



Your vision.
Amplified.

Athene[®] Amplify 2.0

A 6-Year Registered
Index-Linked Annuity

NF

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 D.C. Products not available in all states.

INVESTMENT AND INSURANCE PRODUCTS ARE:

• **NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY** • **NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY BANK AFFILIATE** • **SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**

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 12/2022
- A+** Fitch rating as of 5/2023
- A** A.M. Best rating as of 5/2023
- A1** Moody's rating as of 7/2022

Financial Highlights²

- \$243.9 billion in total GAAP assets
- \$233.4 billion in total GAAP liabilities
- \$7.2 billion in total GAAP AHL shareholders' equity

Athene & Apollo: A Powerful Combination

Athene's strategic partner Apollo is a global asset manager that strives to generate 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

Your retirement should not be left to chance

The only limit on your vision is the means to achieve it. And that's a great reason to consider adding an Athene Amplify 2.0 NF registered index-linked annuity to your plan for long-term savings or retirement.

The risk of exposure to market volatility increases as you get older. A significant market downturn may leave you with a financial hole that's difficult to fill. You may need to delay or rethink your plans.

Your dreams are too important to be left to chance. Amplify 2.0 NF can help you manage financial risk – and give you the confidence to pursue your vision of a life well lived.

Take more control of your financial future



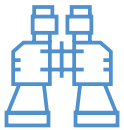
Reduce market uncertainty

Because you're partially protected in down markets, you don't have to worry about timing the market or be as concerned about when a big drop will hit.



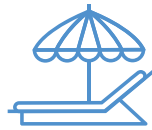
Increase growth potential

In up markets, you can pursue opportunities for strong growth – tax deferred.³ You won't pay taxes until you withdraw money from your annuity.



Focus on what matters most

Leave the financial guesswork behind. Amplify 2.0 NF gives you access to investment strategies not available to most individuals.



Retire on your terms

By providing you with index-linked growth potential plus a level of protection from market losses, Amplify 2.0 NF can give you the confidence to retire on time... your time.



NO FEES

Keep more of what you earn with no annual fee.

Because Amplify 2.0 NF has no annual fee, your money can grow without additional charges being deducted from your Segment Value.

³ 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.



The best of both worlds for today's investor

What is a registered index-linked annuity (RILA)?

A RILA, also known as a buffered annuity, structured annuity or variable indexed annuity, is a financial solution for long-term savings. It provides a balanced approach for those seeking to grow their assets in expanding markets while limiting potential loss. This balance can be especially beneficial as you get closer to retirement.

With a RILA, your money has opportunity to grow by earning Segment Credits based in part on the movement of an external stock market index.⁴ While this kind of annuity tracks the movement of an index, it does not directly invest in any stock or equity vehicle. Because you assume some of the risk of loss from market downturns, a RILA may allow for greater growth potential than other annuities.

In other words, you get the best of both worlds – the opportunity to capture gains when markets are up while enjoying a level of protection when they're down.

⁴ Positive Segment Credits are subject to a Cap Rate or Participation Rate. These limitations are declared by the Company before the beginning of each Segment Term Period.

Cap Rate: The maximum positive index change that will be used in the calculation of Segment Credits that may be applied to a Segment Option.

Participation Rate: A percentage that is multiplied by a positive index change, after the application of the Cap Rate, to calculate the Segment Credit.

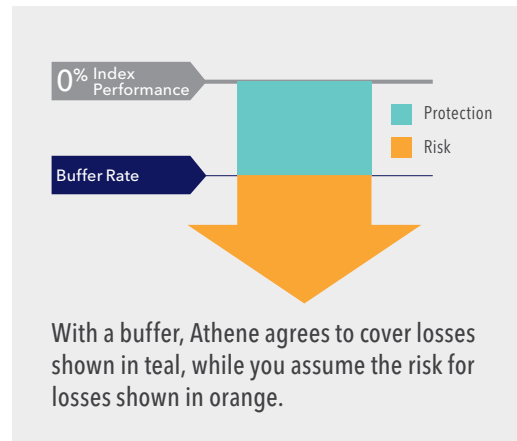
Choices give you the flexibility to build a well-balanced financial plan

With Amplify 2.0 NF, you can allocate money among a wide variety of Index-Linked Segment Options. These options have three components: a buffer, a term period and an underlying market index. This gives you the flexibility to customize your plan based upon your specific needs.

Buffer Options: Levels of protection to help manage risk

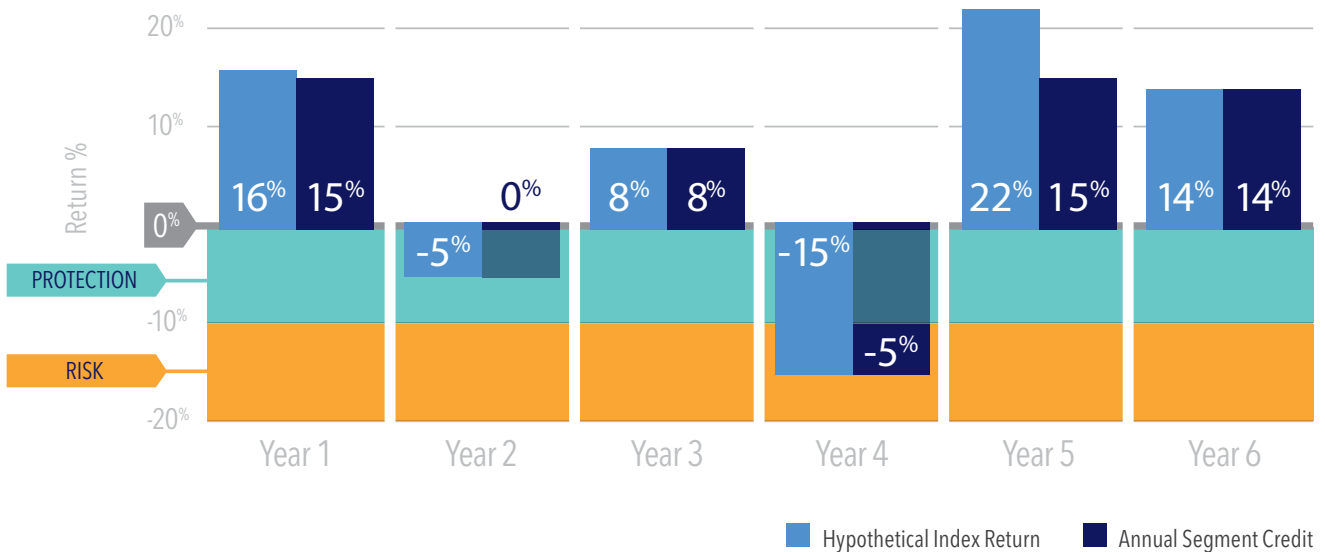
A buffer helps protect you from a significant financial risk: a loss of assets when you're in or nearing retirement.

Amplify 2.0 NF gives you a choice of several buffer protection levels. The buffer you choose will protect you from potential market loss up to the Buffer Rate defined in your Contract. Losses in excess of the Buffer Rate will reduce the value of the Segment Option.



A buffer, at work for you...

The hypothetical example demonstrates how a buffer works within a 1-year point-to-point index option. As you can see, you're protected from the first 10% of index losses each year. When the index goes up, you can grow your savings by receiving Segment Credits equal to the percentage change in the index up to the declared Cap Rate of 15%.



This hypothetical example is for informational purposes only and is not indicative of past, nor intended to predict future, performance of any specific annuity product or Segment Option.

Segment Term Periods: Lengths of time to meet your needs

1 year
2 year
6 year⁶

You have the flexibility to select when you would like to receive any earned Segment Credits. Once a term period ends, any positive or negative Segment Credits will be applied to your annuity's Segment Value. You will then have the option to reallocate that value among any available Segment Options.⁵

While shorter term periods offer more protection against market downside risk, longer term periods generally offer higher rates.

It's important to note that any Segment Credits you receive are "locked-in" and the new Segment Value becomes your base for the next Segment Term Period.

Segment Start Date: Your money will be allocated to the Segment Option(s) of your choice on either the 8th or 22nd of the month following your Contract Date, whichever is sooner. Your money will be automatically allocated to a Holding Account until the Segment Start Date. While your money is in the Holding Account, a fixed rate of interest will be added daily to your Contract Value.

Index Options: A suite of complementary indices that can help maximize performance

Athene partners with top names in banking and investments to provide index options that offer exposure to a broad range of markets. This gives you the ability to pursue growth opportunities in a variety of economic environments. The powerful index lineup in Amplify 2.0 NF can help you create an allocation strategy that's up to the demands of today's ever-changing world.

S&P 500® Index (SPX)

Russell 2000® Index (RTY)

Nasdaq-100® Index (NDX)

MSCI EAFE Index (MXEA)

**Shiller Barclays CAPE® US
Mid-Month Sector TR Net Index**
(BXIIMSTN)



Fixed Segment Option: A 1-Year Fixed Segment Option is also available. This option gives you full protection from market loss. While this option does not offer the growth potential of an Index-Linked Segment Option, you'll receive a guaranteed rate of interest credited daily to the Fixed Segment Value. Athene declares the guaranteed rate at the beginning of each Segment Term Period.

⁵ After the 6-year Withdrawal Charge Period, only 1-year Segment Term Period options will be available.

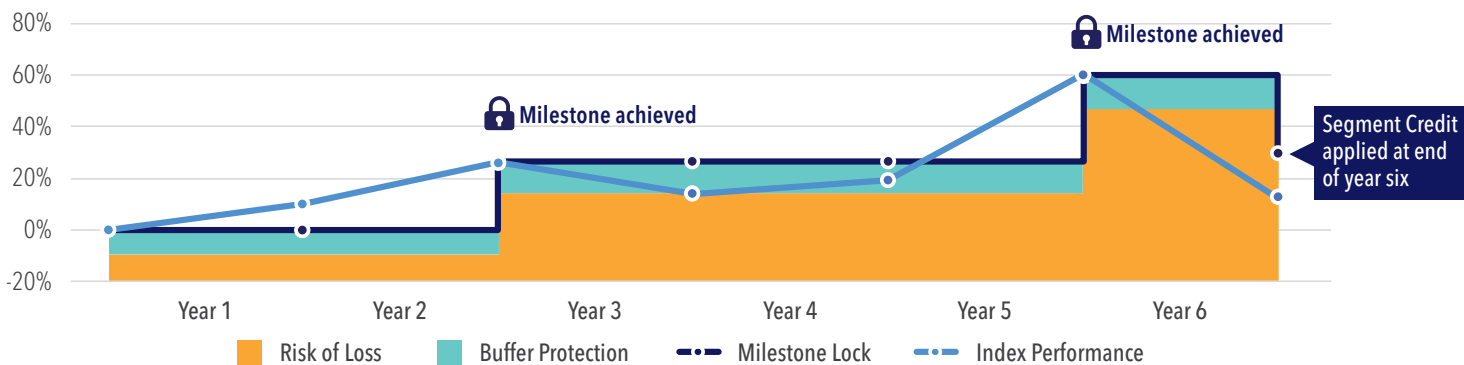
⁶ Segment Options with a 6-year Segment Term Period may only be selected in the first Contract Year.

Two unique crediting methods driven by innovation

Milestone Lock: Enjoy enhanced growth potential + stepped-up protection

Available with the S&P 500® Index and 6-year Segment Term Period, Milestone Lock allows you to capture index gains (subject to a Cap or Participation Rate) as markets rise and milestones are met. A milestone is achieved if the index reaches the Milestone Threshold⁷ at each anniversary of the Segment Start Date. When this happens, your buffer protection will automatically reset based on the current index value, providing an additional level of protection on those gains. The Milestone Threshold is set at the beginning of the term period and guaranteed for the entire six years.

While Segment Credits are calculated at the end of the 6-year term period, you can benefit from market rallies by locking in growth along the way. That's because, unlike a traditional 6-year point-to-point Segment Option, any Milestone Lock credits are based on the index performance at each milestone achieved along with the index return from the last milestone to the end of the term.



This hypothetical example is for informational purposes only and is not indicative of past, nor intended to predict, future performance of any specific product or Segment Option. Assumptions include a 100% Participation Rate, a 30% Cap, a 10% Buffer Rate and a 25% Milestone Threshold.

Performance Blend: Take the guesswork out of investing

Also available with the 6-year Segment Term Period, Performance Blend allows you to diversify your risk and growth potential. The index change used to determine Segment Credits will be based on a weighted average of three diverse indices: The S&P 500®, the Russell 2000® and the MSCI EAFE.

The Cap or Participation Rate and the Buffer Rate are then applied to this weighted average return. Performance Blend is like having the benefit of hindsight, since your exposure to each index is determined at the end of the term period instead of the beginning.

50%

is based on the return of the best performing index

30%

is based on the return of the next best performing index

20%

is based on the return of the lowest performing index

For more information on how we calculate Index-Linked Segment Credits, please refer to the prospectus provided with this brochure.



Additional features



Annual Free Withdrawals

Up to 10% of your annuity's Contract Value as of the previous Contract Anniversary can be withdrawn free of Withdrawal Charges and an Interest Adjustment.⁸ The minimum Withdrawal you may request at any time is \$500. An Equity Adjustment will apply to the full amount of the Withdrawal.

Required Minimum Distributions (RMDs) are IRS mandatory Withdrawals from qualified contracts (such as an IRA). These Withdrawals from your annuity Contract are considered part of your Free Withdrawal for the Contract Year and will not be subject to a Withdrawal Charge or an Interest Adjustment. An Equity Adjustment will apply to the full amount of the Withdrawal.



Performance Lock

Allows you to capture and lock-in performance for any Index-Linked Segment Option once during the term. When this feature is exercised, the Performance Lock Value (Segment Value + Equity Adjustment) will be transferred to the 1-year Fixed Segment Option. Your money will continue to earn interest at the current declared interest rate for the remainder of the one-year term. Once the current 1-year Fixed Segment Term Period ends, you may re-allocate to any available Segment Option. The Performance Lock Value also provides a daily tracking value for Index-Linked Segment Options over the term period. Please see the prospectus for details.



Leave a Legacy

Your annuity can offer your loved ones a quick source of funds to settle matters after your death. During the Withdrawal Charge Period, the Death Benefit is the greater of the Purchase Payment less net proceeds from prior Withdrawals or the Interim Value (defined on page 13) on the date of death. After the Withdrawal Charge Period, the Death Benefit is the Interim Value on the date of death. An Interest Adjustment will not be applied to the Interim Value used to determine the Death Benefit.⁹

If your spouse is the sole beneficiary, he or she may elect to continue the Contract as the sole owner in lieu of receiving a death benefit.



Confinement Waiver

Withdraw up to 100% of your annuity's Interim Value if you are confined to a Qualified Care Facility. This benefit is available if you are confined for at least 60 consecutive days and meet eligibility requirements. Withdrawal Charges will be waived if you qualify for this benefit during the Withdrawal Charge Period. An Interest Adjustment will not be applied to Confinement Waiver distributions.

You cannot be confined at the time your Contract is issued and confinement must begin at least one year after the Contract Date.¹⁰



Terminal Illness Waiver

Withdraw up to 100% of the annuity's Interim Value if you are diagnosed with a terminal illness that is expected to result in death within 12 months and meet eligibility requirements. Withdrawal Charges will be waived if you qualify for this benefit during the Withdrawal Charge Period. An Interest Adjustment will not be applied to Terminal Illness Waiver distributions.

This waiver is available after your first Contract Anniversary, and the initial diagnosis of terminal illness must be made at least one year after the Contract Date.¹⁰

Please note: State variations may apply to Interim Value mechanics and the application of the Interest Adjustment to Withdrawals including Free Withdrawals, Required Minimum Distributions, surrenders, payment of the Death Benefit, payments made under the Confinement and Terminal Illness Waivers and annuitization. Please refer to the prospectus describing Contracts issued in your state for more information.



How to add Amplify 2.0 NF to your overall financial plan

Any financial decision is bigger than a single product's features or benefits. When considering Athene Amplify 2.0 NF, it's important to work with your financial professional who can walk you through all the available options and help put together a customized plan that works best for you. Here are three things to consider:

1

Pick your buffer

The level of protection you choose is based upon your risk tolerance. Factors to consider include your retirement time horizon, investment strategy and your willingness to risk loss of principal in return for greater growth potential.

2

Choose your term period

You'll need to decide when you would like to receive any earned Segment Credits. Each term period comes with specific considerations that should be carefully weighed into your decision.

3

Select your index

You can allocate your money to one or more available index options or the Fixed Segment Option, depending on your appetite for risk.

Depending on your goals, you may consider combining strategies.

Reach out to your Athene financial professional to learn more about which Segment Options are available with each buffer, term period and index option. This information can also be found in the applicable product guide and prospectus.

⁸ Your Contract Value equals the money you used to purchase your annuity, plus any positive or negative Segment Credits, minus any Withdrawals. Withdrawals of taxable amounts are subject to ordinary income tax, and if made before age 59½, may be subject to a 10% federal income tax penalty. If you surrender your annuity or withdraw an amount that exceeds the Free Withdrawal amount during the 6-year Withdrawal Charge period, a Withdrawal Charge and an Interest Adjustment will apply. All Withdrawals are subject to an Equity Adjustment. Interim Value Adjustments and Withdrawal Charges may result in the loss of principal.

⁹ If death occurs after annuitization, payments will be consistent with the Settlement Option selected. Taxes may apply.

¹⁰ **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.** Additional limitations, variations and exclusions may apply. Please see the prospectus for more information on these features. Confinement and Terminal Illness Waivers not available in CA. Confinement waiver not available in MA.

If financial freedom is your goal... you may be ready to amplify!

Your retirement should not be left to chance. Adding Amplify 2.0 NF to your retirement portfolio can give you the confidence to pursue your vision without the risk of timing the market or worrying about when the next big market drop will hit.

With competitive rates for strong accumulation plus a level of protection from downside risk, ***you get the best of both worlds!***

Contact your financial professional

**It's time to start enjoying what you've worked
so hard to achieve.**

If you're ready to amplify your vision of a life well lived, reach out to your Athene financial professional today!

Important information to have on hand

Withdrawal Charges

If you surrender your annuity or withdraw an amount that exceeds the Free Withdrawal amount during the 6-year Withdrawal Charge period, a Withdrawal Charge will apply.¹¹ In part, Withdrawal Charges allow the company to invest your money on a long-term basis and generally credit higher rates than possible with a similar annuity of shorter term.

These charges do not apply to annual Free Withdrawals, RMDs, Withdrawals taken after the sixth Contract Year or payments made in settlement of your annuity's Death Benefit or Confinement and Terminal Illness waivers.

Withdrawal Charge Schedule:

Y1	Y2	Y3	Y4	Y5	Y6	Y7+
8%	8%	7%	6%	5%	4%	0%

Segment Interim Value

The purpose of the Interim Value calculation is to approximate any change in the market value of debt securities and derivative instruments supporting your Contract. The Interim Value calculation consists of two parts: an Interest Adjustment and an Equity Adjustment. These adjustments may be positive or negative. The Equity Adjustment will apply to all Withdrawals and the Interest Adjustment will apply to any amount that exceeds the Free Withdrawal.

The Interest Adjustment applies to all Segment Options on any date during the first six Contract Years. The Equity Adjustment applies to Index-Linked Segment Options throughout the life of the Contract and is equal to zero on any Segment End Date. The Segment Interim Value is equal to the Segment Value adjusted for any applicable Interest Adjustment and Equity Adjustment. Please see the prospectus for details.

Segment Credit Rate Limits¹²

Rates are set on the Initial Segment Start Date and are subject to change for each subsequent Segment Term Period.

- **Cap Rate:** The maximum positive index change that will be used in the calculation of Segment Credits that may be applied to a Segment Option.
- **Participation Rate:** A percentage that is multiplied by a positive index change, after the application of the Cap Rate, to calculate the Segment Credit.

Risk of Loss

Athene Amplify 2.0 NF is designed to be a long-term investment product used to help provide income for retirement. It is not suitable as a short-term investment. There is a risk of substantial loss of principal and related earnings depending on the Segment Option(s) to which you allocate your Purchase Payment. Due to negative index performance, Segment Credits may be negative after application of the Buffer Rate and you agree to bear the portion of loss that exceeds that rate.

¹¹ Withdrawals of taxable amounts are subject to ordinary income tax, and if made before age 59½, may be subject to a 10% federal income tax penalty.

¹² State variations may apply to the process for declaring rates for the initial Segment Term Period. Please refer to the prospectus describing Contracts issued in your state for more information. These limitations are declared by the Company before the beginning of each Segment Term Period. Index-Linked Segment Options may be

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 2023 (A+, 5th highest of 19), A.M. Best rating as of May 2023 (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 total liabilities as of December 31, 2022. Pledged assets and funds in trust (restricted assets) total \$25.4 billion and net reserve liabilities of \$184.3 billion as of December 31, 2022.

Athene Annuity and Life Company (AAIA), on a statutory basis, based on the financial statement as of December 31, 2022: Total Admitted Assets:

\$145.6 billion; Total Liabilities: \$143.5 billion; Reserves Required: Direct - \$99.5 billion; Assumed - \$0.36 billion; Ceded - \$18.0 billion; Net - \$82.0 billion; Capital & Surplus: Common capital stock - \$0.01 billion; Paid-in and contributed surplus - \$3.09 billion; Unassigned surplus - \$(1.03) billion; Total Capital & Surplus: \$2.1 billion.

Athene Annuity & Life Assurance Company of New York (AANY), on a statutory basis, based on the financial statement as of December 31, 2022: Total Admitted Assets: \$4.6 billion; Total Liabilities: \$4.3 billion; Reserves Required: Direct - \$2.9 billion; Ceded - \$2.4 billion; Net - \$428 million; Total Capital & Surplus: \$284 million; Securities Pledged as Collateral (Cash) \$1.99 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.

Disclosures

All Segment Credits, including those with a guaranteed rate of interest, are paid by the insurance company and subject to its claims paying ability.

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.

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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.

Registered index-linked annuities can only be marketed and sold by securities licensed financial professionals. To view individual credentials, go to <https://brokercheck.finra.org/>. Athene Securities, LLC (Athene Securities) is the distributing underwriter of the contract.

This brochure contains highlights only. Any discussion of this product must be preceded or accompanied by a prospectus which provides more detailed product information, including all charges or limitations as well as definitions of capitalized terms.

For rates and additional resources, including a prospectus, visit Athene.com/Amplify2



Athene Annuity and Life Company
7700 Mills Civic Parkway
West Des Moines, IA 50266-3862

[Athene.com](https://www.athene.com)

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.