

# Empowering Retirees

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## Akila Grewal

Partner, Global Head of Institutional Client Group

## Michael Downing

Co-President of Athene USA & Chief Operating Officer, Athene Holding; Partner, Apollo Global Management

## Sean Brennan

Co-President of Athene USA & Chief Commercial Officer, Athene Holding; Partner, Apollo Global Management

## Stephanie Drescher

Partner, Chief Client and Product Development Officer

## **Apollo has delivered investment solutions across the retirement ecosystem for more than three decades. Together, Apollo and Athene are combining private markets**

Apollo and Athene are focused on the long-term financial future of retirees and the plans that serve them. Our asset management business seeks to generate excess returns on behalf of pensions and retirement plans, while Athene provides retirement savings and income solutions designed to help clients achieve financial security.

"Apollo has built its entire ecosystem around serving the retiree."

Scott Kleinman, Co-President of Apollo Asset Management

Hear from our leaders about how Apollo and Athene are empowering retirees.

Scott Kleinman, Co-President of Apollo Asset Management: Apollo has built its entire ecosystem around serving the retiree.

Shawn Wooden, Partner and Chief Public Pension Strategist at Apollo Global Management: The underlying mission, the whole reason we do what we do is to empower and protect the long-term future for retirees.

Matthew Michelini, President of Athene Holding Ltd: You have an aging population and rising inflation, and you have a demand for guaranteed yield over a long period of time.

Rebecca Tadikonda, Partner, Apollo and CEO, Vitera: A greater and greater amount of the workforce is moving from those working years into their retirement spending years. And many of them are actually underprepared.

Mike Downing, Co-President of Athene USA & Chief Operating Officer, Athene Holding; Partner, Apollo

Global Management: What Apollo and Athene can bring together is the confidence to actually enjoy that retirement and enjoy those lifesavings and have a healthier and better retirement than they otherwise would have.

Stephanie Drescher, Partner, Chief Client and Product Development Officer: One of our largest segments of investors are pensioners: the teachers, the firefighters and we're so proud that we partner with them to be able to position them for retirement.

Sean Brennan, Co-President of Athene USA & Chief Commercial Officer, Athene Holding; Partner, Apollo Global Management: The types of products, the types of pensions, that supported our parents and our grandparents won't work for today's retirees.

Neil Mehta, Partner and Head of New Markets at Apollo: Over the last 20 years, the number of public companies has been cut in half. We have exposure through public index funds to far less of the economy than we originally did.

Akila Grewal, Partner, Global Head of Institutional Client Group of Apollo Global Management: Our view is that private markets are a key component of retirees portfolios.

Shawn Wooden: Producing solutions along that risk-reward spectrum

Steve Ulian, Managing Director: It's only natural that the defined contribution ecosystem gain access to that same level of investment opportunity that institutions have had for the last 30, 40, 50 years.

Akila Grewal: Whereas traditionally investors would have 'private assets' in their portfolio, you're seeing it being integrated into the traditional side of their portfolio—both fixed income and equity.

Matt Michelini: The products that were used for saving for retirement are going to be inadequate to protect retirees' lifetime income through the duration of their life.

Mike Downing: There's a hole, and Apollo and Athene have come together to plug that hole.

Sean Brennan: Athene is one of the largest annuity providers in the U.S and we've gotten that way, not just by the asset yield that Apollo can provide, but by developing and manufacturing products that meet today's retirement needs.

Rebecca Tadikonda: We believe that there are really innovative solutions that deliver on what retirees are looking for.

Neil Mehta: There's a massive opportunity to improve retirement outcomes.

Apollo's integrated platform was built around empowering retirees. We strive to be the leading provider of retirement income for institutions, companies and individuals.

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