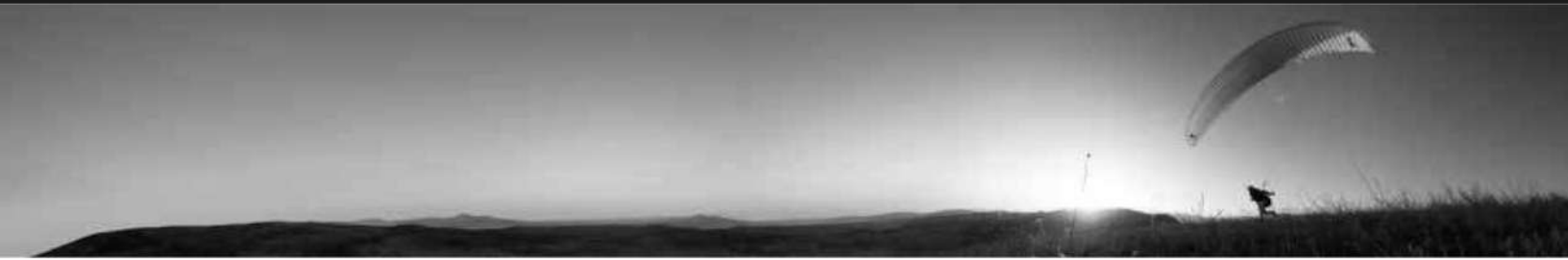


Make 2024 your best year yet

Athene FIA Production Bonus for Individuals



Thank you for your continued business and for all you do to help your clients retire successfully. To recognize the contribution of top producers to our shared success, we're offering an added production bonus for Individuals that applies to qualifying Athene fixed indexed annuity (FIA) sales in the IMO channel throughout 2024.¹ **Take advantage of this opportunity to make 2024 your best year ever.**

The sky is the limit to how much you can earn in 2024!

Consider the potential payout:

Total FIA issued premium	Production bonus paid	Cumulative bonus paid
\$3 million	\$15,000	\$15,000
\$5 million	\$10,000	\$25,000
\$10 million	\$25,000	\$50,000
\$15 million	\$50,000	\$100,000
\$20 million	\$100,000	\$200,000
Every additional \$5 million	\$50,000	

Qualifying sales include business issued between January 1 and December 31, 2024

- To qualify for the bonus, applications must be received by Athene "in good order" and have an issue date no later than December 31, 2024.
- Payments will be made in the month after production milestones are met.² For example, if \$10 million in production is reached in July, the bonus would be paid no later than August 31.
- Bonuses are based on individual production only. Aggregating premium across multiple producers will not be allowed.

Help clients retire more confidently

Fixed indexed annuities are a sought-after solution for clients who want to retire confidently. With competitive rates, guaranteed income and the protection from market loss, Athene FIAs feature exclusive index crediting strategies designed to promote stability and capture growth potential in diverse market environments.

For more information on Athene FIAs or production bonus qualifications, contact the best Sales Desk in the business at 888-ANNUITY (266-8489).

¹ You must have an active contract with Athene and be in good standing to receive a bonus payment. **Production bonus applies to qualifying IMO production only. Business sold through a Broker Dealer or Bank does not qualify.** Bonus payments will only be paid upon reaching production thresholds. Athene may modify or discontinue the production bonus at any time without advance notice to you.

² Bonus payments will be paid by Athene to all qualifying producers no later than January 31, 2025. Production from licensed-only producers may qualify and compensation will be paid per standard procedure to your upline. Athene reserves the right to chargeback in the event of free-looks/chargebacks during and after the incentive is complete. All decisions regarding the terms of the production bonus, including the calculation and payment of the bonus, are at Athene's sole discretion.

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

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

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.