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## Index annuity from Athene offers five rider-benefits

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By Editor Test     *Wed, Oct 3, 2012*

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Athene Annuity & Life Assurance Company has launched ATHENE Benefit 10, a fixed index annuity paired with a rider that provides up to five discrete living and death benefits funded by a benefit base account.

- Clients can access benefits needed; at death, the remaining account value is paid to their beneficiary.
- The rider's guaranteed lifetime withdrawal benefit provides an optional stream of income in retirement.
- Income is enhanced by 50% if the client becomes unable to perform two of six activities of daily living on a permanent basis.
- The balance of the rider's benefit base is paid out over a period of five years if the client is confined to a nursing home,
- Beneficiaries will receive the remaining value of the benefit base account upon the death of the owner.

According to a release from Athene, a client might start a stream of guaranteed income at retirement, increase that income by 50% if she breaks her hip and requires assistance in dressing and bathing, then activate her confinement benefit if she moves to a nursing home. The amount of each benefit is guaranteed, and determined by the balance in her benefit base account at the time of activation.

ATHENE Benefit 10 features a 6% premium bonus that vests over a 10-year period. The enhanced benefit rider includes early income bonus of up to 10% if lifetime withdrawals are begun prior to the eighth contract anniversary.

The contract includes a fixed account with a 5-year guaranteed rate and two indexed accounts, one monthly additive, the other annual point-to-point, both linked to the S&P 500. These accounts provide safety of principal and interest rate guarantees, along with the potential to earn interest based on the performance of an index.

ATHENE Benefit 10 with Enhanced Benefit Rider is currently available in 21 states.

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