

Driven to  
outperform  
so people can  
retire better.

**A+, A+, A, A1**

S&P, Fitch, A.M. Best and Moody's<sup>1</sup>

**Assets<sup>2</sup>**

**\$235.1 billion**

in total GAAP assets

**\$213.0 billion**

in total GAAP liabilities

**\$20.1 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.



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.

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### 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 fixed and index-linked 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.

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### Financial Strength Ratings<sup>1</sup>

**A+** S&P rating as of 5/2021

**A+** Fitch rating as of 5/2022

**A** A.M. Best rating as of 4/2022

**A1** Moody's rating as of 7/2022

### Financial Highlights<sup>2</sup>

\$235.1 billion in total GAAP assets

\$213.0 billion in total GAAP liabilities

\$20.1 billion in total GAAP AHL shareholders' equity

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## Athene & Apollo: A Powerful Combination

Athene's strategic partner Apollo is a global asset manager that generates safe, 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.

# #1

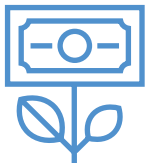
Carrier in fixed indexed annuity sales.<sup>3</sup>

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## What makes Athene annuities different?

- Strong index-linked growth potential
  - Market-leading protection features
  - Guaranteed income tailored to client needs
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Athene annuities provide targeted solutions for:



Growth and  
protection from  
market risk



Guaranteed  
Income



Legacy  
Transfer

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Our corporate offices are in 7 locations across the U.S. and Canada. We have 1,400+ employees committed to putting your client at the center of everything we do.

Athene annuities are offered by more than 65,000 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.**

<sup>1</sup> 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 May 2021 (A+, 5th highest out of 21), Fitch rating as of May 2022 (A+, 5th highest of 19), A.M. Best rating as of April 2022 (A, 3rd highest of 16) and Moody's rating as of July 2022 (A1, 5th highest of 21). Athene Holding Ltd.'s credit rating is A-/A-/bbb+/Baa1 for S&P, Fitch, A.M. Best and Moody's, respectively.

<sup>2</sup> Athene Holding Ltd. GAAP total assets, AHL shareholders' equity and liabilities as of December 31, 2021. Pledged assets and funds in trust (restricted assets) total \$15.4 billion and net reserve liabilities of \$162.0 billion as of December 31, 2021.

Athene Annuity and Life Company (AAIA), on a statutory basis, based on the financial statement as of December 31, 2021: Total Admitted Assets: \$106.30 billion; Total Liabilities: \$105.02 billion; Reserves Required: Direct - \$78.45 billion; Assumed - \$0.19 billion; Ceded - \$18.45 billion; Net - \$60.19 billion; Capital & Surplus: Common capital stock - \$0.01 billion; Paid-in and contributed surplus - \$1.69 billion; Unassigned surplus - \$(0.42) billion; Total Capital & Surplus: \$1.28 billion.

Athene Annuity & Life Assurance Company of New York (AANY), on a statutory basis, based on the financial statement as of December 31, 2021: Total Admitted Assets: \$4.01 billion; Total Liabilities: \$3.70 billion; Reserves Required: Direct - \$2.58 billion; Ceded - \$2.17 billion; Net - \$407 million; Total Capital & Surplus: \$304 million; Securities Pledged as Collateral (Cash) \$0.31 million.

The individual subsidiary insurance company is responsible for meeting its ongoing insurance policy and contract obligations. Apollo Global Management, Inc. is not responsible for meeting the ongoing insurance policy and contract obligations of its subsidiary insurance companies.

<sup>3</sup> Per LIMRA US Individual Annuities YTD 4Q2021, Athene ranked number

one in fixed indexed annuity sales for calendar year 2021.

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 general public use. 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.

**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.**

**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.**

(08/17/22)

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