

Prepare for tomorrow with a great interest rate today –  
**Guaranteed for up to 7 years!**



	MaxRate® Interest Rates	
	Up to \$100,000	\$100,000 +
3 Year Term	1.80%	1.95%
5 Year Term	2.40%	2.55%
7 Year Term	2.50%	2.65%

## If you are looking for GREAT RATES plus...

- Dependable growth
- Access a portion of your money<sup>1</sup>
- The power of tax deferral
- Income you can't outlive<sup>2</sup>

**Athene MaxRate**  
A Multi-Year Guarantee Annuity

Choose a Multi-Year Guarantee Annuity from Athene Annuity and Life Company!

Driven to do more.® **ATHENE**

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 D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities in New York. Products not available in all states.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company.

**<sup>1</sup>Free Withdrawals.** This annuity provides annual Free Withdrawal privileges beginning in the first Contract Year. Each Contract Year, you can withdraw up to an amount equal to the Multi-Year Fixed Strategy Rate multiplied by Accumulated Value (as of the most recent Contract Anniversary) without incurring a Withdrawal Charge or Market Value Adjustment. Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.

**Additional Withdrawal Provisions.** This annuity includes a Confinement Waiver and a Terminal Illness Waiver that permit withdrawal of up to 100% of the Accumulated Value if eligibility criteria are met. Confinement Waiver not applicable in MA.

**Withdrawal Charge.** A Withdrawal Charge in accordance with the rate schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount as follows; Athene MaxRate 3: 10, 10, 10%; Athene MaxRate 5: 10, 10, 10, 10, 10%; Athene MaxRate 7: 10, 10, 10, 10, 10, 10, 10%.

**Market Value Adjustment (MVA).** An MVA is applied to the portion of a withdrawal or surrender that exceeds the Free Withdrawal amount. An MVA can either decrease or increase the amount you'll receive from a surrender or excess Withdrawal based on the change in interest rates since the issue date.

<sup>2</sup>On the Annuity Date, the annuitant will receive the entire value of the Contract in the form of annuity payments, using the payout option chosen.

This annuity contains features, exclusions and limitations that vary by state. It includes a Market Value Adjustment (MVA) that is applied to the portion of a withdrawal or surrender that exceeds the Free Withdrawal amount. For a full explanation of this annuity, please refer to the Certificate of Disclosure and contact your financial professional or the company for costs and complete details.

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

Athene MaxRate [MYG (09/15)], or state variations, is issued by Athene Annuity and Life Company, West Des Moines, IA. Rates are effective as of effective as of **February 28, 2020**, and subject to change.

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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.

ATHENE ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.