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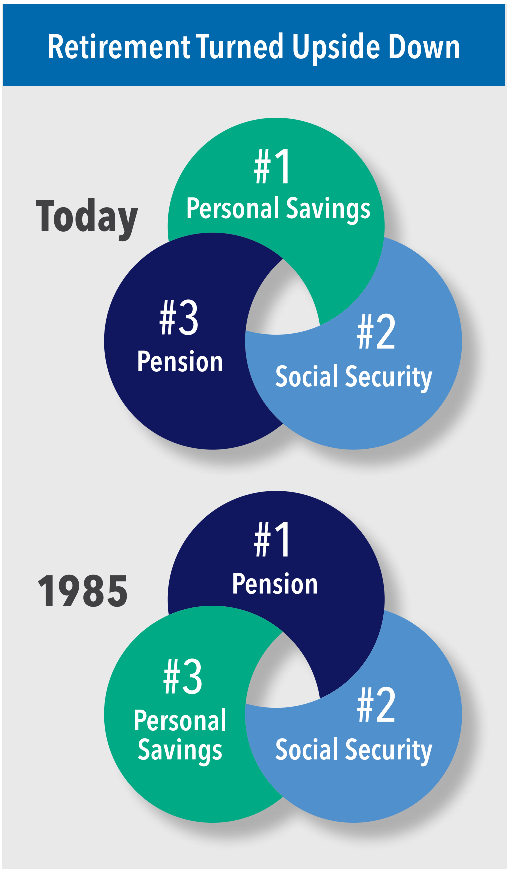
Is your retirement plan on course?

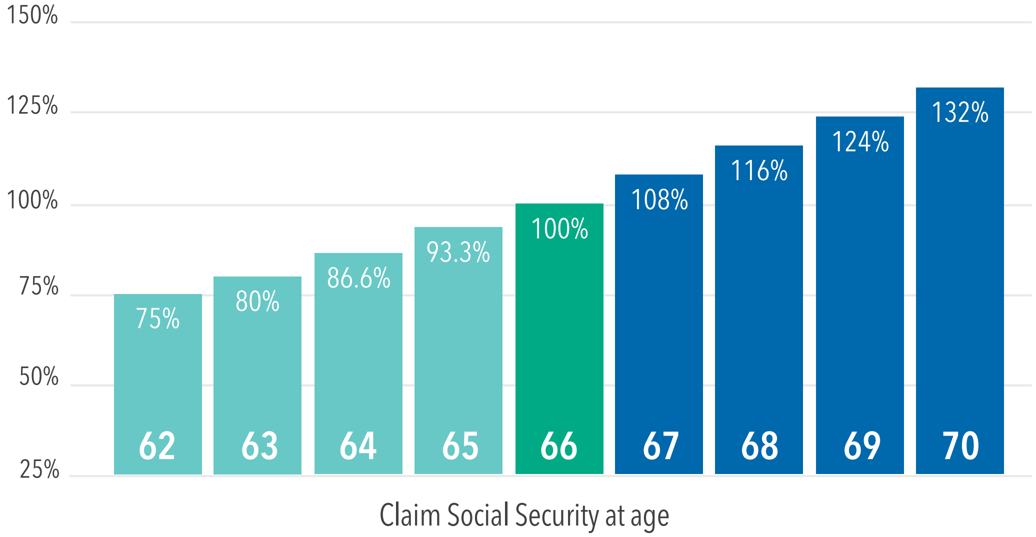


When planning for retirement, a common goal is to make sure you don't run out of money before you run out of time. Meeting the goal has become more challenging as retirement income sources have changed. While employer-provided pensions and Social Security once provided a strong base for financial security, many people now need to depend more on personal savings to keep their plan in balance.

Will Social Security keep you in balance?

Social Security will likely contribute some amount to your retirement plan but was never intended to be the only source of income. Understanding how and when to claim your Social Security benefit can make a difference in the payment you receive. And, once you make the decision, it is, almost always, unchangeable.

Waiting to claim can make a difference



While you can claim benefits as early as age 62, waiting until your full retirement age (as defined by SSA) or later, makes a difference. This chart shows how benefits change for someone who reaches a full retirement age at 66 and 10 months. The full benefit (with zero impact) is paid at 66. Note the decrease in full benefits from claiming early and the increase in benefits from waiting. Based on publicly available data from the Social Securities Administration, www.ssa.gov.

Traditional pension plans fade away...

An employer-sponsored pension plan has traditionally been a defined benefit plan that pays a set benefit amount for the employee's life. Contributions are typically made based on years of employment and often include vesting schedules. Because most, if not all, contributions are made by the employer, the plan liability rests solely with the employer, not the employee.

Newer plans shift control to participant...

Over the last few decades employer-sponsored retirement plans have shifted from defined benefit plans to defined contribution arrangements, like 401(k), 403(b) and 457 plans. As the name suggests, defined contribution plans shift the responsibility for funding to the individual, not the employer. Individuals control how much to contribute and where to direct investments. Unlike defined benefit plans, which provide a guaranteed benefit, the amount available at retirement is based on investment performance, which is subject to market loss.

With a defined contribution plan, individuals have the advantage of control. They decide how much to contribute and where to direct investments. Defined contribution plans are portable as well, allowing individuals to take vested assets with them if they change jobs.

How can you keep your retirement moving forward?

With defined benefit pension plans becoming increasingly rare, personal savings is much more important. Today, it's essential that you save more for retirement, and have a plan for ensuring those savings last as long as you do.

Restore balance with a fixed indexed annuity

It's important that your retirement income strategy be well-rounded and focused on accomplishing your personal retirement goals.

In addition to Social Security and an employer-sponsored defined contribution plan, a great way to supplement your individual retirement savings is with a fixed indexed annuity (FIA). FIAs are insurance products designed for long-term savings and income.

Consider these benefits:

Qualified Funding –

Assets from employer-sponsored defined contribution plans may be rolled over into a qualified IRA, including a qualified annuity.[1] This option allows you to retain control of your assets and continue to enjoy tax deferral on any growth.

Guaranteed Lifetime Income –

Annuities can provide a source of guaranteed lifetime income to complement Social Security and a traditional pension. This means you can receive income for the remainder of your life – regardless of how long that may be.

Opportunity for Growth –

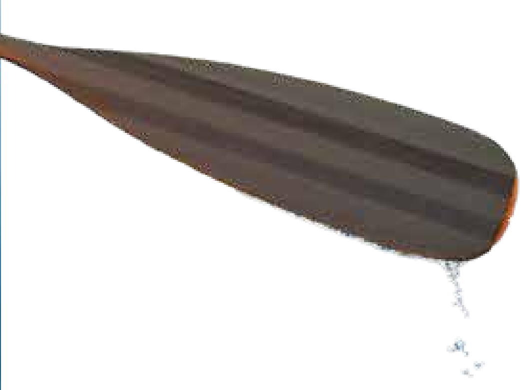
An annuity grows tax deferred and will not be taxed until money is withdrawn. Fixed indexed annuities offer both fixed (a guaranteed rate of return set by the insurance company) and indexed interest crediting strategies. If an indexed option is chosen, interest may be credited to the annuity based, in part, on the upward movement of an external market index, such as the S&P 500®. This may provide an opportunity for additional growth inside the contract.

No Downside Market Risk –

FIA interest credits are subject to limitations such as caps, spreads and participation rates, but the advantage is that your money is protected from loss due to stock market downturns. While you may earn 0% interest in a given crediting period, you will never earn less than zero.

Flexibility –

Annuities may also offer additional features such as inflation protection, no-charge withdrawals[2], confinement and terminal illness benefits[1] and death benefits.



Head into calmer water

A retirement income strategy that includes a fixed indexed annuity can help replace guaranteed income that may no longer be provided by a traditional pension and Social Security. With a fixed indexed annuity as part of your plan, you can create a well balanced plan that will support you for years to come.

Individual annuities purchased outside a government-sponsored plan (like a defined benefit, defined contribution or tax qualified plan) are not subject to premium limits. Keep in mind that some annuities do not have flexible premiums and additional payments may not be allowed.

Retirement risks such as uncertain market performance, earlier retirement dates, rising costs of living and increased longevity can decrease or even deplete retirement savings quickly. If you are approaching retirement, taking on too much market risk could mean too little time to recoup any losses. Supplementing your retirement portfolio with a fixed indexed annuity can help alleviate the worry of outliving your retirement savings as well as assist in avoiding many of the risks that can affect assets already saved.

For more information about the benefits of an annuity and how they can help restore balance to your retirement plan, contact your financial professional today!

[1] **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.** Current law already provides tax deferral to IRAs, so there is no additional tax benefit obtained by funding 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. The tax and legislative information may be subject to change and different interpretations. We recommend that you seek professional legal advice for applicability to your personal situation.

[2] 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.

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At Athene, we see every day as a new opportunity to measure ourselves against the best – and then we don't stop until we've set the bar even higher. We stand ready to help you achieve more.

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