

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



	Up to \$100,000	\$100,000 +
3 Year Term	2.00%	2.15%
5 Year Term	2.80%	2.95%
7 Year Term	2.90%	3.05%

If you are looking for GREAT RATES plus...

- Dependable growth
- Access to your money¹
- The power of tax deferral
- Income you can't outlive²

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 headquartered in West Des Moines, Iowa, which issues annuities in 49 states and Athene Annuity & Life Assurance Company of New York headquartered in Pearl River, New York, which issues annuities only in New York. Products not available in all states.

¹**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. 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.

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 A Withdrawal Charge in accordance with the rate schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount as follows; Athene MaxRate 3: 10, 10, 10%; Athene MaxRate 5: 10, 10, 10, 10, 10%; Athene MaxRate 7: 10, 10, 10, 10,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

²On 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. 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.

Athene MaxRate [MYG NMV (09/15)], or state variations, is issued by Athene Annuity & Life Assurance Company of New York, Pearl River, NY. Rates are effective as of **March 30, 2018**, and subject to change.

This material is a general description intended for general public use. Athene Annuity and Life Company, headquartered in West Des Moines, Iowa, and issuing annuities in 49 states, and D.C., and Athene Annuity & Life Assurance Company of New York, headquartered in Pearl River, NY, 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.