



## News Release

### Athene and Annexus Announce Expanded Annuity Lineup

*New Suite of Fixed Indexed Annuities Features Indices Designed by Two Renowned Economists in Collaboration with Barclays and CIBC Capital Markets*

**West Des Moines, Iowa** – March 26, 2019 – Athene USA (“Athene”), a leading provider of retirement savings products, and Annexus, a leading independent designer of fixed indexed annuities (FIAs), announced new enhancements to the Athene® BCA® suite of FIAs. The new BCA 2.0 FIA includes new indices designed by two renowned economists: Yale Professor Robert Shiller and Professor Jeremy Siegel of the Wharton School of Finance at the University of Pennsylvania.

BCA 2.0 provides a variety of solutions beyond accumulation, including optional lifetime income and legacy growth riders, available for a charge. Athene and Annexus will also launch a new FIA with a built-in income rider for no additional charge — Athene Velocity.

“We believe the complex challenge of retirement planning demands unconventional thinking, and BCA 2.0 reflects our commitment to innovative solutions,” said Grant Kvalheim, Chief Executive Officer of Athene USA. “Collaborating with thought leaders like Robert Shiller and Jeremy Siegel advances our vision to evolve the FIA and help Americans nearing or in retirement grow and protect their retirement savings.”

The **Shiller Barclays Global Index** is a global, multi-asset index designed to leverage the principles of value investing and momentum. The Index uses Shiller’s CAPE® ratio to identify undervalued equities from the world’s three largest developed markets: the United States, Eurozone and Japan. It then rebalances between the undervalued equities, bonds and commodities on a monthly basis with the aim to provide more stable returns through a variety of market environments.

“Value investing is a time-honored principle with continuing relevance in today’s market environment,” said Shiller. “Our index looks for lower price components among globally diversified major asset classes with positive momentum to pursue opportunities and manage risk.”

The **WisdomTree Siegel Strategic Value Index™**, developed by Siegel with CIBC Capital Markets, including consultation by WisdomTree Investments, Inc., offers an innovative value strategy focused on U.S. equities. Each quarter, the index evaluates the 500 largest U.S.

publicly traded companies for operating earnings relative to their valuation and selects the four most undervalued market sectors. The index also includes a tactical market trend response designed to make daily strategic allocations with the aim to generate returns even when the broader market is declining.

“Traditional value indexes often lead to persistently overweighting specific sector allocations,” said Professor Siegel. “This index has a unique methodology for identifying good value opportunities.”

“BCA offers the most comprehensive suite of index options grounded in academic research available on the market today,” said Don Dady, co-founder of Annexus. “This enhanced suite of FIAs will provide advisors and their clients even greater diversification among complimentary indices.”

“We strategically continue to develop solutions and expand our product lineup to meet the growing needs of Americans in retirement,” said Ron Shurts, co-founder of Annexus. “The latest enhancements to the BCA suite of FIAs will provide solutions that reach a larger population of advisors, RIAs and insurance professionals.”

If you’re an advisor, RIA or insurance professional who would like access to these products, contact your Annexus-affiliated Independent Distribution Company. If you are a client looking to grow and protect your retirement savings, ask your financial professional for more information.

### **About Athene USA**

Athene USA is an Iowa-domiciled corporation that serves as the U.S. holding company for Athene’s annuity operations in the United States. Headquartered in West Des Moines, Iowa, Athene USA serves customers in all 50 states, and through its predecessor companies, has been serving American consumers for more than 100 years. Further information about our companies can be found at [athene.com](http://athene.com).

### **About Annexus**

Annexus designs solutions to help Americans grow and protect their retirement savings. For over a decade, Annexus has developed market-leading fixed indexed annuities and indexed universal life insurance products. Annexus has forged relationships with many of the industry’s leading insurance carriers and the world’s largest investment banks. Find out more about Annexus and its products at [annexus.com](http://annexus.com).

### **About Robert Shiller**

Robert Shiller is an American economist, best-selling author and Sterling Professor of Economics, Professor of Finance and Fellow at the International Centre for Finance at Yale University. He is ranked among the 100 most influential economists in the world<sup>1</sup>.

## About Jeremy J. Siegel

Jeremy Siegel is the Russell E. Palmer Professor of Finance at The Wharton School of the University of Pennsylvania, where he has taught since 1976. He received his Ph.D. in Economics from the Massachusetts Institute of Technology in 1971. Prof. Siegel is the author of numerous professional articles and two books. His bestselling book, *Stocks for the Long Run*, now in its fifth edition, has been named by the *Washington Post* and *Business Week* as one of the ten-best investment books of all time. Prof. Siegel has received many awards and citations for his research and excellence in teaching including the Distinguished Leadership Award by the Securities Industry Association and the prestigious Nicholas Molodovsky Award by the Chartered Financial Analysts Institute. Prof. Siegel also serves as the Academic Director of the Securities Industry Institute and the Senior Investment Strategy Advisor of WisdomTree Investments, Inc.

## Important Information

This annuity has limitations and charges. For costs and complete details, please request a Certificate of Disclosure.

Any interest earned is subject to certain limitations such as an Annual Spread, a Cap Rate, and Participation Rate. These limitations are declared by the Company before the beginning of each two-year Index Term Period. Please note that while the interest you earn may be zero it will never be less than zero.

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. Withdrawals in excess of the free amount are subject to a Withdrawal Charge and MVA which may result in the loss of principal.

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<sup>1</sup>Ranking information from the IDEAS Research Papers in Economics 2008 and 2017 annual lists

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