



Athene Annuity

ATHENE Benefit 10SM & Required Minimum Distributions

A Great Combination

Annuities issued by Athene Annuity & Life Assurance Company

Great Combinations: Peanut Butter & Jelly
Milk & Cookies

ATHENE Benefit 10SM with Enhanced Benefit Rider¹ & Required Minimum Distributions

The Issue: Beginning at age 70 ½ individuals must take Required Minimum Distributions (RMDs) from traditional Individual Retirement Accounts (IRAs). But is there a way to satisfy this requirement while keeping the benefit base of a tax-qualified indexed annuity intact, leaving as much money as possible to beneficiaries?

The Solution: **ATHENE Benefit 10SM Fixed Index Annuity with Enhanced Benefit Rider**

How it Works: At age 69, Sam invests \$500,000 into ATHENE Benefit 10SM. When he turns 70 ½, Sam withdraws his RMD of \$19,382 shown below at the end of the 2nd contract year. At the same time the benefit base is growing by 7.0% (simple interest) for the first 10 years.* After Sam takes his first RMD, the benefit base has increased to \$549,261. So Sam has taken out over \$19,000 and his benefit base has increased by over \$19,000. The benefit base continues to increase in value even as RMDs are taken out.**

Initial Premium of \$500,000 at Age 69						
Age	End of Year	Crediting Rate ¹	RMD Withdrawal ²	Cumulative RMD Withdrawal	Accumulation Value ³	Benefit Base Value ⁴
70	1	1.70%	NA	NA	\$531,071	\$535,000
71	2	1.70%	\$19,382	\$19,382	\$511,280	\$549,261
72	3	1.70%	\$19,294	\$38,676	\$491,226	\$562,260
73	4	1.70%	\$19,189	\$57,864	\$470,959	\$574,021
74	5	1.70%	\$19,067	\$76,931	\$450,537	\$584,569
75	6	1.70%	\$18,930	\$95,862	\$430,033	\$593,928
85	16	1.70%	\$17,338	\$274,616	\$247,336	\$595,836

The Conclusion: At the age of 85 Sam has satisfied all the current IRS RMD requirements. Sam's benefit base is now greater than the original deposit of \$500,000. Sam has withdrawn over \$270,000 and still has over \$595,000 to use for a nursing home, terminal illness, income for life, or to pass onto his beneficiaries upon death.

*After 10 years, rollup is reduced to 5% and continues until benefits are elected or age 85.

****Required Minimum Distributions (RMD) Withdrawals** – estimates that were calculated using the prior year Non-Guaranteed Accumulation Value and the IRS Single Life Factor (Table I) for the age shown. Actual RMD amounts will be different. The contract owner will be sent a Fair Market Value letter each year with details regarding Required Minimum Distributions for the contract. For additional information, please consult your tax advisor as Athene Annuity and its agents do not provide tax or legal advice.

¹Values are for illustration purposes only and are not intended to predict actual performance. Amounts shown above are based on a hypothetical interest crediting rate of 1.70% and a rider charge rate of 1.4%. Guaranteed crediting rate for fixed account is 1.00% after year 5 of annuity contract. Actual index return and contract accumulation can be affected by premium payment, account allocation, withdrawal amounts, rider benefits, contract charges, current rates and Index caps. Amounts shown do not reflect the impact of any Market Value Adjustment.

²RMD withdrawal calculated by dividing prior year IRA accumulation value by life expectancy factor.

³Account Value calculated by taking net premium and multiplying by stated credited rate and applicable bonus minus fees and withdrawals.

⁴Benefit Base calculated by first subtracting RMD withdrawal from net premium, then multiplying the amount by rollup percentage. Add that amount to existing benefit base and subtract RMD.

Website: www.AtheneAnnuity.com. Annuities issued by Athene Annuity & Life Assurance Company, Wilmington, DE. Main Administrative Office: Greenville, South Carolina. Product/features not available in all states.

**Contract contains exclusions, limitations and charges.
Please contact your agent for details.**

