

# Is your retirement nest egg protected from downside market risk?

The closer you get to retirement, the more important it is to protect what you have worked so hard for. Money invested in the stock market can be subject to unpredictable swings – up and down, bull or bear. Volatile markets can have a significant impact on retirement income. Is it possible to limit your exposure to volatile markets but still grow your nest egg?

## An Athene fixed indexed annuity (FIA) may be your answer.

With a fixed indexed annuity, you never have to worry about losing money due to a market downturn. You are not investing directly in the stock market. Instead, you have the opportunity to earn interest credits based on the upward movement of a market index, like the S&P 500®. And guarantees built into the annuity assure that you'll never receive less than zero interest credits.<sup>1</sup>



Contact your Athene financial professional today and see how an Athene fixed indexed annuity can help grow and protect your retirement assets.

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<sup>2</sup> The interest earned is subject to certain limitations such as an Annual Spread, a Cap Rate, and Participation Rate. These limitations are declared by the Company before the beginning of each Index Term Period. Please note that the interest you earn may be zero; however, the interest that you earn will never be less than zero.

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.

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