't wait to face. An industry leader rated A+ by S&P and Fitch, we're driven by what drives you: **the confidence to retire your way.**

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 out of 21), Fitch rating as of September 2023 (A+, 5th highest of 19), A.M. Best rating as of May 2023 (A, 3rd 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-/bbb+ for S&P, Fitch and A.M. Best, respectively.

² Athene Holding Ltd. GAAP total assets, AHL shareholders' equity and total liabilities as of December 31, 2023. Pledged assets and funds in trust (restricted assets) total \$49.6 billion and net reserve liabilities of \$199.3 billion as of December 31, 2023.

Athene Annuity and Life Company (AAIA), on a statutory basis, based on the financial statement as of December 31, 2023: Total Admitted Assets: \$201.98 billion; Total Liabilities: \$199.1 billion; Reserves Required: Direct - \$131.15 billion; Assumed - \$1.72 billion; Ceded - \$17.47 billion; Net - \$115.4 billion; Capital & Surplus: Common capital stock - \$0.01 billion; Paid-in and contributed surplus - \$4.65 billion; Unassigned surplus - \$(1.79) billion; Total Capital & Surplus: \$2.87 billion.

Athene Annuity & Life Assurance Company of New York (AANY), on a statutory basis, based on the financial statement as of December 31, 2023: Total Admitted Assets: \$5.25 billion; Total Liabilities: \$4.96 billion; Reserves Required: Direct - \$3.21 billion; Ceded - \$2.76 billion; Net - \$455 million; Total Capital & Surplus: \$290 million; Securities Pledged as Collateral (Cash) \$5.88 million.

The individual subsidiary insurance company is responsible for meeting its ongoing insurance policy and contract obligations. Neither Apollo Global Management, Inc. nor Athene Holding Ltd. are responsible for meeting the ongoing insurance policy and contract obligations of the subsidiary insurance companies.

³ LIMRA US Individual Annuities.

Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

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.

The purpose of this material is solicitation of insurance. Any sale of an annuity will require contact with a financial professional.

This material is a general description intended for informational and educational purposes. 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. Please reach out to your financial professional if you have any questions about Athene products or their features.

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.

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