

Annual Interval Sum

Options for planning when you're not sure what to expect

While new to fixed indexed annuities, the Annual Interval Sum, or Annual Sum, strategy combines benefits not typically found together. Annual Sum is worth a closer look if you want:

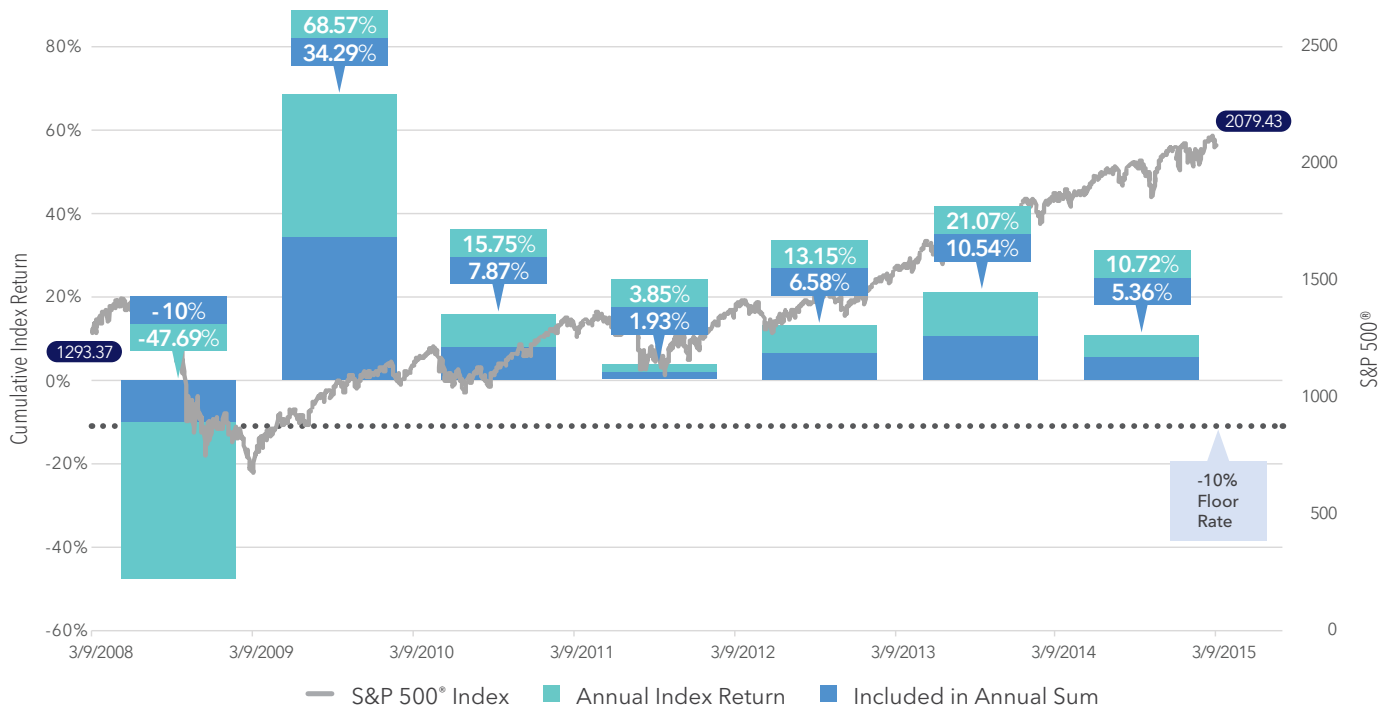
- the advantage of higher growth potential found in longer term strategies,
- the peace of mind that comes with tracking performance in annual steps, and
- rates that are guaranteed for the Withdrawal Charge Period.

While Point-to-Point strategies typically offer higher growth potential in rising markets, Annual Sum generally provides resiliency in volatile markets. Because the strategy is calculated both annually and for a longer term, it helps balance downside protection (because of the annual floor) with stronger opportunity for growth (because of the longer term).

How is the Annual Sum calculated?

Annual Sum is the combined total of each year's index performance. In years when the index is positive, performance is multiplied by the Participation Rate. In years with negative index performance, the sum is reduced by the decrease, but only up to the floor of -10%. The Annual Sum interest credit at the end of the Withdrawal Charge Period cannot be less than 0%, so there is no risk of losing principal due to market loss.

Consider a hypothetical annuity purchased during the 2008 financial crisis.



This hypothetical illustration assumes a 100% allocation to the 7-year Annual Interval Sum strategy with a -10% Floor Rate and a 50% Participation Rate with no withdrawals taken. The product was not available during this time frame and the index was simulated solely for comparative values. This example is for informational purposes only and is not indicative of past, nor intended to predict future performance of any specific product including an annuity. Index performance linked to the S&P 500[®].

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For the example above:

Annual Interval Sum Return:



Interest Credited = 56.56%

By contrast, based on the early volatility in this example, a 7-year Point-to-Point strategy with a 50% Participation Rate would have credited:

(60.78% growth over 7 years multiplied by 50% Participation Rate)

Interest Credited = 30.39%

When it comes to planning, we rarely know what to expect and can't predict what will happen or when. Choosing what's appropriate for your situation involves working with your financial professional to ensure your needs, goals, risk tolerance and preferences are considered.

AccuMax offers the flexibility to choose one or more of seven crediting strategies to accommodate your specific needs. To better understand crediting strategies and determine if AccuMax is right for you, work with your financial professional.

Powered by Athene innovation

Any financial decision is bigger than a single product's features or benefits. In addition to meaningful growth potential, AccuMax is backed by Athene Annuity and Life Company, a leader in fixed indexed annuities¹ with a solid track record of financial strength, high ratings² and positive client value.

¹ Per LIMRA US Individual Annuities YTD 4Q2020, Athene ranked number one in fixed indexed annuity sales for calendar year 2020.

² 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. A.M. Best, S&P and Fitch credit ratings reflect their assessment of the relative ability of an insurer to meet its ongoing insurance policy and contract obligations. A.M. Best rating as of May 2020 (A, 3rd highest of 16), S&P ratings as of August 2020 (A, 6th highest out of 21) and Fitch rating as of April 2020 (A, 6th highest of 19).

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

Fixed 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.

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