

Athene® Velocity Fixed Indexed Annuity



Product Highlights

Athene® Velocity fixed indexed annuity is designed to help clients protect their retirement savings from downside market risk and build assets through index growth opportunities.¹

Growth opportunity with protection		
Indexed growth potential	Index Options from Industry thought leaders:	
	Shiller Barclays Global Index 8.30%²	WisdomTree Siegel Strategic Value Index™ 11.46%²
Strategy options	12 Strategies: six with a 0% Annual Strategy Charge	
Gains-to-date on Free Withdrawals	Daily value tracking enables Athene Velocity to apply any unrealized Interest Earnings-to-date to free withdrawals taken during a two-year term	

Optional FER with Premium Bonus (available for a charge)	
Industry leading required minimum distribution Sales Solution	<ul style="list-style-type: none"> ▶ 4.5% Compound Growth to Death Benefit ▶ 4.5% Annual Dollar-for-Dollar Percentage ▶ 8% Premium Bonus³

Product basics	
Issue age	40-78
Minimum premium	\$10,000
Free withdrawals	10% of the Accumulation Value or Initial Premium plus Premium Bonus, if applicable, whichever is greater

Guaranteed lifetime income	
No extra cost income rider and benefits	<ul style="list-style-type: none"> ▶ 15% Income Base Bonus⁴ ▶ Trigger Income at anytime⁵ ▶ Interest Earnings: <ul style="list-style-type: none"> - Before Income Trigger: 175%⁶ - After Income Trigger: 100%⁷ ▶ Confinement Doubler⁶

Scan the QR code to learn more!

Athenevelocity.com



¹ Athene Velocity provides protection from negative markets, but optional strategy and rider charges may still create negative performance.

² Back-tested average annual performance, net of Annual Strategy Charge, for the Shiller Barclays Global Index and the WisdomTree Siegel Strategic Value Index™. Assumes 2-year terms and a 10-year hold period from 12/31/2002 to 12/31/2023. The Shiller Barclays Global Index was established on 02/01/2019 and the WisdomTree Siegel Strategic Value Index™ was established on 12/03/18. Performance shown before this date is back tested by applying the index strategy, which was designed with the benefit of hindsight, to historical financial data. Back-tested performance is hypothetical, based upon the historical performance of Velocity assuming no optional riders, and has been provided for informational purposes only. Past performance is not indicative of, nor does it guarantee future performance. The foregoing performance information does not include any relevant costs, participation rates, and charges associated with Velocity or the Index.

³ The Premium Bonus will vary by product and state, and is subject to a Premium Bonus Vesting Adjustment Schedule. For more information, please see the Family Endowment Rider Rate Sheet.

⁴ The Income Base Bonus is 15% for Athene Velocity and will be lower if the Family Endowment Rider® or Family Endowment Rider Max is included. The Income Base is different from the Accumulation Value, cannot be withdrawn as a lump sum, and is used only for the calculation of Lifetime Income Withdrawals.

⁵ Minimum age for Lifetime Income Withdrawals is 50.

⁶ Interest Earnings, if any, are credited to the Income Base through the earlier of beginning Lifetime Income Withdrawals or the 18th contract anniversary. For more information, please see Key Terms and Definitions and the Earnings-Indexed Income Option Rate Sheet.

⁷ **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**

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.

Withdrawals and surrender of taxable amounts are subject to ordinary income tax, and except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.

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