

*Dependable asset growth on your terms
with ATHENE MaxRate® Multi-Year
Guarantee Annuity*



Athene Annuity & Life Assurance Company of New York





You've worked hard to make money and you've worked hard to save it. Now, consider putting your money in position to work for you. Every day people like you are seeking growth opportunities in order to secure their retirement, combat inflation and beat today's historically low interest rates.



Your Future

Make sound financial decisions today to create a dependable source of income for the future.

Just because you're looking to increase your assets doesn't mean you need to trade safety and stability for growth.

Regardless of your financial objective, having the power of interest rate protection in your own hands can help you feel more comfortable that you'll be able to reach your goal.



The time is right for guarantees

Given a choice between investing in the stock market or earning a guaranteed rate of return on your money, what would you decide? Your decision depends on a number of factors, including:

- Economic stability
- Stock market environment
- Personal aversion to risk
- Need for financial security
- Time horizon for accessing funds

With a guaranteed rate of return, you will know exactly what your money will earn over a specified period of time. Adding this kind of security and dependability to your financial portfolio can be important, especially when saving for retirement or other long-term goals.

2 Find comfort when stability matters

If retirement is on your horizon, you need a solution that offers stability along with the opportunity for growth. Unlike past generations, today's retirees are increasingly relying on their own assets to fund their retirement years. Having a dependable source of income can help create a sound foundation for any retirement plan.

Even if retirement isn't exactly around the corner, you may still value the safety and security that comes with a guaranteed rate of return.

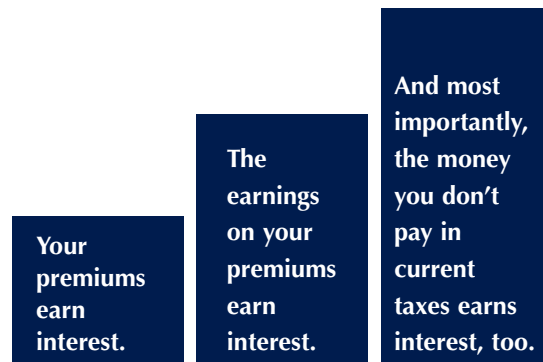
A solution for growth plus guarantees

A deferred fixed annuity is designed to help you accumulate funds for retirement and other long-term objectives through tax-deferred growth at a guaranteed interest rate.¹ Since annuities are tax-deferred, your money grows faster because you earn interest on the dollars you would ordinarily have paid in income taxes. In addition, annuities are one of only a few financial tools, including Social Security and employer-sponsored pension plans, that can provide a guaranteed stream of income during retirement. By including annuities in your financial strategy, you gain several important benefits:

- Competitive interest rates
- Tax-deferred growth
- Interest rate guarantees that never fall below a set minimum
- Principal protection against market loss
- Guaranteed income for a lifetime or a certain period
- Current tax savings
- Possible avoidance of probate, its costs, delays and publicity
- Possible avoidance of taxes on Social Security payments

¹Guarantee based on the claims-paying ability of the insurance company.

Triple compounding ... Three components of tax-deferred growth



An annuity from a company you can count on

At Athene Annuity & Life Assurance Company of New York, fixed annuities are our specialty. We recognize the vital role fixed annuities can play in solving America's retirement income challenge. That's why we're committed to providing simple, sensible solutions that offer you opportunities for competitive tax-deferred growth and a dependable income in retirement.

The ATHENE MaxRate Multi-Year Guarantee Annuity (MYG) is a simple, straightforward product that allows you to focus on what matters most—attractive rates of return that provide dependable asset growth, as well as an enhanced liquidity alternative that allows you to access your accumulation value during the guarantee period.

Opportunity for growth

With MYGs, the insurance company guarantees that the money you've placed in the annuity will earn a specific compounded interest rate for a specific number of years.

The ATHENE MaxRate MYG will accept an initial premium payment between \$10,000 and \$1,000,000. (Larger amounts are considered with company approval.) Up to 5 additional deposits of at least \$500 are allowed in the first 6 months.

The interest your money will earn from the ATHENE MaxRate MYG will depend on which guarantee period you select; however, the interest rate will never be less than 1 percent.

A closer look at tax-deferred growth

Money grows faster in a long-term, tax-deferred product like an annuity because interest compounds on top of the money you ordinarily would have paid in current income taxes. A tax-deferred product may outperform a taxable one because you have three components working for you. See bar chart above. (Note: If money is already in a tax-deferred vehicle such as an IRA, there is no additional tax advantage.)





ATHENE MaxRate

is a type of annuity called an MYG, which is short for multi-year guarantee annuity.

Determining the right solution for you

The ATHENE MaxRate MYG annuity is available to consumers age 0 – 80. ATHENE MaxRate is a modified single premium deferred annuity contract that offers you asset growth that you can rely on with guaranteed interest rates. In addition, ATHENE MaxRate with Enhanced Liquidity offers a guaranteed interest rate, plus the ability to access a portion of their accumulation value through the utilization of free withdrawal options.

Take time to carefully consider if this annuity is right for you at this particular time. Each person has different financial objectives and tax status. After discussing your individual needs and reviewing your financial goals with your agent, you and your agent will be better equipped to decide whether this annuity, another annuity or another financial product will best meet your objectives.

As with all financial products, it is important to completely understand what you are purchasing. While an annuity might not be right for every person or every situation, it is an important tool that should be considered when developing a financial plan.

Your choice of duration

With the ATHENE MaxRate MYG, you have the choice to accumulate money for 5 or 7 years (referred to as the guarantee period). Selecting the guarantee period that's right for you may depend on your time horizon or your interest rate objective. A longer guarantee period will give you a higher interest rate, but a shorter guarantee period will give you access to your assets sooner.

Flexibility to meet your needs

Prior to the end of the guarantee period, you will have a 30-day window during which you can decide what to do with your annuity contract without incurring any Withdrawal Charges¹:

- Continue your contract for an additional five-year guarantee period, which is referred to as a subsequent guarantee period;
- Begin receiving annuity income payouts;
- Take a partial withdrawal; or
- Terminate your annuity and receive the contract's accumulation value.

Contract will continue automatically

If you do not contact us during the 30-day window, the contract will automatically begin a new five year guarantee period (even for 7 year contracts). Your money will continue to accumulate with a new guaranteed interest rate declared by Athene Annuity NY. This rate may be higher or lower than the previous period, but it will not be less than 1 percent.

¹Withdrawal Charges will not be applied during the 30-day window. Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

Withdrawal Charges may apply

You should know how Withdrawal Charges will be applied if the withdrawals are taken or if the policy is surrendered outside of the 30-day window. If liquidity is needed, consider ATHENE MaxRate with Enhanced Liquidity, where you have the option to access your accumulation value through the utilization of free withdrawal options. With ATHENE MaxRate, if you surrender your contract any time other than during the 30-day window, your cash surrender value will equal the accumulation value, modified by a market value adjustment (described on next page), minus any applicable Withdrawal Charges. Please see below for the applicable Withdrawal Charges:

Initial Guarantee Period Withdrawal Charges

Contract Year	1	2	3	4	5	6	7
5 Year Contract	7%	6%	5%	4%	3%*		
7 Year Contract	7%	6%	5%	4%	3%	2%	1%*

Subsequent Guarantee Period

Contract Year	1	2	3	4	5
Withdrawal Charges	5%	4%	3%	2%	1%

Maximum Subsequent Guarantee Period Withdrawal Charges

Based on Attained Age (age on last contract anniversary)

Attained Age	Maximum Withdrawal Charge
94	4%
95	3%
96	2%
97	1%
98-100	0%

*There is a 30-day window prior to the end of each guarantee period during which Withdrawal Charges do not apply. During this time, you may contact the company to request a partial withdrawal, full surrender or elect an income option without incurring a market value adjustment or any Withdrawal Charges. (Note: withdrawals prior to age 59½ may be subject to a 10% IRS penalty.)

Special note about Required Minimum Distributions (RMDs): For ATHENE MaxRate, RMDs will be treated as any other withdrawal and subject to Withdrawal Charges and Market Value Adjustment, unless taken during the 30-day window prior to the end of the guarantee period.

For ATHENE MaxRate with Enhanced Liquidity, the withdrawal charge and market value adjustment will be waived on partial withdrawals of required minimum distributions as defined in the Internal Revenue Code and regulations as amended (see page 7 for details).

Your annuity

can also be a source of guaranteed income in the future or financial support for your loved ones.





A closer look at market value adjustment

An adjustment is made to the accumulation value when withdrawals are taken or the contract is surrendered at any time other than the 30-day window prior to the end of the guarantee period unless waived by a contract provision. The market value adjustment (MVA) reflects the change in interest rates from the time the annuity is purchased to the time the withdrawal is made. MVA may result in an increase or decrease in the accumulation value.

Using your annuity as a source of income

After just one year, you can elect to begin taking income from your annuity. When you select a payment option, Athene Annuity NY will convert the full accumulation value of your annuity into a guaranteed stream of income.

The ATHENE MaxRate MYGA can fund a guaranteed source of income in one of the following ways:

- Guaranteed payments for a fixed period of time ranging from 5 to 20 years
- A guaranteed stream of income for life
- A stream of income for life with 10 or 20 years of guaranteed income payments

ATHENE MaxRate Enhanced Liquidity

By selecting ATHENE MaxRate with Enhanced Liquidity, you get the additional benefit of accessing a portion of your accumulation value through the following withdrawal options. Please note: If multiple waivers apply, you may withdraw up to the maximum amount of any one waiver.

10% Free Waiver - After your first contract year, you are able to withdraw up to 10% of the accumulation value with no withdrawal charge or market value adjustment, based on the prior contract anniversary. Please note: No benefit is payable under this provision during the first contract year.

Substantially Equal Periodic Payments (SEPP) Waiver - In addition, if you elect to take substantially equal periodic payments (as defined in the Internal Revenue Code 72(t)), you can do so with no withdrawal charge or market value adjustment. Withdrawals made under this provision must be made annually and must continue for at least five years or the age of 59½.

Confinement Waiver - After your first contract year, we will waive the withdrawal charge and the market value adjustment if at the time of withdrawal:

- You or one of the joint owners of the annuity is confined to a long term care facility or hospital due to injury or sickness
- The confinement began while the contract was in force
- The confinement has lasted for 90 consecutive days

Required Minimum Distribution (RMD) Waiver - Required Minimum Distributions (RMDs) generally are minimum amounts that a retirement plan account owner must withdraw annually to meet Internal Revenue Service requirements. We will waive the Withdrawal Charge and the MVA on partial withdrawals of Required Minimum Distributions as defined in the Internal Revenue Code and regulations as amended.

Terminal Illness Waiver - In any contract year after the first, we will waive the withdrawal charge fee and market value adjustment if you are terminally ill. Terminally Ill means as a result of a sickness or injury:

- Your physician certifies that you are not expected to live for more than 12 months and
- You were expected to live more than 12 months as of the contract date of the contract

Beneficiary protection

Upon death, the annuity's full accumulation value will be paid to your designated beneficiary. These proceeds may be taken in a lump sum or through one of the other payment options we have available. The death benefit is paid directly to the named beneficiary thus bypassing the cost, delays and publicity of probate. Please consult a tax advisor for details.

Taking care of taxes

Each year, the ATHENE MaxRate MYGA annuity earnings grow tax-deferred. This means you do not have to pay taxes on the money you've earned until it is withdrawn.

Annuity withdrawals are subject to Federal and State income tax where applicable. A 10% Federal tax penalty may apply to withdrawals made by owners who are younger than age 59½.

Athene Annuity NY does not give legal or tax advice. Please consult a tax advisor for assistance with this topic.

Exploring all of your options

is the key to finding success along the road to retirement.





A Different Kind of Annuity Company

Over the next two decades, 70 million members of the “baby boom” generation will reach retirement age. Helping them fund a stable and secure retirement is one of the biggest financial challenges of our time. At Athene Annuity NY we’re not just up to task. We were born for it.

A subsidiary of Athene Annuity & Life Assurance Company, which does not operate in New York, an emerging leader in fixed annuities and reinsurance for the U.S. retirement savings market, Athene Annuity NY was formed to help today’s new generation of retirees achieve their dreams and lifestyle goals. With a long history of stability and disciplined risk management, our solid financial foundation provides security and inspires confidence. Our entrepreneurial spirit and deep knowledge of fixed annuities sets us apart. Athene Annuity NY is a different kind of annuity company, a specialist with the fresh perspective and unique capabilities you need to fund the retirement you’ve worked so hard to achieve.

Considering a fixed annuity as part of your retirement income solution? Rely on the wisdom and strength of a specialist. Rely on Athene Annuity NY.



INSURING TOMORROW TODAYSM

This is a brief description of the ATHENE MaxRate MYG, a Modified Single Premium Deferred Annuity, issued by Athene Annuity & Life Assurance Company of New York, Nyack, NY, on policy form series MYGL-C-NY and MYGC-C-NY. This contract contains limitations, exclusions and charges. Please contact the company for complete details.