

Athene Aviator™

Fixed Indexed Annuities

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 in D.C. **Product features and availability may vary by state and/or sales distributor.**

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

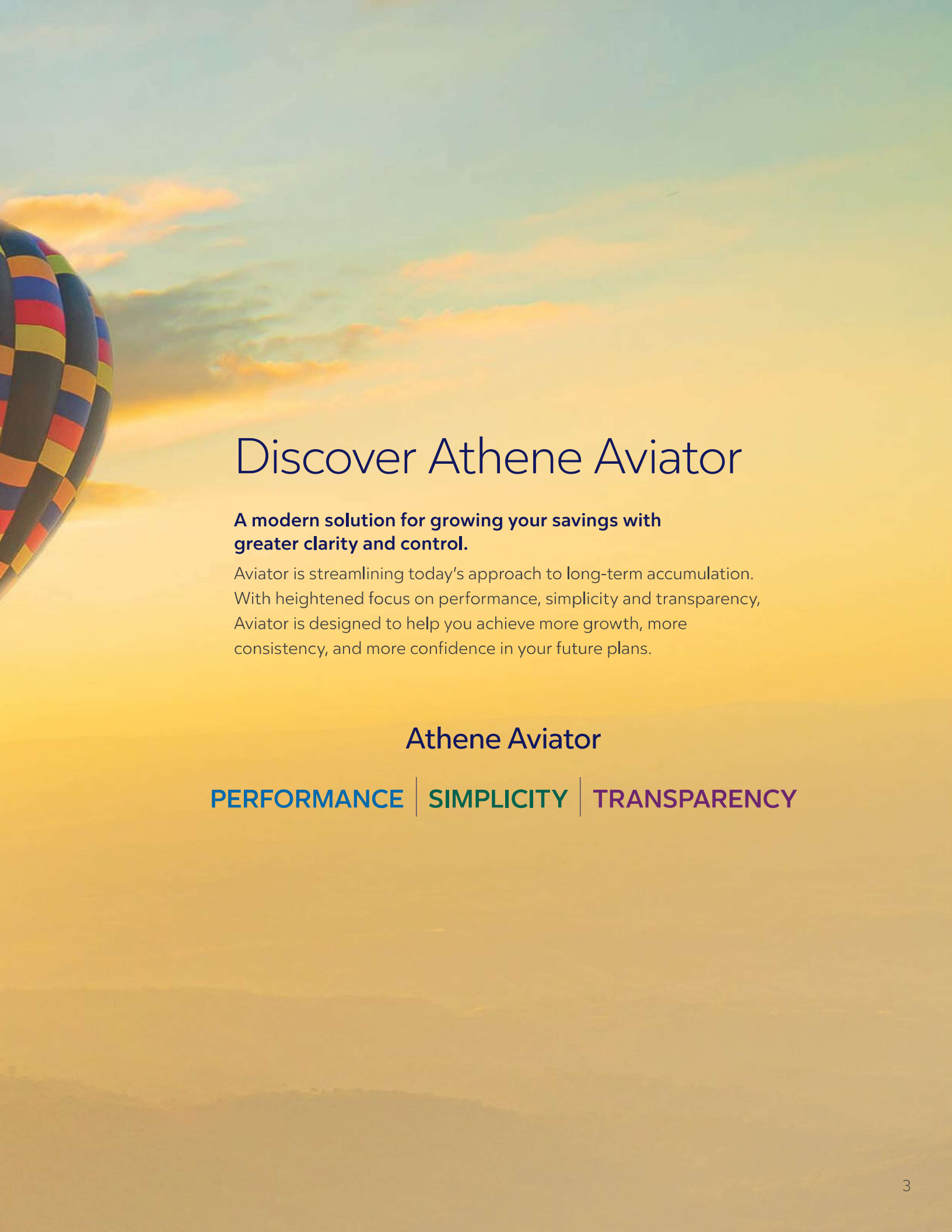
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Rising above uncertainty

When you're planning for the future, uncertainty may cloud your view.

The good news? Now you can more confidently navigate what comes next.



Discover Athene Aviator

A modern solution for growing your savings with greater clarity and control.

Aviator is streamlining today's approach to long-term accumulation. With heightened focus on performance, simplicity and transparency, Aviator is designed to help you achieve more growth, more consistency, and more confidence in your future plans.

Athene Aviator

PERFORMANCE | SIMPLICITY | TRANSPARENCY

Built to **PERFORM**

In an environment where steady growth can make all the difference, Aviator is designed to help you accumulate more over time.



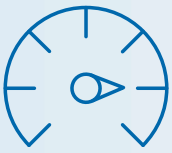
Stronger growth potential

Five- and 10-year surrender term options help meet varying growth objectives. With longer investment horizons, Aviator's multi-year crediting strategy options often come with higher participation rates compared with single-year strategies – without the added cost of a fee. No matter the strategy term length you choose, Aviator is built for lasting performance.



Exclusive index strength

Three custom index options offer advanced portfolio design backed by the strength of trusted global financial leaders. Further fueled by Bank of America's patented Fast Convergence (FC) Technology, Aviator indices help capture opportunities and minimize downturn impacts with greater precision and consistency.



Lock in performance

See index performance you like? Aviator's Index Lock feature gives you the option to lock in for the remainder of the term (once per crediting term, per strategy).



Fuel your performance for the long term.


Lift off and take flight with ease.



SIMPLICITY from the start

Aviator helps ease the user experience—
so you can focus on your goals, not the details.

Two options for hands-free diversification

Enjoy the confidence that comes from knowing your annuity is built to adapt automatically—keeping your strategy balanced and on track. In addition to manual Individual Strategy Allocation, Aviator offers two unique hands-free options that each deliver a smart, simple way to let your money work for you.

1 Preset path

Strategy Preset® helps keep your strategy and goals aligned when you choose a single preset path, offering expanded diversification through automatic rebalancing and strategy term laddering. It is a 100% hands-free management experience with different levels of growth potential based on your return objective.

Strategy Preset
Choose your path

- **Growth**
- **Balanced**
- **Conservative**

2 Build your own path

Diversified Blend Strategies offer an optimized mix of exposure to Aviator's three custom indices. Take more control by selecting the combination of strategy term lengths that fit your goals. As your account earns credits, automatic rebalancing helps keep target allocations on track. If goals change, you have complete freedom to reallocate at the end of your term.

Diversified Blend Strategies
Design your path

- **5-Year** Point-to-Point
- **2-Year** Point-to-Point
- **1-Year** Point-to-Point

Curious how they could work for you?

Visit **Athene.com/Simplicity** to compare your options using the Aviator Strategy Allocation Tool. You can plug in your own numbers to see how allocation changes over time, what auto rebalancing might look like, and more.

Heightened **TRANSPARENCY** on the horizon

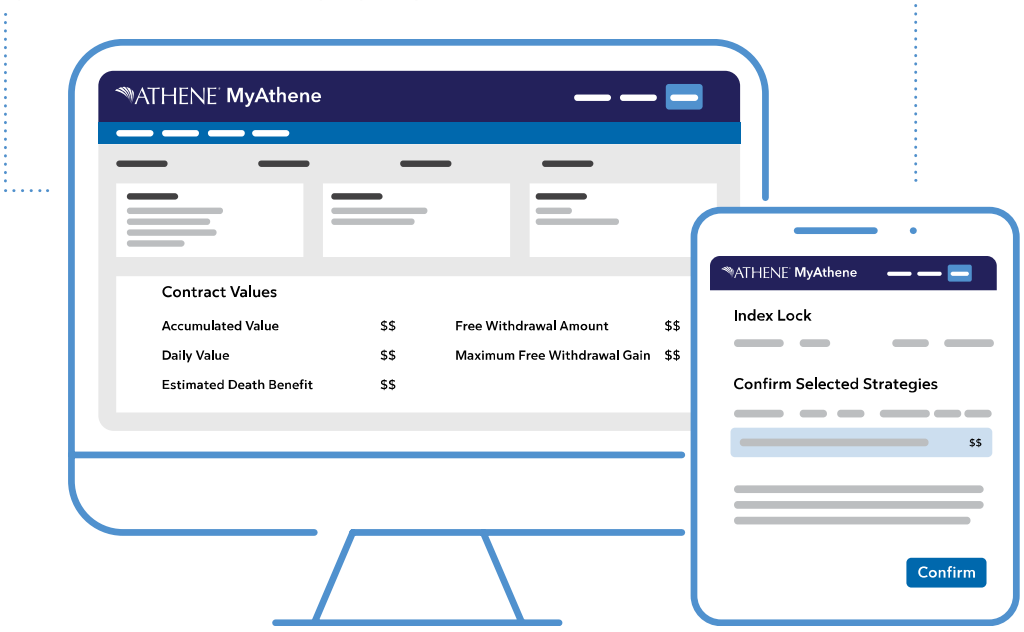
Aviator gives you the clarity and confidence to manage your strategy over time with ease.

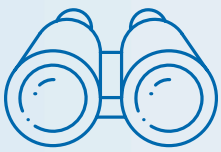
Instant performance visibility

With Daily Value tracking, you can log in anytime to stay up to date on your performance and see the real-time impact of index performance on your annuity's contract values—day by day.

Real-time index locking

Lock in on your terms. Index Lock puts the power in your hands, giving you the flexibility to act when it matters most.





Less complexity. More clarity.

The absence of optional riders, bonuses and fees helps create all-new transparency for you. With intuitive index technology that adapts to the market, Aviator further simplifies the complex, so you don't have to constantly monitor the details to stay on track.


Broaden your perspective.

FAQs

At Athene, we believe confidence comes from clarity. Get answers to some of the most frequently asked questions to help you better understand what Athene Aviator offers—so you can feel more informed, empowered, and ready to make the most of your retirement strategy.

What is a fixed indexed annuity (FIA)?

A fixed indexed annuity (FIA) is a deferred annuity that offers growth potential based on market performance, with a level of protection against market downturns. When markets perform well, you can earn interest, and when they decline, your principal is not directly exposed to market losses. FIAs also provide tax-deferred growth—meaning you don't pay taxes on earnings until you withdraw them—and can offer options at maturity to create a guaranteed stream of income, including income you can't outlive.

Is my money guaranteed to grow?

Aviator's Minimum Guaranteed Contract Value ensures you will receive a minimum interest crediting rate, which is defined in your contract, on a percentage of your premium, adjusted for withdrawals while the contract is in effect.

Can I access my money if I need it?

Yes, Aviator provides annual penalty-free withdrawal privileges. Free Withdrawal provisions include an annual free withdrawal up to 10% of the Accumulated Value as of the previous Contract Anniversary, beginning in the first Contract Year. Each year, you may withdraw up to the maximum free amount of your annuity's Accumulated Value without a Withdrawal Charge or Market Value Adjustment (MVA). A portion of your contract's index performance-to-date on the Free Withdrawal may be credited back to the Accumulated Value in the form of Free Withdrawal Gains.

Additionally, if you need to surrender your contract in full, you will receive the greater of the contract's Accumulated Value plus Free Withdrawal Gains, adjusted for any applicable Withdrawal Charges and/or Market Value Adjustment, and the Minimum Guaranteed Contract Value.



What tax considerations should I be aware of?

Aviator's Free Withdrawal provision can be used to satisfy annual Required Minimum Distributions (RMDs). RMDs are IRS mandatory withdrawals required with qualified contracts (such as an IRA).[2] RMD withdrawals from your annuity contract are considered part of your free withdrawal, free of Withdrawal Charges and MVA for the Contract Year.

What happens if my retirement plan changes because my health changes?

Aviator provides flexibility when you may need it most. After the first Contract Year, you can withdraw up to 100% of your annuity's Daily Value without a Withdrawal Charge or Market Value Adjustment if you qualify for Aviator's Confinement or Terminal Illness Waivers.* The product's Confinement Waiver applies if you're confined to a Qualified Care Facility for at least 60 consecutive days and meet eligibility requirements, with confinement beginning after your contract starts. Aviator's Terminal Illness Waiver applies if you are diagnosed with a terminal illness expected to result in death within one year, and the diagnosis occurs after the Contract Date.

These benefits are designed to help you access your money without penalty during difficult times.

What estate planning considerations should I be aware of?

Aviator's Death Benefit guarantees that your primary beneficiary will receive the option to continue the contract (spousal only) or receive the remaining contact value in a lump sum. If you pass away before the end of your contract term, the lump sum option guarantees your beneficiaries will receive the greater of the contract's Daily Value and the Minimum Guaranteed Contract Value.

Ready to run the numbers?

Contact your financial professional to request an illustration today.



* **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.** Waivers may not be available in all states. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information.

Diversification does not ensure positive returns or protect against negative returns.

Under current tax law, the Internal Revenue Code already provides tax deferral to qualified money, so there is no additional tax benefit obtained by funding a qualified contract, such as an IRA, with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.

Athene does not provide tax, financial or legal advice. Taxpayers should consult their own independent qualified professionals as to their personal circumstances.

Withdrawals and surrender of taxable amounts are subject to ordinary federal and state income tax, and except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½. Withdrawals in excess of the free amount are subject to a Withdrawal Charge and MVA which may result in the loss of principal.

The IRS requires individuals owning IRAs to take a required minimum distribution (RMD) each year once you reach a certain age, which varies by birthdate. The annual deadline for taking an RMD is December 31. You may delay your first RMD until April 1 of the year after you attain the required beginning age. If you delay your first RMD, you'll have to take your first and second RMD in the same tax year. If you fail to take your RMD, you may be subject to an excise tax. Please consult with your tax professional for guidelines specific to your situation. Visit IRS.gov for details.

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.

Athene Aviator ICC25 ASPR (08/25), ICC25 ASPR CS05 (08/25), ICC25 ASPR CS10 (08/25), ICC25 ASPR SCS (08/25); strategies ICC25 ASPR FIX (08/25), ICC25 ASPR PTP (08/25); and endorsements ICC25 ASPR CW (08/25), ICC25 ASPR MVA (08/25), ICC25 ASPR TIW (08/25) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. Products not available in all states.

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The purpose of this material is solicitation of insurance. Any sale of an annuity will require contact with a financial professional.

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.

This brochure contains highlights only – for a full explanation of these annuities, please refer to the Certificate of Disclosure which provides more detailed product information, including all charges or limitations as well as definitions of capitalized terms.

ATHENE
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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, we're driven by what drives you: the confidence to retire remarkably.