

Investing with the power of AI



The AI Powered Global Opportunities Index (AIGO) uses the power of artificial intelligence across a broad set of global equities, fixed income and inflation sensitive assets to turn data into investment insight.

With IBM Watson's artificial intelligence, AIGO's forecasting techniques continuously evolve to reflect learned intuition and experience built with each new data point.

Informational advantage

- This index is the newest addition to the only family of rules-based strategies to use IBM Watson® and other patented technologies to learn and evolve over time from the growing amount of data being generated each day.
- The index looks forward, rather than backward to find potential growth and will continue to benefit as additional information becomes available.
- The index opportunistically constructs its portfolio utilizing an expansive investible universe of 20 equity, fixed income, and inflation sensitive assets that provide the flexibility to adapt to a wide variety of market conditions.

How you earn interest

Potential interest credits are based in part on the performance of the AI Powered Global Opportunities Index during each Index Term Period, subject to a Participation Rate.

Once earned, interest credits are locked in and cannot be lost to future market downturns. You will never receive less than 0% interest in any crediting period.

Choosing an interest crediting strategy in your Athene fixed indexed annuity

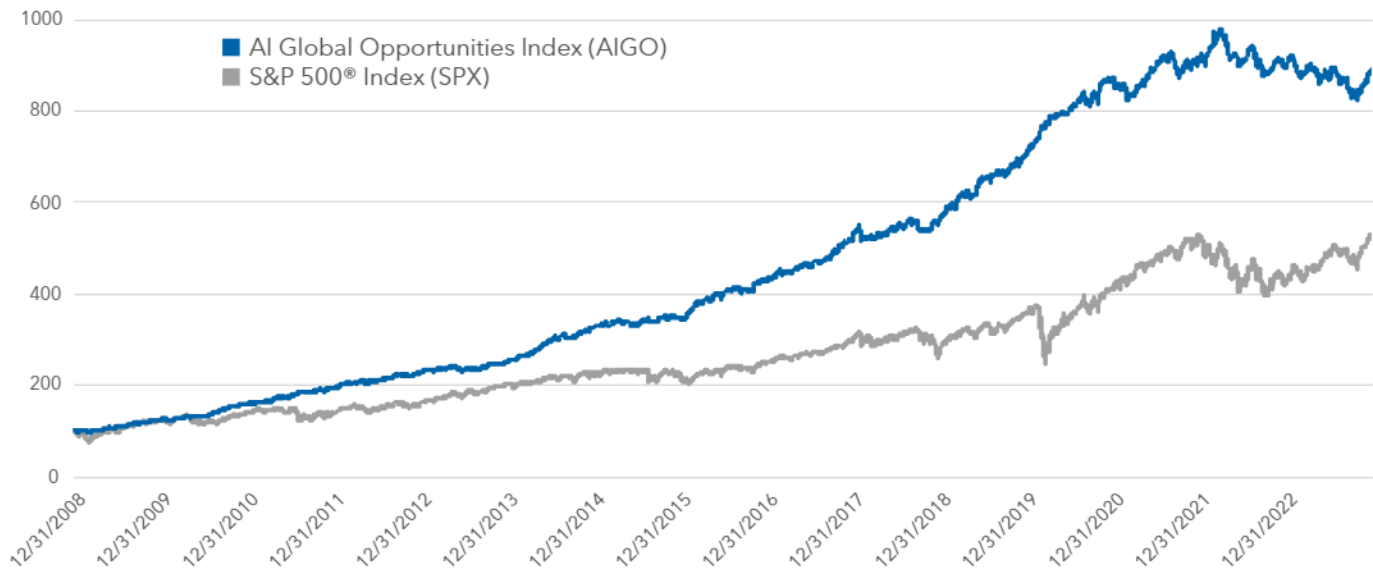
This may be an appropriate index for you if you want an index that seeks to:

- Harness the power of AI to deliver resilient returns across a range of market environments.
- Build a portfolio based on a global universe of equity, fixed income and inflation sensitive assets that adapt to changing market conditions.
- Manage the risk of volatility in the underlying index with a volatility control mechanism and daily rebalancing.

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. Product features and availability may vary by state and/or sales distributor.

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

Expand your investible universe with AI



The AI Powered Global Opportunities Index inception date is 03/22/2023. This scenario illustrates pre-inception performance data of the Index, as provided by HSBC, based on the hypothetical closing index data from 12/31/2008 through 03/21/2023 and actual performance data after the inception date through 12/31/2023.

Index performance reflects back-tested results, which is not actual performance, but is calculated by applying the index methodology (designed with the benefit of hindsight) to historical financial data. While the index did not exist during this time period, the components did. Back-tested performance is hypothetical and has been provided for informational purposes only. It is not intended to predict future performance and actual performance will vary, perhaps materially, from the hypothetical performance shown above. The hypothetical performance of the index does not correlate directly to index credits. Please refer to the Index Strategy Insert for more information about how interest is credited.

Partnering together for your progress

HSBC: One of the world's largest banking and financial services companies, HSBC has connected over 40 million customers to opportunities since 1865. HSBC is the sponsor of the AIGO index.

EquiBot: The first team to develop and market an AI-based ETF, their proprietary algorithms and multiple AI cognitive computing platforms are the driving force behind the AIGO methodology.

IBM Watson: A platform representing a new era in computing where systems understand the world the way humans do – through intuition, learning and experience.

Athene: A leader in fixed indexed annuity sales known for bringing innovative products to market.

Daily Risk Control¹

- Index reacts daily to changes in the market
- Volatility impact reduced through daily re-allocations
- Targeted daily volatility of 7%.

Want to learn more?

Visit <https://indices.gbm.hsbc.com/indices/AIGO>. Then, contact your Athene financial professional to see how this innovative index, through the power of AI, can help simplify investing in today's technologically advanced world.

¹ The AI Powered Global Opportunities Index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes a fee of 0.85% per year (deducted on a daily basis) and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

While there is no stated Cap Rate with this strategy, certain limitations such as a Participation Rate will apply. Interest credits, if any, are calculated and credited at the end of the Index Term Period. Interest credits are based upon the point-to-point movements of this index over the Index Term Period, subject to stated limitations. It is possible that the interest earned may be zero. Index Crediting strategies may be added or eliminated at the company's discretion, and may not be available in all states.

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.

IBM Watson® • IBM and IBM Watson are registered trademarks of International Business Machines Corporation, registered in many jurisdictions worldwide.

AI Powered Global Opportunities Index • The AI Powered Global Opportunities Index (the "AiGO Index") is the exclusive property of EquBot Inc ("EquBot") and administered, calculated, and published by MerQube, Inc ("MerQube"). HSBC, AiGO, and "AI Powered Global Opportunities Index" (collectively, the "AiGO Marks") are trademarks or service marks of EquBot and have been licensed by HSBC and sub-licensed by Athene Annuity and Life Company (the "Company") for use in a fixed indexed annuity offered by the Company. The fixed indexed annuity is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by EquBot, HSBC, MerQube or any of their affiliates. EquBot and HSBC's only relationship to the Company is the licensing of the AiGO Index and AiGO Marks for certain purposes. MerQube's only relationship to the Company is with respect to administering, calculating and publishing the AiGO Index. EquBot, HSBC and MerQube shall not have any liability with respect to a fixed indexed annuity in which an interest crediting option is based on the AiGO Index and are not liable for any loss relating to the fixed indexed annuity, whether arising directly or indirectly from the use of the AiGO Index, its methodology, any AiGO Mark or otherwise. None of EquBot, HSBC or MerQube have any obligation to take into consideration any of the needs of the Company or any of the owners, annuitants or beneficiaries of the fixed indexed annuity in designing, calculating, administering or licensing the AiGO Index.

NONE OF EQUBOT, HSBC, MERQUBE OR THEIR SUPPLIERS GUARANTEES THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE AIGO INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN. NONE OF EQUBOT, HSBC, MERQUBE OR THEIR SUPPLIERS MAKES ANY REPRESENTATION OR WARRANTY, AND EACH OF HSBC, EQUBOT, MERQUBE AND THEIR SUPPLIERS EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THOSE REGARDING (I) MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, AND (II) THE ADVISABILITY OF ANY PERSON INVESTING IN THE FIXED INDEXED ANNUITY.

No purchaser, seller or holder of the fixed indexed annuity, or any other person or entity, should use or refer to any AiGO Mark or other EquBot trade name to sponsor, endorse, market or promote the fixed indexed annuity without a license from EquBot and HSBC. Under no circumstances may any person or entity claim any affiliation or association with EquBot, HSBC or MerQube without the prior written permission of EquBot, HSBC or MerQube.

In calculating the performance of the AiGO Index, EquBot deducts a servicing cost of 0.85% per annum, calculated on a daily basis. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the AiGO Index and thus the amount of interest that will be credited to the fixed indexed annuity option based on the AiGO Index.

The volatility control applied by EquBot may reduce the potential positive or negative change in the AiGO Index and thus the amount of interest that will be credited to the fixed indexed annuity option that is based on the AiGO Index.

Nothing provided herein should be construed as HSBC, EquBot, MerQube or any of their suppliers providing tax, legal, or investment advice nor are HSBC, EquBot, MerQube or any of their suppliers recommending engaging in any investment strategy or transaction.

This material is a general description intended for informational and educational purposes. Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (excluding NY) and in D.C., is not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. Please reach out to your financial professional if you have any questions about Athene products or their features.

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.

This insert must be accompanied by the applicable product brochure and Certificate of Disclosure which provide more detailed product information, including all charges or limitations as well as definitions of capitalized terms.

Not for use in OR.



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

[Athene.com](https://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, we're driven by what drives you: the confidence to retire your way.