

Understanding market risk and how to manage it

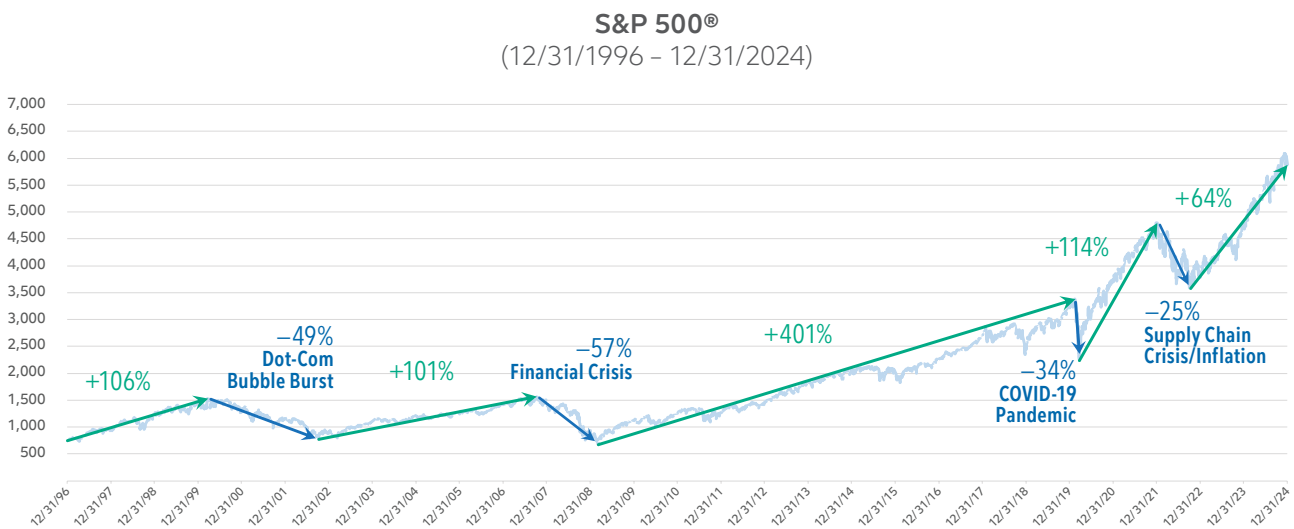


Boom or bust, no one can predict what the market will do tomorrow or down the road. Understanding market cycles – and the impact volatility can have on your hard-earned savings, is essential for putting together a well-designed retirement plan. If your sights are set on a financially secure retirement – an indexed annuity from Athene Annuity and Life Company can help manage financial risk by smoothing out the effects of volatile markets.

Let history be your guide

Over the years, the market has seen its share of ups and downs. Even though it has grown consistently over the long term, any significant negative return can take a toll on your savings – especially the closer you get to retirement.

The S&P 500® Index is widely regarded as the best single gauge of large-cap U.S. equities. Here's a look at the historical performance of this well-known index since 1997.



Source: JP Morgan Asset Management, *Guide to the Markets*®; U.S. data as of December 31, 2024. Returns are cumulative and based on S&P 500® Index price movement only, and do not include the reinvestment of dividends. Past performance is not indicative of future returns.

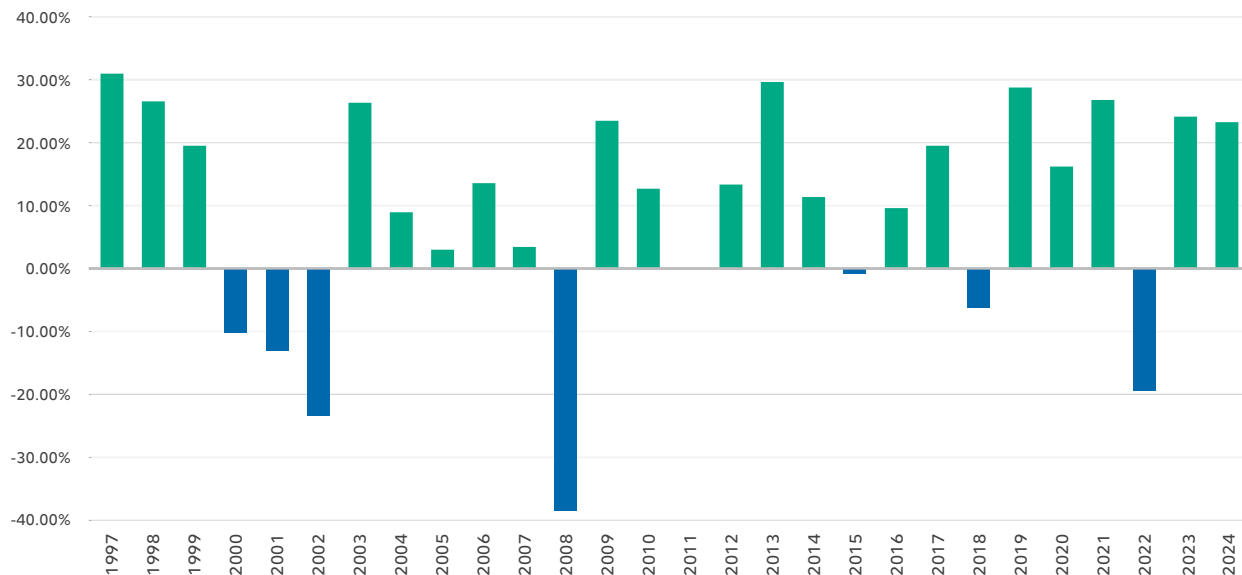
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What goes up, may come down

Markets tend to drop after periods of steady growth. These corrections are part of the ebb and flow of normal economic life. But transformative events like the financial crisis of 2008–2009 also occur. Events like these, while rare, can cause markets to crash and result in sustained downturns.

When it comes to financial planning, nothing is guaranteed and timing is everything – especially for those already drawing income from their retirement savings. Other than a few minor setbacks, the S&P 500® has been on quite a run since the 2008 crash. While long market rallies like this are great for those who have the time to recover, what would have happened if you were just starting to draw retirement income when the financial crisis hit? A blow like this can have a significant impact on your savings, possibly forcing you to delay or alter your plans.



Indexed annuities help you plan for the unexpected

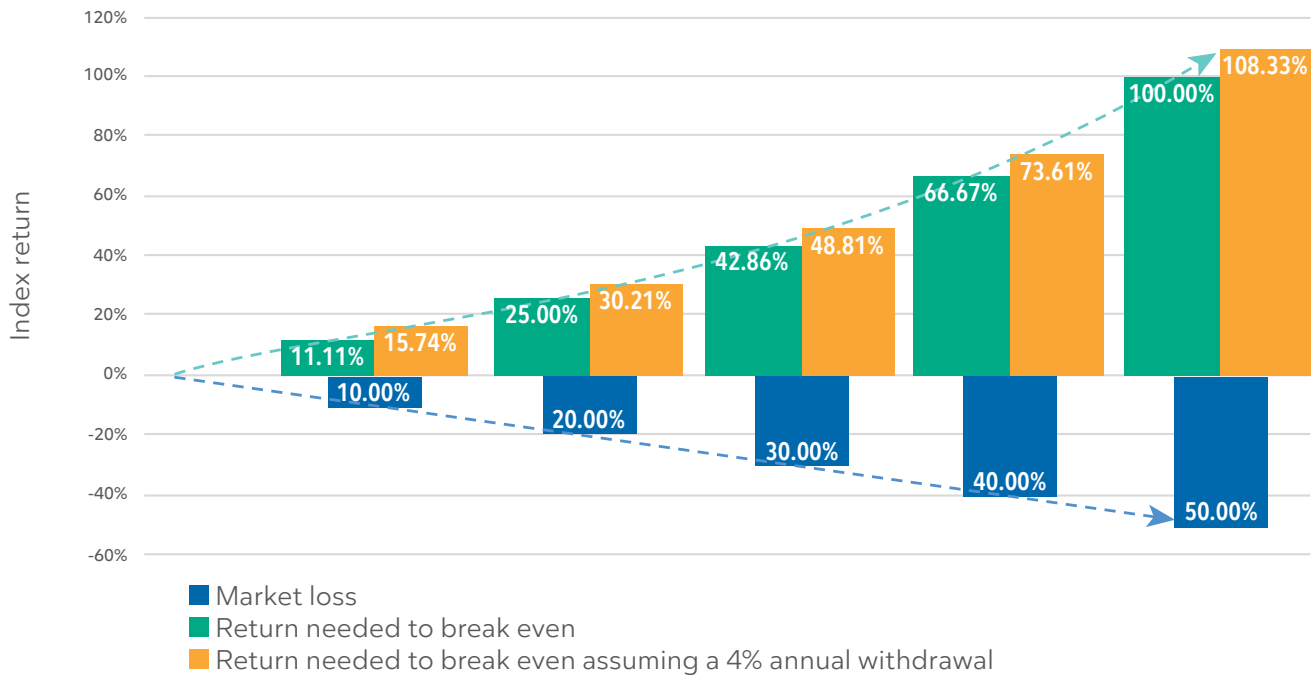
Indexed annuities are not directly invested in the market. Instead, they credit interest based on a percentage of the upward movement of an external market index like the S&P 500®. At the same time they protect you from some, or all, of the risk of loss when the index declines in value.

Knowing that a larger, potentially prolonged drop is always possible, it may be a good idea to get ahead of the game and consider financial solutions that can help protect you from market risk.

Adding an indexed annuity to your retirement portfolio is an efficient way to hedge against volatile markets while continuing to pursue growth opportunities.

So, how much does it take to recover after a market drop?

The recovery needed to break even after a market drop is greater than the actual drop itself. In other words, the bigger the drop, the more the market will need to rally for you to recoup your losses.



It's what you keep that counts

When you're directly exposed to equities, you need to be able to take the bad with the good. Investing heavily in equities may make sense when retirement is far on the horizon, but your tolerance for risk can change over time. The closer you get to retirement, the more important it becomes to protect what you've earned. Adding an indexed annuity to your retirement portfolio may be a smart choice.

No matter what the markets look like today, tomorrow or down the road, an indexed annuity can help keep your retirement plans on track – providing a balanced approach to risk and reward so you can retire with confidence and on your terms.

Want to learn more?

Contact your financial professional today to see how an Athene indexed annuity can help manage market risk for a more secure financial future.

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