

Always reaching
higher so you can
achieve more.

A rated

A.M. Best, S&P and Fitch¹

Assets

**\$202.8 billion
total GAAP assets²**

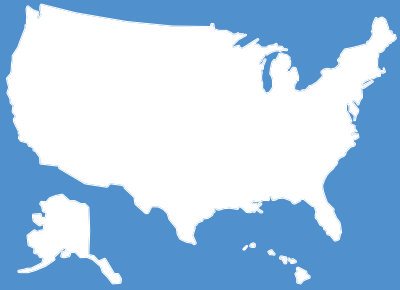
\$182.6 billion in total liabilities

\$18.7 billion in total GAAP AHL
shareholders' equity

Let us help you take it to the next level with Athene annuities.
Depend on a company whose discipline and drive matches your own.

Who we are.

Athene is a leading retirement services company. We are dedicated to helping individuals and institutions fund retirement needs.



Athene is one of the **largest** providers of fixed and fixed indexed annuities in the United States.

We operate in all 50 states and the District of Columbia.



Founded in 2009, Athene Holding Ltd. is parent to its US-based insurance companies.

ATH

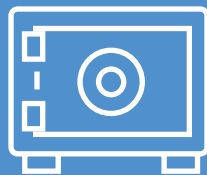
LISTED

NYSE

Athene became a public company on December 9, 2016, trading on the New York Stock Exchange under the symbol "ATH".

#1

Ranked #1 provider for fixed indexed annuity sales for 2020.³



Policyholder protection is, and has always been, our first priority.

Through our acquired companies, we have served customers for more than **100 years**.



Your partner of choice.

Strength and stability now and in the future.
Discipline and drive to help you achieve more.

Market presence and commitment to growth



More than 59,000 appointed financial professionals.

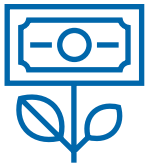


Over 1,300+ employees who provide outstanding service, technology and support.



Several strategic transactions since inception – capitalizing on market opportunities.

Leverage one of the strongest lineups of fixed and fixed indexed annuity products in the market with targeted solutions for:



Growth and protection from market risk



Guaranteed Income



Legacy Transfer

Financial strength ratings¹

| | | |
|-----------------------|------------------|-------------------|
| A.M. Best A | S&P A+ | Fitch A |
|-----------------------|------------------|-------------------|

A.M. Best 3rd highest of 16
S&P 5th highest of 21
Fitch 6th highest of 19

Assets

\$202.8 billion
total GAAP assets²

\$182.6 billion in total liabilities

\$18.7 billion in total GAAP

AHL shareholders' equity

Drive. Discipline. Confidence.

Strategic decisions for outstanding and smart growth.

93%

Our investment portfolio continues to be well-diversified with 93% of our fixed maturity securities, including related parties rated with NAIC 1 or 2 designations.⁴

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. A.M. Best, S&P and Fitch's credit ratings reflect their assessment of the relative ability of an insurer to meet its ongoing insurance policy and contract obligations. A.M. Best rating as of March 2021 (A, 3rd highest of 16), S&P rating as of May 2021 (A+, 5th highest out of 21), and Fitch rating as of February 2021 (A, 6th highest of 19). Athene Holding Ltd.'s credit rating is bbb+/A-/BBB+ for A.M. Best, S&P and Fitch, respectively.

² Athene Holding Ltd. GAAP total assets, AHL shareholders' equity and liabilities as of December 31, 2020. Pledged assets and funds in trust (restricted assets) total \$16.1 billion and net reserve liabilities of \$145.0 billion as of December 31, 2020.

Athene Annuity and Life Company (AAIA), on a statutory basis, based on the financial statement as of December 31, 2020: Total Admitted Assets: \$76.56 billion; Total Liabilities: \$75.25 billion; Reserves Required: Direct - \$62.90 billion; Assumed - \$0.20 billion; Ceded - \$14.98 billion; Net - \$48.12 billion; Capital & Surplus: Common capital stock - \$0.01 billion; Paid-in and contributed surplus - \$1.17 billion; Unassigned surplus - \$0.13 billion; Total Capital & Surplus: \$1.31 billion.

Athene Annuity & Life Assurance Company of New York (AANY), on a statutory basis, based on the financial statement as of December 31, 2020: Total Admitted Assets: \$3.53 billion; Total Liabilities: \$3.21 billion; Reserves Required: Direct - \$2.66 billion; Ceded - \$2.24 billion; Net - \$418 million; Total Capital & Surplus: \$320 million; Securities Pledged as Collateral (Cash) \$2.95 million.

The individual subsidiary insurance company is responsible for meeting its ongoing insurance policy and contract obligations. Athene Holding Ltd. is not responsible for meeting the ongoing insurance policy and contract obligations of its subsidiary insurance companies.

³ Sourced from LIMRA US Individual Annuity Industry Sales Report, LIMRA Secure Retirement Institute. For the year ended December 31, 2020.

⁴ AFS fixed maturity securities, including related parties, as of December 31, 2020.

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

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.