



Your retirement.
Remastered.

Athene Amplify[®] 3.0

A 6-year registered index-linked annuity

Driven to do more.  **ATHENE**

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Turn up your potential. Tune out the noise.

You've worked hard to build your savings. Now you want your money to keep growing – without getting caught in every market swing. You're likely not chasing quick wins or standing still. You may be looking for steady progress and the right mix of opportunity and protection. That's what a registered index-linked annuity (RILA) can offer.

What's a RILA?

A RILA is a long-term retirement product that lets your money grow based in part on how a market index performs – with built-in protection to help manage risk. You're not investing directly in the market, but your results move in rhythm with it.

Think of it like a soundboard. Instead of simply riding the market's ups and downs, a RILA helps you adjust the levels. You can choose from a variety of crediting methods and indices that adjust your potential upside – including options to gain when the index is slightly down. When the market is more volatile, the buffer level you select helps reduce the impact of downturns, so the lows don't hit as hard.

- Your money's growth potential is linked to the movement of a market index.
- You can capture gains when the market performs well.
- When markets drop, your buffer helps soften the loss.

A RILA can help keep your retirement savings balanced – giving you the ability to adjust for growth and protection as market conditions change.



Your retirement shouldn't be left to chance.

Amplify 3.0 is built for people who want to keep growing their money while maintaining a level of protection on what they've earned. It's made for those nearing or in retirement who want to stay invested, but with control over how much risk to take.

Amplify 3.0 lets you:

- Choose from a wide range of set protection levels
- Choose from several market indices and crediting methods to help shape and diversify your growth potential
- Use Performance Lock to lock in growth and reset your index strategy on your terms

That means your plan can be tuned to fit your goals – not the other way around.

Amplify 3.0 is built on three key benefits:



Opportunity to Grow

Opportunity to grow your retirement savings through market-linked performance



Protection You Choose

Built-in buffers to help reduce losses



Flexibility and Control

Options to shape your strategy as your goals evolve

These three elements work together to help you pursue growth, manage risk and stay confident through market changes.



Opportunity to Grow

Help your savings keep pace with your goals.

Amplify 3.0 is designed to help your money grow over time by offering growth potential through a variety of market indices and crediting methods – along with longer-term periods which may offer higher rates.

Amplify 3.0 also helps support growth in two key ways:

- One is **Performance Blend**, which provides hands-free diversification across multiple indices without requiring you to time the market.
- The other is **tax-deferred growth**, allowing your money to compound without current taxes potentially slowing it down.

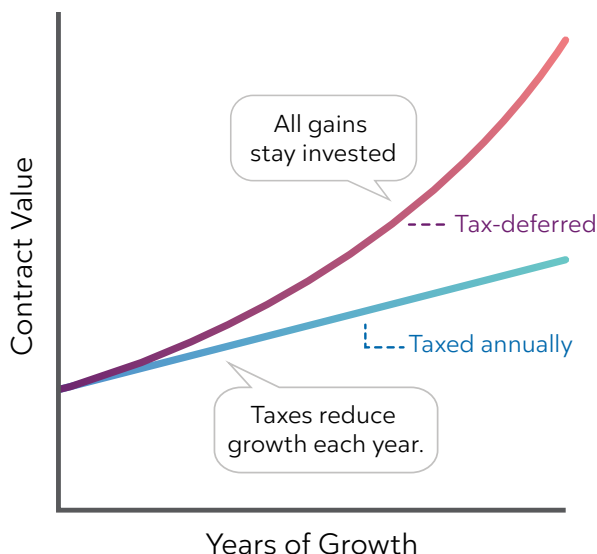
Hands-free flexibility: Performance Blend

Performance Blend gives you a built-in way to diversify your growth potential. Instead of tracking just one index, this option uses a weighted average of three different market indices.

That means your results are based on a broader view of the market, helping balance the ups and downs of any single index. You don't have to predict which index will perform best in advance, because your final exposure is determined at the end of the term.



Amplify 3.0 has a variety of index options and crediting methods to choose from. See the prospectus for full list.



Keep more of what you earn working for you

When your money grows tax deferred, it can accumulate faster. That's because gains, when credited, stay in your annuity and may continue to grow. You don't lose a part of your growth to taxes each year.

Plus, when you take the money out later – like in retirement – you might pay less in taxes if you're in a lower tax bracket.

Your gains can keep growing – without paying taxes on earnings each year.



Protection You Choose

Help reduce losses and keep your plan steady through market shifts.

Planning for retirement often means finding the right balance – protecting what you've saved while still allowing your money the chance to grow. The challenge is that when markets drop, it takes a much larger recovery to get back to where you started.

Amplify 3.0 can help limit the impact of those downturns. You choose your level of protection – called a buffer – which helps absorb part of the loss if the market index falls. The larger the buffer you select, the more protection you have from market declines.

That flexibility means you can align your level of protection with your comfort level and long-term goals.



How buffers help reduce the amount you need to recover

The market doesn't have to climb as far when losses are softened by a buffer. Amplify 3.0's buffer helps absorb the first portion of market losses, reducing how much your investment needs to recover to get back to even.

Returns Required to Break Even: With and Without Buffers

What a buffer could mean for recovering from market loss

If the index loss is	10%	20%	30%	40%	50%
Return needed to break even					
With a 30% buffer	0%	0%	0%	11%	25%
With a 20% buffer	0%	0%	11%	25%	43%
With a 10% buffer	0%	11%	25%	43%	67%
Without a buffer	11%	25%	43%	67%	100%

Hypothetical examples are for informational purposes only and not indicative of past, nor intended to predict future, performance.

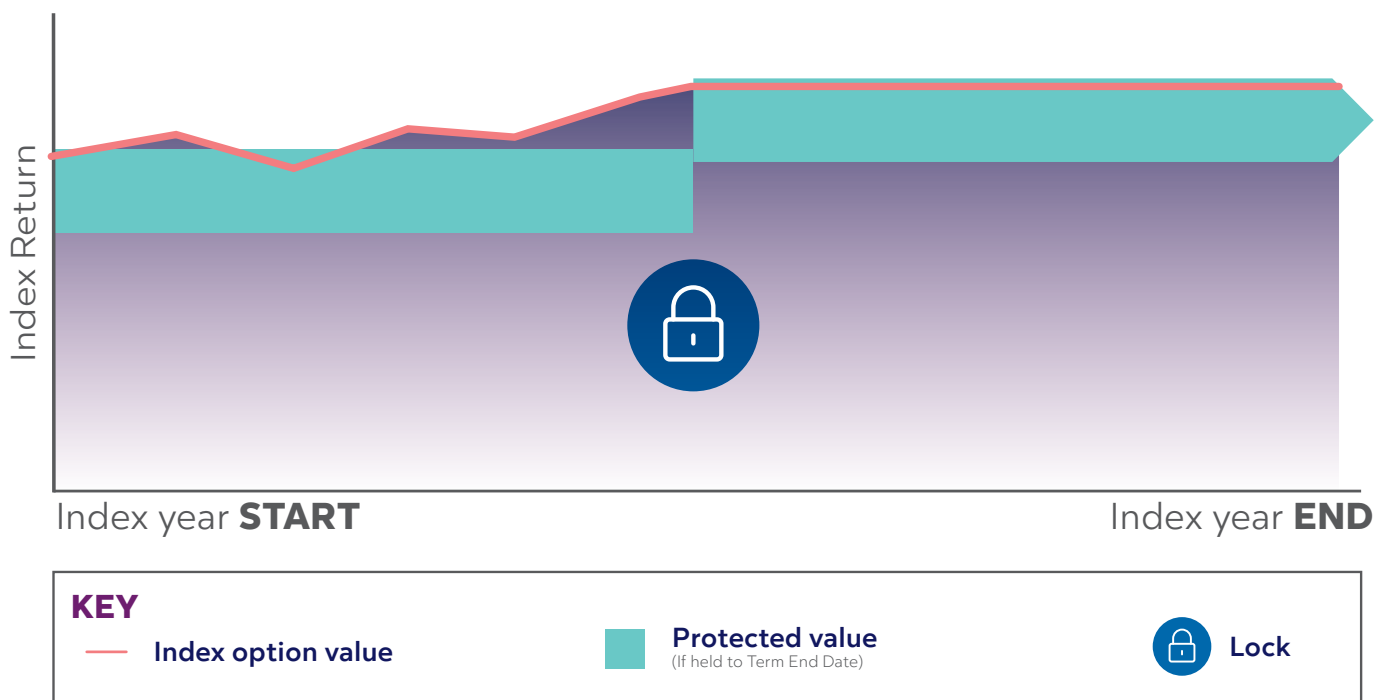


Flexibility and Control

Choose the level of control that fits you

Everyone's retirement goals are different – and your strategy should be too. Amplify 3.0 gives you tools to adjust your approach, so it fits your comfort with risk and your vision for growth. You choose how much protection you want, how your money is linked to market performance and how you respond to changes along the way.

Hands-on control: Performance Lock



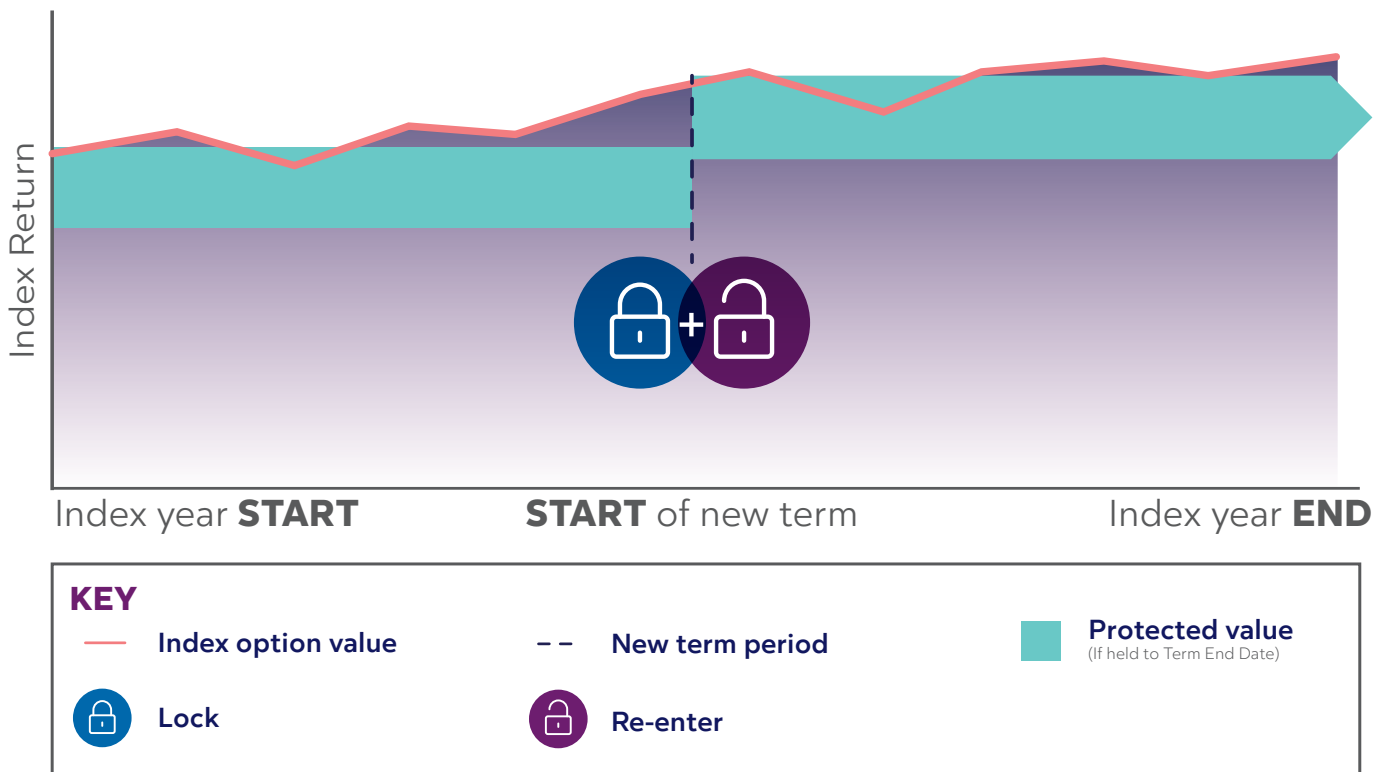
Performance Lock lets you take a more active role in managing risk during a term. Once per term, you can "lock in" – protecting your money from potential market declines.

After locking, you can:

- Reallocate immediately to continue seeking growth and reset the buffer protection.
- Earn a declared interest rate until your Segment Anniversary, then automatically return to seeking growth.
- Reallocate on a date of your choosing up to 14 days before your Segment Anniversary.

This feature can help you feel more confident in volatile markets by helping you preserve progress you've already made.

Performance Lock and Immediate Re-entry



Bringing it all together

Balance growth, protection and flexibility – all in one plan.

Amplify 3.0 is designed to help you find the balance between growth potential and protection. You decide how to structure your contract based on your comfort with risk, your timeline and your financial goals.



Growth

Choose how your growth potential is tied to index performance.



- You'll select your Segment Option, which combines term length, crediting type, protection level and market index.
- Different crediting methods offer different ways to earn – some can even provide positive credits when the index is down, if it stays within your protection level.
- Amplify 3.0 offers a range of market indices designed to give you diversified growth opportunities.

Protection

Decide how much protection feels right for you.



- Each Segment Option includes a built-in buffer that helps limit losses when markets decline.
- Your chosen level of protection works hand in hand with your growth strategy, helping your plan stay on course even when conditions change.

Flexibility

Adjust and adapt as your goals evolve.



- Get hands-on control with Performance Lock to help protect your money from market declines or lock in positive performance during a term – with the option to immediately reallocate to one or more Segment Options.
- Choose hands-free flexibility with Performance Blend.

Depending on your goals, you may decide to use more than one strategy at a time.

Common questions about Amplify 3.0

Can I access my money if I need it?

Amplify 3.0 allows annual withdrawals of up to 10% of the Contract Value as of the previous Segment Anniversary that are free of Withdrawal Charges and Interest Adjustments. An Equity Adjustment will apply to the full amount of the Withdrawal.

If you surrender your annuity or withdraw an amount that exceeds the Free Withdrawal amount during the 6-year Withdrawal Charge Period, a Withdrawal Charge will apply. In part, Withdrawal Charges allow the company to invest your money on a long-term basis and generally credit higher rates than possible with a similar annuity of shorter term. These charges do not apply to annual Free Withdrawals, RMDs, withdrawals taken after the sixth Contract Year or payments made in settlement of your annuity's Death Benefit or Confinement and Terminal Illness waivers.*

Are Required Minimum Distributions (RMDs) available?

Yes. RMDs required by the IRS can be taken from your contract and count as part of your annual Free Withdrawal amount.

What if my health or plans change?

Amplify 3.0 includes flexibility for life's changes. If you're confined to a qualified care facility for at least 60 consecutive days – or diagnosed with a terminal illness – you may be eligible to withdraw your Contract Value (the amount available for withdrawals, updated daily) without Withdrawal Charges or Interest Adjustments. An Equity Adjustment will apply to the full amount of the Withdrawal. Additional eligibility requirements apply.

What happens to my money if I pass away?

Your annuity can offer your loved ones a source of funds to help settle matters after your death.

- During the Withdrawal Charge Period, the Death Benefit is the greater of the Purchase Payment less net proceeds from prior Withdrawals or the Contract Value on the date of death.
- After the Withdrawal Charge Period, the Death Benefit is the Contract Value on the date of death.
- If death occurs after annuitization, payments will be consistent with the Settlement Option selected. Taxes may apply.
- An Interest Adjustment will not be applied to the Death Benefit. If named as the sole beneficiary, your spouse may elect to continue the Contract as the sole owner instead of receiving a death benefit.

Are there fees?

Amplify 3.0 does not have annual contract fees. An optional Segment Fee may apply based on the Segment Options you select.

Your financial professional can explain how these benefits work and how they may meet your needs.

* This benefit is NOT long-term care insurance nor is it a substitute for such coverage. Additional limitations, variations and exclusions may apply. Please see the prospectus for more information on these features.

A woman with short blonde hair, wearing a black hat and large silver earrings, is shown in profile from the chest up. She is playing an acoustic guitar. The background is a blurred crowd of people at a concert, with warm, bokeh-style lights. The overall mood is artistic and focused.

It's time to amplify your **retirement confidence.**

Your retirement shouldn't depend on timing the market or guessing what comes next. **Amplify 3.0** helps you pursue growth while adding protection and flexibility – so you can plan with confidence, no matter what the market brings.



Talk with your **financial professional** to see how Amplify 3.0 can help bring your goals into focus.

Product Definitions:

Segment Options. Segment Options include Index-Linked Segment Options and a Fixed Segment Option, each with a Segment Term Period. Each Index-Linked Segment Option will also have an Index or Indices, a Buffer Rate, a Cap Rate and a Participation Rate or a Trigger Rate.

Segment Value. The Segment Value of each Segment Option is a daily tracking value that reflects the amount available for Withdrawals and a Performance Lock. It is equal to the sum of the Base Segment Value and any applicable Equity Adjustment.

Equity Adjustment. Index-Linked Segment Options have an Equity Adjustment, which is a positive or negative adjustment that approximates the change in the market value of derivative instruments supporting your Contract. The Equity Adjustment will apply to all Withdrawals. The adjustment is equal to zero on any Segment End Date. Please see the prospectus for more information.

Interest Adjustment. An Interest Adjustment will apply to all Segment Options on the amount of any Withdrawal that exceeds the Free Withdrawal amount on any date during the first six Contract Years. The Interest Adjustment is a positive or negative adjustment that approximates any change in the value of fixed income assets supporting your Contract. Please see the prospectus for more information.

Registered index-linked annuities can only be marketed and sold by securities licensed financial professionals. They are designed to be long-term investment products used to help provide income for retirement. They are not appropriate as short-term investments. There is a risk of substantial loss of principal and related earnings depending on the Segment Options to which the Purchase Payment is allocated. In the event of negative index performance, Segment Credits may be negative after application of the Buffer Rate and the Contract Owner bears the portion of loss that exceeds that rate.

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

Withdrawals and surrender of taxable amounts are subject to ordinary income tax, and except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½. For surrenders or withdrawals that exceed the Free Withdrawal amount during the 6-year Withdrawal Charge Period, a Withdrawal Charge and Interest Adjustment will apply. Withdrawals from an Index-Linked Segment Option before the Segment End Date will include an Equity Adjustment. The application of Withdrawal Charges, Equity Adjustments, and Interest Adjustments may result in the loss of principal.

The IRS requires individuals owning IRAs to take a required minimum distribution (RMD) each year once you reach a certain age, which varies by birthdate. The annual deadline for taking an RMD is December 31. You may delay your first RMD until April 1 of the year after you attain the required beginning age. If you delay your first RMD, you'll have to take your first and second RMD in the same tax year. If you fail to take your RMD, you may be subject to an excise tax. Please consult with your tax professional for guidelines specific to your situation. Visit IRS.gov for details.

Diversification does not ensure positive returns or protect against negative returns.

Under current tax law, the Internal Revenue Code already provides tax deferral to qualified money, so there is no additional tax benefit obtained by funding a qualified contract, such as an IRA, with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.

Any information regarding taxation contained herein is based on our understanding of current tax law, which is subject to change and differing interpretations. This information should not be relied on as tax, legal or financial advice and cannot be used by any taxpayer for the purposes of avoiding penalties under the Internal Revenue Code. We recommend that taxpayers consult with their tax or legal professionals for applicability to their personal circumstances.

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.

Athene Amplify 3.0 ICC25 RIA III (05/26)/RIA III (05/26), ICC25 CS III (05/26)/CS III (05/26), ICC25 CW III (05/26)/CW III (05/26), ICC25 TIW III (05/26)/TIW III (05/26), ICC25 SCS III (05/26)/SCS III (05/26), ICC25 Fixed III (05/26)/Fixed III (05/26), ICC25 Buffer PTP III (05/26)/Buffer PTP III (05/26), ICC25 Performance Blend III (05/26)/Performance Blend III (05/26), ICC25 Dual Direction III (05/26)/Dual Direction III (05/26), ICC25 Trigger III (05/26)/Trigger III (05/26), ICC25 Dual Trigger III (05/26)/Dual Trigger III (05/26), ICC25 GMDB III (05/26)/GMDB III (05/26), ICC25 Performance Lock III (05/26)/Performance Lock III (05/26) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA, and distributed by its affiliate Athene Securities, LLC, West Des Moines, IA, member FINRA/SIPC, a registered broker-dealer. Product features, limitations and availability vary; see the prospectus for details. Product not available in all states.

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For rates and additional resources, including a prospectus, visit Athene.com/Amplify3.



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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 remarkably.