



Asset growth you
can depend on.

Athene MaxRate[®]

A Multi-Year Guarantee Annuity

Driven to do more.  **ATHENE**

This material is provided by Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities in New York. Product features and availability may vary by state and/or sales distributor.

RETIRE YOUR WAY AWAY

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.

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.

Financial Strength Ratings¹

- 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 Highlights²

- \$235.1 billion in total GAAP assets
- \$213.0 billion in total GAAP liabilities
- \$20.1 billion in total GAAP AHL shareholders' equity

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 back page for footnotes.

Choose a fixed annuity from Athene Annuity & Life Assurance Company of New York and you can expect:

Accumulation and income.

Whether you're looking for accumulation, income or a combination of both, Athene can provide the appropriate fixed annuity solution to address your needs.

Your money will work hard.

We do one thing and we do it well - fixed annuities that offer the potential for performance.

Financial strength you can rely on.

With a long history of stability and disciplined risk management, our solid financial foundation provides security and inspires confidence. Our guarantees are backed by the financial strength and claims-paying ability of the issuing insurer.

An Athene MaxRate annuity may be right for you if you want ...

Dependable interest growth.

Your Initial Premium will earn a guaranteed fixed rate of interest for a Term Period you choose. Athene MaxRate offers multiple Term Periods. Additional Premiums earn interest at a rate that is set annually and will meet or exceed a guaranteed minimum.

The power of tax deferral.

Annuities provide the advantage of tax-deferred interest accumulation. You don't pay taxes on any growth until you withdraw money.¹

Access to your money.

Each Contract Year during the Term Period, you can withdraw up to the Withdrawal with no withdrawal charge amount without penalty. Once the Withdrawal Charge period is over, you can access the full value of your annuity at any time.

Income you can't outlive.

At the maturity date, you can choose to convert your annuity into a guaranteed stream of income.

A legacy for your loved ones.

Your annuity can offer your loved ones a quick source of funds to help settle matters after your death.²

Why choose an annuity?

Annuities provide insurance against the risk that you'll outlive your money after you retire. They give you the potential to grow your retirement assets and create a guaranteed stream of income you can't outlive.

¹Current law already provides tax deferral to IRAs, so there is no additional tax benefit obtained by funding an IRA with an annuity. Consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit. Any distributions may be subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax.

²After annuitization, payments will be consistent with the settlement option selected. Taxes may apply.

Building your retirement assets with Athene MaxRate



Choose how much you want to save.

You can purchase an Athene MaxRate annuity with an Initial Premium of \$5,000 - \$1 million. Larger amounts considered with company approval.

After you purchase your annuity you can continue to add money to it. Additional Premium amounts must be at least \$1,000, and not more than \$10,000 per Contract Year.

Select your Term Period.

With an Athene MaxRate annuity you can select the Term Period that best fits your savings goal. Choose from three, five or seven-year guarantee terms. Your annuity includes a Withdrawal Charge period equal to the Term Period.



Your interest rates are guaranteed.

Interest is credited to your annuity using one of two interest crediting strategies. A Multi-Year Fixed Strategy is used to credit interest to the Initial Premium that you used to purchase your annuity. The Interest Rate for this strategy is guaranteed for the Term Period you chose.

A 1-Year Fixed Strategy is used to credit interest to any Additional Premium. The Initial Interest Rate for this strategy is set when you purchase your annuity and is guaranteed for one year. We will declare a Renewal Interest Rate on each Contract Anniversary for the next Contract Year. This rate may vary each year, but it will always equal or exceed the Minimum Guaranteed Interest Rate provided in your contract.

At the end of the Term Period the Multi-Year Strategy Value will be transferred to the 1-Year Fixed Strategy. At this point, your annuity's full Accumulated Value will be available to you without Withdrawal Charges.

Your money is protected.

Your premium earns a guaranteed rate of interest, regardless of what happens to the stock market, and this is because the policy does not directly participate in any stock or equity investments. As long as you keep your annuity for the Withdrawal Charge period, your principal and the interest you earn are guaranteed. Early withdrawals, however, may result in loss of principal and credited interest due to surrender charges.





Access to your money when you need it most

Withdrawal with no withdrawal charge¹

Athene MaxRate annuities provide annual Withdrawal with no withdrawal charge 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 the Accumulated Value (as of the most recent Contract Anniversary) without incurring a Withdrawal Charge.

Required minimum distributions (RMDs)² are IRS mandatory withdrawals from tax-qualified contracts such as IRAs. With Athene MaxRate annuities, RMDs are considered part of your annual Withdrawal with no withdrawal charge, even if they exceed your Withdrawal with no withdrawal charge amount.

Confinement Waiver³

After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if you've been confined to a Qualified Care Facility for at least 60 consecutive days and meet the eligibility requirements. You cannot be confined at the time the contract is issued and confinement must begin at least one year after the Contract Date. No Withdrawal Charge will apply if you qualify for this benefit.

Terminal Illness Waiver³

You can withdraw up to 100% of your annuity's Accumulated Value if you're diagnosed with a Terminal Illness that is expected to result in death within one year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract Year. No Withdrawal Charge will apply if you qualify for this benefit.

¹ 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 no-charge amount are subject to a Withdrawal Charge which may result in the loss of principal. The Withdrawal Charge schedule may reduce the actual accumulation amount in accordance with the terms of the contract in determining the Cash Surrender Value.

² 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](https://www.irs.gov) for details.

³ **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.

Receiving income from your annuity

In addition to periodic or Withdrawals with no withdrawal charge, Athene MaxRate provides you with several ways to receive guaranteed income from your annuity.

Annuity Payout Options

You can begin receiving guaranteed income from your annuity once it matures (on the Annuity Date). This is called "annuitization." The payment amount will be based on your annuity's Accumulation Value and the Settlement Option you choose. You have different options available to you depending on whether you want to receive income for a set period of time, your lifetime, or the lifetimes of you and your Joint Annuitant.

It's important to note that once you choose to annuitize, the payment schedule and the amount are fixed and can't be altered.

Creating a legacy

Athene MaxRate annuities include a Death Benefit. It guarantees that your beneficiary will receive your annuity's full Accumulated Value.

The Death Benefit will be paid as long as you haven't annuitized your contract. After annuitization, payment will be made consistent with the settlement option you chose.



Additional information

Athene MaxRate annuities are designed to help meet your long-term savings and retirement needs. They include a Withdrawal Charge period. If you withdraw more money than the no-charge amount allowed by your contract, or if you surrender your annuity before the Withdrawal Charge period ends, a Withdrawal Charge will be applied.¹

Issue Ages

Athene MaxRate 3	0-85
Athene MaxRate 5	0-83
Athene MaxRate 7	0-83

Withdrawal Charge

If you surrender your annuity or withdraw an amount that exceeds the Withdrawal with no withdrawal charge amount during the Withdrawal Charge period, you will incur a Withdrawal Charge. Each Multi-Year Strategy Term Period has its own Withdrawal Charge schedule. Withdrawal Charge percentages decrease during the Term Period as shown in the chart below.

	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7
Athene MaxRate 3	10%	10%	10%	-	-	-	-
Athene MaxRate 5	10%	10%	10%	10%	10%	-	-
Athene MaxRate 7	10%	10%	10%	10%	10%	10%	10%

¹Withdrawals 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 no-charge amount are subject to a Withdrawal Charge which may result in the loss of principal. The Withdrawal Charge schedule may reduce the actual accumulation amount in accordance with the terms of the contract in determining the Cash Surrender Value.

Page 2 footnotes:

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. 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 December 2022 (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+ for S&P, Fitch and A.M. Best, respectively.

² 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.

Neither Athene Annuity & Life Assurance Company of New York nor its representatives offer legal or tax advice. Please consult your personal attorney and/or advisor regarding any legal or tax matters.

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

Athene MaxRate MYG NMV (09/15) Product features, limitations and availability may vary; see Certificate of Disclosure for full details. Products not available in all states.

This material is a general description intended for general public use. Athene Annuity & Life Assurance Company of New York (68039), headquartered in Pearl River, New York, and issuing annuities in New York, is 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.

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.



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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 rated A+ by S&P and Fitch, we're driven by what drives you: the confidence to retire your way.