

## State Availability

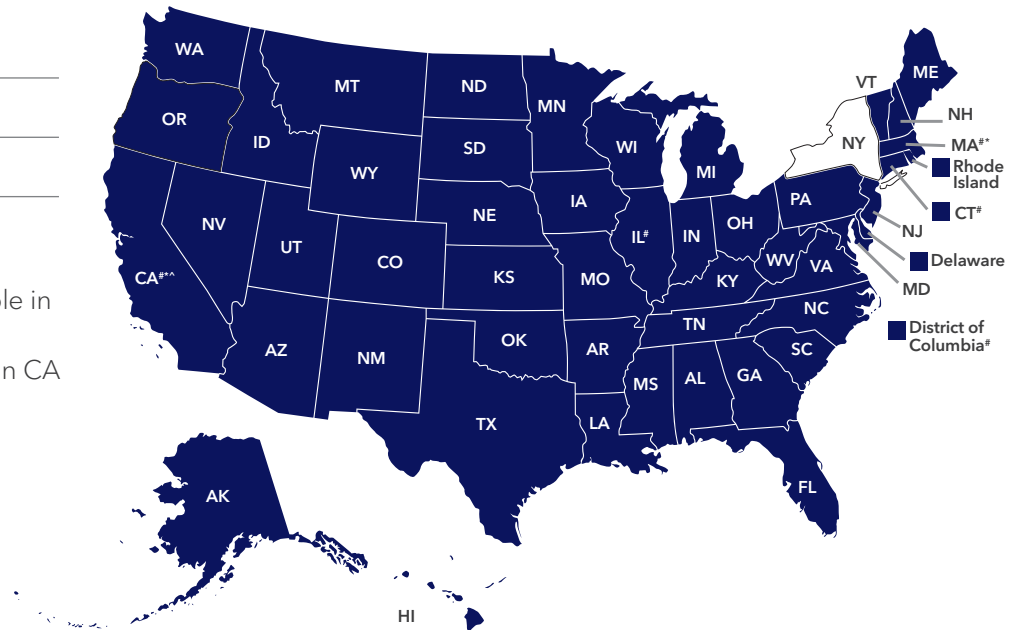
Ages 40-80

Not available

\*Confinement Waiver not available in CA and MA

#Enhanced Income Benefit not available in CA, CT, DC, IL and MA

^Terminal Illness Waiver not available in CA



## Interest Crediting Rates

Rates shown are guaranteed for the initial term only and are subject to change.

<b>BNP Paribas Multi Asset Diversified 5 Index</b>	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	115%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	85%
<b>Morningstar<sup>®</sup> Dividend Yield Focus Target Volatility 5 Index<sup>SM 1</sup></b>	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	60%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%
<b>S&amp;P 500<sup>®</sup></b>	
2-Year Point-to-Point Index Strategy (Cap)	8.00%
1-Year Point-to-Point Index Strategy (Cap)	3.75%
Bailout Cap Rate	2.00%
<b>Janus SG Market Consensus Index<sup>2</sup></b>	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	70%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	45%
<b>Fixed Account with 1-Year Guarantee</b>	1.65%
<b>Withdrawal Charge Duration</b>	10 years

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

<sup>2</sup> The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the Index if it rises beyond this limit within a month.

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (including MA) and D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities only in New York. Products not available in all states.

## Base Product

<b>Issue Ages</b> (Owner and Annuitant)	40-80																																															
<b>Ownership</b>	<p><b>IRA:</b> Must be single ownership, but joint payout is available for spouses.</p> <p><b>Nonqualified:</b> Owner and Annuitant must be the same person, unless the Owner is a non-natural person, like a trust. If there are Joint Owners, they must be natural persons and they must be Joint Annuitants. Also, Joint Annuitants must be spouses.</p>																																															
<b>Premiums</b> (Single Premium Only)	<p><b>Minimum:</b> \$10,000 (\$5,000 in AK, HI, MN, MO, NJ, OR, PA, TX, UT and WA)</p> <p><b>Maximum:</b> \$1,000,000</p>																																															
<b>Withdrawal Charge Schedule</b>	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Charge Percent</td> <td>9%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> <tr> <td>For CA:</td> <td>9%</td> <td>8.2%</td> <td>7%</td> <td>5.9%</td> <td>4.8%</td> <td>3.6%</td> <td>2.5%</td> <td>1.3%</td> <td>0.1%</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table>												Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Charge Percent	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	For CA:	9%	8.2%	7%	5.9%	4.8%	3.6%	2.5%	1.3%	0.1%	0%	0%
Contract Year	1	2	3	4	5	6	7	8	9	10	11+																																					
Charge Percent	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%																																					
For CA:	9%	8.2%	7%	5.9%	4.8%	3.6%	2.5%	1.3%	0.1%	0%	0%																																					
<b>Free Withdrawals</b>	Maximum of 10% of Accumulated Value or 10% of Initial Premium per year. Withdrawals may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.																																															
<b>Terminal Illness Waiver<sup>1</sup></b>	You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract Year. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.																																															
<b>Confinement Waiver<sup>2</sup></b>	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is confined to a Qualified Care facility for at least 60 consecutive days and meets the eligibility requirements. Confinement must begin after the first contract year. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.																																															
<b>Bailout Feature</b>	If Athene lowers the declared 1-Year Point-to-Point Index Strategy Cap Rate below the Bailout Cap Rate, you'll have full access to your annuity's Accumulated Value – free of any charges for up to 30 days after the Contract Anniversary in which the Bailout Cap Rate was pierced. After the 30-day Bailout Window, all charges may apply.																																															
<b>Market Value Adjustment (MVA)</b>	Applied to the portion of the withdrawal or surrender that exceeds the Free Withdrawal amount during the Withdrawal Charge period. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure or Understanding the MVA guide for more information.																																															
<b>Death Benefit</b>	Greater of (i) Accumulated Value and (ii) the Minimum Guaranteed Contract Value or may elect the Enhanced Death Benefit amount.																																															

<sup>1</sup> No waiting period in CT, MD, MA and TX. Not available in CA.

<sup>2</sup> No waiting period in CT and TX. Not available in CA and MA.

## Income and Death Benefit Rider – included, no additional charge

<b>Issue Ages</b>	40-80
<b>Benefit Base Bonus</b>	25%
<b>Benefit Base Growth</b>	The Benefit Base <sup>1</sup> is equal to the Initial Premium, plus the Benefit Base bonus amount. On each Contract Anniversary, the Benefit Base will be credited 175% of the dollar amount credited to the Accumulated Value. During the Income Phase, the Benefit Base will continue to grow by 175% of the dollar amount credited to the Accumulated Value.
<b>Minimum Attained Age for Lifetime Income Withdrawals</b>	50
<b>Withdrawals</b>	All withdrawals will reduce the Benefit Base by the same percentage that the Accumulated Value is reduced by.
<b>Income Payout Option</b>	Earnings-Indexed Income
<b>Lifetime Income Waiting Period</b>	10 years
<b>Enhanced Death Benefit<sup>2</sup></b>	The Benefit Base is paid out in equal payments over the currently declared Death Benefit Payout Period. The Death Benefit Payout Period is currently set to five years and is guaranteed not to exceed ten years.
<b>Enhanced Income Benefit Availability and Qualification</b>	To qualify for the Enhanced Income Benefit, the person for whom Lifetime Income Withdrawals are based must be confined to Qualified Care Facility for 180 out of the last 250 days. If qualifications are met, the Lifetime Income Withdrawal amount will be doubled. There is no Enhanced Income Benefit Limit Period as long as the eligibility requirements are met and the Accumulated Value is greater than zero. Not available in all states.

<sup>1</sup>The Benefit Base is used only for the calculation of the rider benefits. It cannot be withdrawn in a lump sum. It does not have a cash value or a surrender value.

<sup>2</sup>Enhanced Death Benefit capped at 125% Cash Surrender Value or 250% net premium in AK, HI, NJ, PA and WA.

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

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company.

The S&P 500® (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Athene Annuity and Life Company. Standard & Poor's® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Athene Annuity and Life Company.

Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products particularly or the ability of the S&P 500® to track general market performance. S&P Dow Jones Indices' only relationship to Athene Annuity and Life Company with respect to the S&P 500® is the licensing of the S&P 500® and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. S&P Dow Jones Indices have no obligation to take the needs of Athene Annuity and Life Company or the owners of Athene annuity and Life Company's Products into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices are not responsible for and have not participated in the determination of the prices, and amount of Athene Annuity and Life Company's products or the timing of the issuance or sale of Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which Athene Annuity and Life Company's products are to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices have no obligation or liability in connection with the administration, marketing or trading of Athene Annuity and Life Company's Products. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ATHENE ANNUITY AND LIFE COMPANY, OWNERS OF THE ATHENE ANNUITY AND LIFE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND ATHENE ANNUITY AND LIFE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by Morningstar. Morningstar makes no representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products or any member of the public regarding the advisability of buying annuities generally or purchasing the Athene Annuity and Life Company's Products in particular or the ability of the Athene Annuity and Life Company's Products to track general stock market performance. Morningstar's only relationship to Athene Annuity and Life Company is the licensing of: (i) certain service marks and service names of Morningstar; and (ii) the relevant Morningstar index ("Index") which is determined, composed and calculated by Morningstar without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. Morningstar has no obligation to take the needs of Athene Annuity and Life Company or the owners of the Athene Annuity and Life Company's Products into consideration in determining, composing or calculating the Index. Morningstar is not responsible for and has not participated in the determination of the prices and amount of the Athene Annuity and Life Company's Products or the timing of the issuance or sale of the Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which the Athene Annuity and Life Company's Products are converted into cash. Morningstar has no obligation or liability in connection with the purchase, administration, marketing or crediting of interest for the Athene Annuity and Life Company's Products.

Morningstar does not guarantee the accuracy and/or the completeness of the Index or any data included therein and Morningstar shall have no liability for any errors, omissions, or interruptions therein. Morningstar makes no warranty, express or implied, as to results to be obtained by Athene Annuity and Life Company, owners or users of the Athene Annuity and Life Company's Products, or any other person or entity from the use of the Index or any data included therein. Morningstar makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, in no event shall Morningstar have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

The BNP Paribas Multi Asset Diversified 5 Index (the "BNPP MAD 5 Index") is the exclusive property of BNP Paribas or one of its affiliates (BNP Paribas and its affiliates collectively, are hereinafter called "BNPP") and is determined, composed and calculated by BNPP. "BNP", "BNPP", "BNP Paribas", "BNPP MAD 5 Index" and "BNP Paribas Multi Asset Diversified 5 Index" (collectively, the "BNPP Marks") are trademarks or service marks of BNPP and have been licensed by Athene Annuity and Life Company ("Company") for use in a fixed indexed annuity offered by the Company (the "fixed indexed annuity"). The fixed indexed annuity is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by BNPP or any of its affiliates, or by Standard and Poor's or any of its affiliates (collectively, "S&P") or by any third party licensor of information to BNPP (the "Third Party Licensors"). BNPP's only relationship to the Company is the licensing of the BNPP MAD 5 Index and BNPP Marks for certain purposes. S&P®, S&P

500® and S&P GSCI® are trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by BNPP. None of S&P, BNPP or any Third Party Licensors has any obligation to take into consideration any of the needs of the Company or any of the owners, annuitants or beneficiaries of the fixed index annuity.

BNPP, S&P OR ANY THIRD PARTY LICENSOR DOES NOT GUARANTEE THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE BNPP MAD 5 INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN. NONE OF BNPP, S&P OR ANY THIRD PARTY LICENSOR MAKES ANY REPRESENTATION OR WARRANTY, AND EACH OF BNPP, S&P AND THE THIRD PARTY LICENSORS EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE BNPP MAD 5 INDEX, ANY BNPP MARK, AN S&P INDEX, TRADEMARK (INCLUDING S&P 500® OR THE S&P GSCI®) OR SERVICE MARK OF S&P (COLLECTIVELY, THE "S&P MARKS") OR THE FIXED INDEXED ANNUITY, INCLUDING, WITHOUT LIMITATION, THOSE REGARDING (I) MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, OR (II) THE ADVISABILITY OF ANY PERSON INVESTING IN THE FIXED INDEXED ANNUITY.

BNPP, S&P or any Third Party Licensor does not have any liability with respect to the fixed indexed annuity in which an interest crediting option is based on the BNPP MAD 5 Index is included, and is not liable for any loss relating to the fixed indexed annuity, whether arising directly or indirectly from the use of the BNPP MAD 5 Index, its methodology, any BNPP Mark or S&P Mark or otherwise.

No purchaser, seller or holder of the fixed indexed annuity, or any other person or entity, should use or refer to any BNPP Mark or other BNPP trade name to sponsor, endorse, market or promote the fixed indexed annuity without first contacting BNPP. Under no circumstances may any person or entity claim any affiliation with BNPP without the prior written permission of BNPP.

In calculating the performance of the BNPP MAD 5 Index, BNPP deducts a servicing cost of 0.50% per annum, calculated on a daily basis. In addition, the BNPP MAD 5 Index methodology embeds certain costs which cover among other things, rebalancing and replication costs. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

The volatility control applied by BNPP may reduce the potential positive or negative change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

The Janus SG Market Consensus Index (the "Janus SG MC Index") is the exclusive property of Société Générale (Société Générale, together with its affiliates, "SG"). SG has contracted with Solactive AG ("Solactive") to maintain and calculate the Janus SG MC Index. "Société Générale", "SG", "Janus SG Market Consensus Index" and "Janus SG MC Index" (collectively, the "SG Marks") are trademarks or service marks of SG or have been licensed for use by SG from Janus Index & Calculation Services LLC and its affiliates ("Janus"). SG has licensed use of the SG Marks to Athene Annuity and Life Company ("Athene") and sub-licensed the use of certain Janus marks (the "Janus Marks") for use in a fixed indexed annuity offered by Athene (the "Fixed Indexed Annuity"). SG's sole contractual relationship with Athene is to license the Janus SG MC Index and the SG Marks and sub-license the Janus Marks to Athene. None of SG, Solactive, Janus or other third-party licensor (collectively, the "Index Parties") to SG is acting, or has been authorized to act, as an agent of Athene or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to Athene.

No Index Party has passed on the legality or suitability of, or the accuracy or adequacy of the descriptions and disclosures relating to, the Fixed Indexed Annuity, including those disclosures with respect to the Janus SG MC Index. The Index Parties make no representation whatsoever, whether express or implied, as to the advisability of purchasing, selling or holding any product linked to the Janus SG MC Index, including the Fixed Indexed Annuity, or the ability of the Janus SG MC Index to meet its stated objectives, including meeting its target volatility. The Index Parties have no obligation to, and will not, take the needs of Athene or any annuitant into consideration in determining, composing or calculating the Janus SG MC Index. The selection of the Janus SG MC Index as a crediting option under a Fixed Indexed Annuity does not obligate Athene or SG to invest annuity payments in the components of the Janus SG MC Index.

THE INDEX PARTIES MAKE NO REPRESENTATION OR WARRANTY WHATSOEVER, WHETHER EXPRESS OR IMPLIED, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES (INCLUDING, WITHOUT LIMITATION, THOSE OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE), WITH RESPECT TO THE JANUS SG MC INDEX OR ANY DATA INCLUDED THEREIN OR RELATING THERETO, AND IN PARTICULAR DISCLAIM ANY GUARANTEE OR WARRANTY EITHER AS TO THE QUALITY, ACCURACY, TIMELINESS AND/OR COMPLETENESS OF THE JANUS SG MC INDEX OR ANY DATA INCLUDED THEREIN, THE RESULTS OBTAINED FROM THE USE OF THE JANUS SG MC INDEX AND/OR THE COMPOSITION OF THE JANUS SG MC INDEX AT ANY PARTICULAR TIME ON ANY PARTICULAR DATE OR OTHERWISE. THE INDEX PARTIES SHALL NOT BE LIABLE (WHETHER IN NEGLIGENCE OR OTHERWISE) TO ANY PERSON FOR ANY ERROR OR OMISSION IN THE JANUS SG MC INDEX OR IN THE CALCULATION OF THE JANUS SG MC INDEX, AND THE INDEX PARTIES ARE UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERROR THEREIN, OR FOR ANY INTERRUPTION IN THE CALCULATION OF THE JANUS SG MC INDEX. NO INDEX PARTY SHALL HAVE ANY LIABILITY TO ANY PARTY FOR ANY ACT OR FAILURE TO ACT BY THE INDEX PARTIES IN CONNECTION WITH THE DETERMINATION, ADJUSTMENT OR MAINTENANCE OF THE JANUS SG MC INDEX. WITHOUT LIMITING THE FOREGOING, IN NO EVENT SHALL AN INDEX PARTY HAVE ANY LIABILITY FOR ANY DIRECT DAMAGES, LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

No Index Party is a fiduciary or agent of any purchaser, seller or holder of a Fixed Indexed Annuity. None of SG, Solactive, Janus, or any third-party licensor shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on the Janus SG MC Index, nor for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Janus SG MC Index, its methodology, any SG Mark, Janus Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Athene.

In calculating the performance of the Janus SG MC Index, SG deducts a maintenance fee of 0.50% per annum, calculated on a daily basis. Because the Index can experience potential leverage up to 400%, these fees may be as high as 2.00% per year. This fee will reduce the potential positive change in

the Janus SG MC Index and increase the potential negative change in the Janus SG MC Index. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

Athene Agility GEN (09/15) NB, ICC16 GEN (11/16) NB, ICC16 TBSFIX (11/16), ICC16 PTP (11/16), ICC16 TBSNCPTP (11/16), ICC16 MVA (09/15), ICC16 TPE (06/16), Income and Death Benefit Rider IR (06/18) and Enhanced Income Benefit Endorsement EIBR (06/18) or state variations are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. Products not available in all states.

This material is a general description intended for general public use. Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (including MA) and D.C., and Athene Annuity & Life Assurance Company of New York (68039), headquartered in Pearl River, NY, and issuing annuities in New York, are not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. Please reach out to your financial professional if you have any questions about Athene products or their features.

The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

**ATHENE ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.**

THIS PAGE INTENTIONALLY LEFT BLANK



Athene Annuity and Life Company  
7700 Mills Civic Parkway  
West Des Moines, IA 50266-3862  
[Athene.com](http://Athene.com)

**We are Athene.** And we are relentless when it comes to creating an innovative portfolio of fixed annuities to meet your accumulation and retirement income needs.

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.



# Product Guide

Rates effective May 4, 2019



## Interest Crediting Rates

	Performance Elite 10		Performance Elite 10 Select		Performance Elite 10 Pro	
	Base	Plus	Base	Plus	Base	Plus
<b>Premium Bonus</b>	3% 2% in CA	9% 6% in CA	1%	6%	1%	7%
<b>Annual Rider Charge Rate</b>	N/A	0.95%	N/A	0.95%	N/A	0.95%
<b>Multi-Asset (No Cap)</b>						
<b>BNP Paribas Multi Asset Diversified 5 Index</b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	80%		80%		80%	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	110%		110%		110%	
<b>Equity (No Cap)</b>						
<b>Morningstar® Dividend Yield Focus Target Volatility 5 Index<sup>SM 1</sup></b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%		50%		50%	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	60%		60%		60%	
<b>Janus SG Market Consensus Index II<sup>2</sup></b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	45%		45%		45%	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	75%		75%		75%	
<b>S&amp;P 500 Daily Risk Control 2 8%™ Index TR (Total Return)<sup>1</sup></b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	40%		40%		40%	
2-Year No Cap Point-to-Point Index Strategy (Annual Spread)	4.25%		4.25%		4.25%	
<b>Equity (Cap)</b>						
<b>S&amp;P 500®</b>						
1-year Point-to-Point Index Strategy (Cap)	4.00%		4.00%		4.00%	
1-year Monthly Cap Index Strategy (Cap)	1.60%		1.60%		1.60%	
<b>Fixed</b>						
<b>Fixed Account with 1-Year Guarantee</b>	1.45%		1.45%		1.45%	
<b>Withdrawal Charge Duration</b>	10 years					

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (including MA) and D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities only in New York. Products not available in all states.

	Performance Elite 10		Performance Elite 10 Select		Performance Elite 10 Pro																																																																																							
	Base	Plus	Base	Plus	Base	Plus																																																																																						
<b>Ownership</b>	Qualified <sup>3</sup> – must be single ownership Nonqualified – joint ownership available																																																																																											
<b>Premiums</b> (Single premium only)	Minimum – \$10,000 (\$5,000 in CT, MN, NJ, OR, PA, TX, WA) Maximum – \$1,000,000																																																																																											
<b>Withdrawal Charge Rate Schedule<sup>4</sup></b>	<table border="1"> <thead> <tr> <th rowspan="2">Contract Yr</th> <th colspan="2">Charge %</th> </tr> <tr> <th>Most States</th> <th>CA</th> </tr> </thead> <tbody> <tr><td>1</td><td>12%</td><td>8.3%</td></tr> <tr><td>2</td><td>12%</td><td>7.8%</td></tr> <tr><td>3</td><td>12%</td><td>6.7%</td></tr> <tr><td>4</td><td>11%</td><td>5.6%</td></tr> <tr><td>5</td><td>10%</td><td>4.5%</td></tr> <tr><td>6</td><td>9%</td><td>3.4%</td></tr> <tr><td>7</td><td>8%</td><td>2.3%</td></tr> <tr><td>8</td><td>7%</td><td>1.2%</td></tr> <tr><td>9</td><td>6%</td><td>0.1%</td></tr> <tr><td>10</td><td>4%</td><td>0%</td></tr> <tr><td>11+</td><td>0%</td><td>0%</td></tr> </tbody> </table>		Contract Yr	Charge %		Most States	CA	1	12%	8.3%	2	12%	7.8%	3	12%	6.7%	4	11%	5.6%	5	10%	4.5%	6	9%	3.4%	7	8%	2.3%	8	7%	1.2%	9	6%	0.1%	10	4%	0%	11+	0%	0%	<table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Charge %</th> </tr> </thead> <tbody> <tr><td>1</td><td>8.3%</td></tr> <tr><td>2</td><td>8.0%</td></tr> <tr><td>3</td><td>7.1%</td></tr> <tr><td>4</td><td>6.2%</td></tr> <tr><td>5</td><td>5.3%</td></tr> <tr><td>6</td><td>4.4%</td></tr> <tr><td>7</td><td>3.5%</td></tr> <tr><td>8</td><td>2.6%</td></tr> <tr><td>9</td><td>1.6%</td></tr> <tr><td>10</td><td>0.9%</td></tr> <tr><td>11+</td><td>0.0%</td></tr> </tbody> </table>		Contract Yr	Charge %	1	8.3%	2	8.0%	3	7.1%	4	6.2%	5	5.3%	6	4.4%	7	3.5%	8	2.6%	9	1.6%	10	0.9%	11+	0.0%	<table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Charge %</th> </tr> </thead> <tbody> <tr><td>1</td><td>10%</td></tr> <tr><td>2</td><td>10%</td></tr> <tr><td>3</td><td>10%</td></tr> <tr><td>4</td><td>10%</td></tr> <tr><td>5</td><td>9%</td></tr> <tr><td>6</td><td>8%</td></tr> <tr><td>7</td><td>7%</td></tr> <tr><td>8</td><td>6%</td></tr> <tr><td>9</td><td>5%</td></tr> <tr><td>10</td><td>4%</td></tr> <tr><td>11+</td><td>0%</td></tr> </tbody> </table>		Contract Yr	Charge %	1	10%	2	10%	3	10%	4	10%	5	9%	6	8%	7	7%	8	6%	9	5%	10	4%	11+	0%
Contract Yr	Charge %																																																																																											
	Most States	CA																																																																																										
1	12%	8.3%																																																																																										
2	12%	7.8%																																																																																										
3	12%	6.7%																																																																																										
4	11%	5.6%																																																																																										
5	10%	4.5%																																																																																										
6	9%	3.4%																																																																																										
7	8%	2.3%																																																																																										
8	7%	1.2%																																																																																										
9	6%	0.1%																																																																																										
10	4%	0%																																																																																										
11+	0%	0%																																																																																										
Contract Yr	Charge %																																																																																											
1	8.3%																																																																																											
2	8.0%																																																																																											
3	7.1%																																																																																											
4	6.2%																																																																																											
5	5.3%																																																																																											
6	4.4%																																																																																											
7	3.5%																																																																																											
8	2.6%																																																																																											
9	1.6%																																																																																											
10	0.9%																																																																																											
11+	0.0%																																																																																											
Contract Yr	Charge %																																																																																											
1	10%																																																																																											
2	10%																																																																																											
3	10%																																																																																											
4	10%																																																																																											
5	9%																																																																																											
6	8%																																																																																											
7	7%																																																																																											
8	6%																																																																																											
9	5%																																																																																											
10	4%																																																																																											
11+	0%																																																																																											
	A Withdrawal Charge in accordance with this schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount.																																																																																											
<b>Market Value Adjustment</b> (Not applicable in MD & MO)	A Market Value Adjustment applies to surrenders or withdrawals in excess of the Free Withdrawal amount during the withdrawal charge period.																																																																																											
<b>Premium Bonus Vesting Percentage Schedule</b>  *Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.	<table border="1"> <thead> <tr> <th rowspan="2">Contract Yr</th> <th colspan="2">Vesting %</th> </tr> <tr> <th>Most States</th> <th>CA</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td><td>10%</td></tr> <tr><td>2</td><td>0%</td><td>20%</td></tr> <tr><td>3</td><td>0%</td><td>30%</td></tr> <tr><td>4</td><td>0%</td><td>40%</td></tr> <tr><td>5</td><td>0%</td><td>50%</td></tr> <tr><td>6</td><td>0%</td><td>60%</td></tr> <tr><td>7</td><td>20%</td><td>70%</td></tr> <tr><td>8</td><td>40%</td><td>80%</td></tr> <tr><td>9</td><td>60%</td><td>90%</td></tr> <tr><td>10</td><td>80%</td><td>100%</td></tr> <tr><td>11+</td><td>100%</td><td>100%</td></tr> </tbody> </table>		Contract Yr	Vesting %		Most States	CA	1	0%	10%	2	0%	20%	3	0%	30%	4	0%	40%	5	0%	50%	6	0%	60%	7	20%	70%	8	40%	80%	9	60%	90%	10	80%	100%	11+	100%	100%	<table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>10%</td></tr> <tr><td>3</td><td>20%</td></tr> <tr><td>4</td><td>30%</td></tr> <tr><td>5</td><td>40%</td></tr> <tr><td>6</td><td>50%</td></tr> <tr><td>7</td><td>60%</td></tr> <tr><td>8</td><td>70%</td></tr> <tr><td>9</td><td>80%</td></tr> <tr><td>10</td><td>90%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>		Contract Yr	Vesting %	1	0%	2	10%	3	20%	4	30%	5	40%	6	50%	7	60%	8	70%	9	80%	10	90%	11+	100%	<table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>0%</td></tr> <tr><td>3</td><td>0%</td></tr> <tr><td>4</td><td>0%</td></tr> <tr><td>5</td><td>0%</td></tr> <tr><td>6</td><td>0%</td></tr> <tr><td>7</td><td>20%</td></tr> <tr><td>8</td><td>40%</td></tr> <tr><td>9</td><td>60%</td></tr> <tr><td>10</td><td>80%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>		Contract Yr	Vesting %	1	0%	2	0%	3	0%	4	0%	5	0%	6	0%	7	20%	8	40%	9	60%	10	80%	11+	100%
Contract Yr	Vesting %																																																																																											
	Most States	CA																																																																																										
1	0%	10%																																																																																										
2	0%	20%																																																																																										
3	0%	30%																																																																																										
4	0%	40%																																																																																										
5	0%	50%																																																																																										
6	0%	60%																																																																																										
7	20%	70%																																																																																										
8	40%	80%																																																																																										
9	60%	90%																																																																																										
10	80%	100%																																																																																										
11+	100%	100%																																																																																										
Contract Yr	Vesting %																																																																																											
1	0%																																																																																											
2	10%																																																																																											
3	20%																																																																																											
4	30%																																																																																											
5	40%																																																																																											
6	50%																																																																																											
7	60%																																																																																											
8	70%																																																																																											
9	80%																																																																																											
10	90%																																																																																											
11+	100%																																																																																											
Contract Yr	Vesting %																																																																																											
1	0%																																																																																											
2	0%																																																																																											
3	0%																																																																																											
4	0%																																																																																											
5	0%																																																																																											
6	0%																																																																																											
7	20%																																																																																											
8	40%																																																																																											
9	60%																																																																																											
10	80%																																																																																											
11+	100%																																																																																											
	This schedule shows the percentage of the Premium Bonus that is vested each Contract Year. It applies only to surrenders and withdrawals in excess of the Free Withdrawal amount.																																																																																											

	Performance Elite 10		Performance Elite 10 Select		Performance Elite 10 Pro	
	Base	Plus	Base	Plus	Base	Plus
<b>Free Withdrawal Percentage Schedule<sup>4</sup></b>	Y1 0%	Y2+ 5%	Plus Y1 10%	Plus Y2+ 10%	The Free Withdrawal amount is calculated by applying the percentage shown in the schedule above to the Accumulated Value as of the previous contract anniversary.	
<b>Terminal Illness Waiver<sup>5</sup></b> (Not available in CA)	You can withdraw up to 100% of your annuity's Accumulated Value if you're diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract Year. Not available in all states.					
<b>Confinement Waiver<sup>5</sup></b> (Not available in CA & MA)	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if you've been confined to a Qualified Care facility for at least 60 consecutive days and meet the eligibility requirements. You cannot be confined at the time the contract is issued and confinement must begin at least one year after the Contract Date.					
<b>Death Benefit<sup>6</sup></b>	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).					
<b>Enhanced Free Withdrawals</b> (Plus only)	The free withdrawal amount is increased to 10% per year and may be taken as early as the first contract year. If no withdrawals are taken in a given year, up to 20% of the Accumulated Value is available for withdrawal in the next year.					
<b>Return of Premium</b> (Plus only)	After the fourth contract year, the Cash Surrender Value will never be less than the premium minus premium taxes (if applicable) and prior withdrawals, including Withdrawal Charges, Premium Bonus Vesting Adjustment and Market Value Adjustment (if applicable) on those withdrawals.					
<b>Annual Liquidity Rider Charge Rate</b> (Plus only)	0.95% charge deducted from the Accumulated Value during the Rider Charge Period (same duration as the Withdrawal Charge period). The Charge is assessed upon the following: (i) end of each contract year; (ii) when a withdrawal is taken; (iii) on the Annuity Date; (iv) upon surrender; (v) upon the date of proof of death. The rider may not be terminated during the Withdrawal Charge period.					
<b>Enhanced Annuitization</b> (Not Available in CA & FL) (Plus only)	After the 7th contract year, you may elect to surrender your contract and apply the Accumulated Value to one of five settlement options. No Withdrawal Charges, Premium Bonus Vesting Adjustments, or Market Value Adjustments will apply upon election of this feature, provided one of the Settlement Options is elected and annuity payments commence. Please refer to the Certificate of Disclosure for specific settlement options.					

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

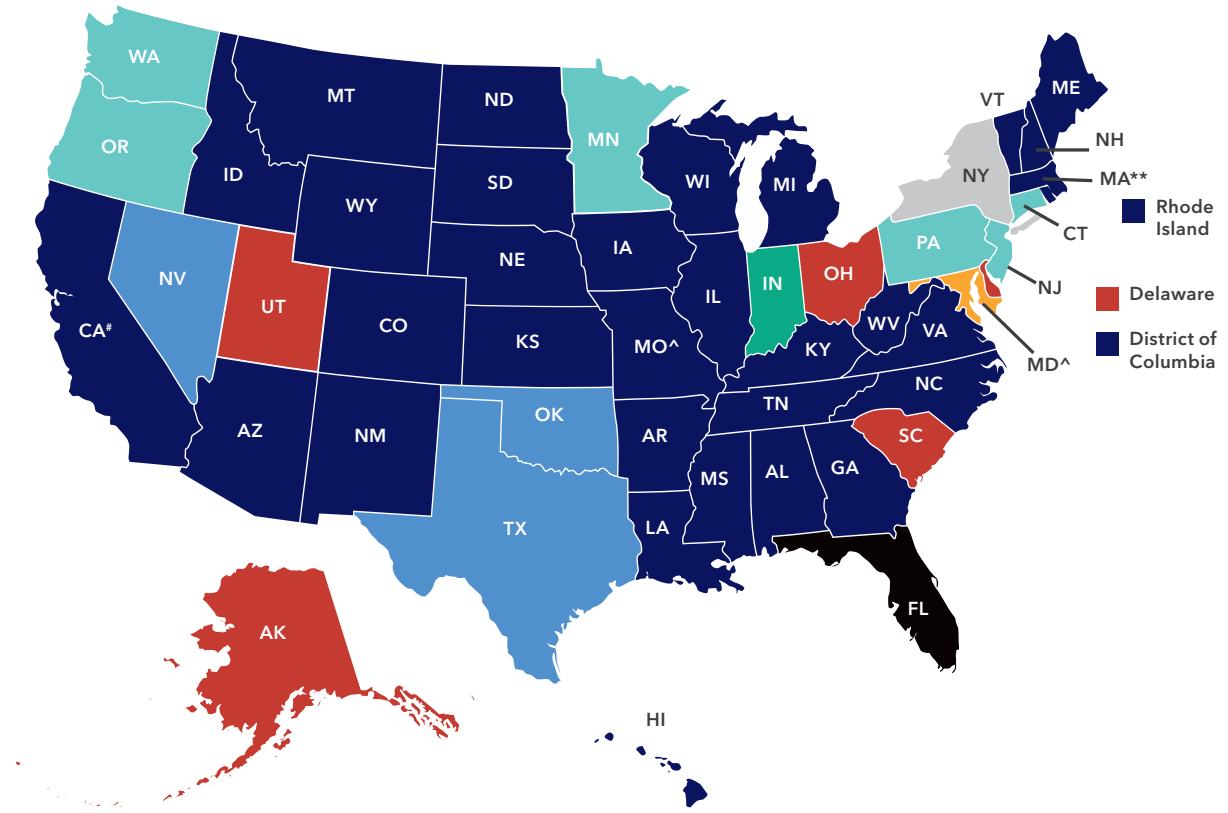
<sup>2</sup> The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the Index if it rises beyond this limit within a month.

<sup>3</sup> Under current tax law, the Internal Revenue Code already provides tax deferral to qualified contracts, such as IRAs, so there is no additional tax benefit obtained by funding a qualified contract with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.









<sup>4</sup> Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

<sup>5</sup> Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.

<sup>6</sup> After annuitization, payments will be consistent with the settlement option selected.



### State Availability

 Performance Elite 10: ages 0-78	 Performance Elite 10 Select: ages 0-78
 Performance Elite 10: ages 0-55 Performance Elite 10 Select: ages 56-78	 Performance Elite 10: ages 0-52 Performance Elite 10 Select: ages 53-78
 Performance Elite 10 Pro: ages 0-78	 Performance Elite 10: ages 0-64 Performance Elite 10 Pro: ages 65-78
 Performance Elite 10: ages 0-74	 Performance Elite 10 is not available for sale at this time.

^No MVA in MD & MO

\*\*Confinement Waiver not available in MA.

#Confinement and Terminal Illness Waivers not available in CA.

The "S&P 500®" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and has been licensed for use by Athene Annuity and Life Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Athene Annuity and Life Company. It is not possible to invest directly in an index. Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices do not make any representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products or any member of the public regarding the advisability of investing in securities generally or in Athene Annuity and Life Company's Products particularly or the ability of the S&P 500® to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to Athene Annuity and Life Company with respect to the S&P 500® is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. S&P Dow Jones Indices have no obligation to take the needs of Athene Annuity and Life Company or the owners of Athene Annuity and Life Company's Products into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices are not responsible for and have not participated in the determination of the prices, and amount of Athene Annuity and Life Company's Products or the timing of the issuance or sale of Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which Athene Annuity and Life Company's Products is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Athene Annuity and Life Company's Products. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment or tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios and the tax consequences of making any particular investment decision. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ATHENE ANNUITY AND LIFE COMPANY, OWNERS OF THE ATHENE ANNUITY AND LIFE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND ATHENE ANNUITY AND LIFE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by Morningstar. Morningstar makes no representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products or any member of the public regarding the advisability of buying annuities generally or purchasing the Athene Annuity and Life Company's Products in

particular or the ability of the Athene Annuity and Life Company's Products to track general stock market performance. Morningstar's only relationship to Athene Annuity and Life Company is the licensing of: (i) certain service marks and service names of Morningstar; and (ii) the relevant Morningstar index ("Index") which is determined, composed and calculated by Morningstar without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. Morningstar has no obligation to take the needs of Athene Annuity and Life Company or the owners of the Athene Annuity and Life Company's Products into consideration in determining, composing or calculating the Index. Morningstar is not responsible for and has not participated in the determination of the prices and amount of the Athene Annuity and Life Company's Products or the timing of the issuance or sale of the Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which the Athene Annuity and Life Company's Products are converted into cash. Morningstar has no obligation or liability in connection with the purchase, administration, marketing or crediting of interest for the Athene Annuity and Life Company's Products.

Morningstar does not guarantee the accuracy and/or the completeness of the Index or any data included therein and Morningstar shall have no liability for any errors, omissions, or interruptions therein. Morningstar makes no warranty, express or implied, as to results to be obtained by Athene Annuity and Life Company, owners or users of the Athene Annuity and Life Company's Products, or any other person or entity from the use of the Index or any data included therein. Morningstar makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, in no event shall Morningstar have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

The BNP Paribas Multi Asset Diversified 5 Index (the "BNPP MAD 5 Index") is the exclusive property of BNP Paribas or one of its affiliates (BNP Paribas and its affiliates collectively, are hereinafter called "BNPP") and is determined, composed and calculated by BNPP. "BNP", "BNPP", "BNP Paribas", "BNPP MAD 5 Index" and "BNP Paribas Multi Asset Diversified 5 Index" (collectively, the "BNPP Marks") are trademarks or service marks of BNPP and have been licensed by Athene Annuity and Life Company ("Company") for use in a fixed indexed annuity offered by the Company (the "fixed indexed annuity"). The fixed indexed annuity is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by BNPP or any of its affiliates, or by Standard and Poor's or any of its affiliates (collectively, "S&P") or by any third party licensor of information to BNPP (the "Third Party Licensors"). BNPP's only relationship to the Company is the licensing of the BNPP MAD 5 Index and BNPP Marks for certain purposes. S&P®, S&P 500® and S&P GSCI® are trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by BNPP. None of S&P, BNPP or any Third Party Licensors has any obligation to take into consideration any of the needs of the Company or any of the owners, annuitants or beneficiaries of the fixed index annuity.

BNPP, S&P OR ANY THIRD PARTY LICENSOR DOES NOT GUARANTEE THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE BNPP MAD 5 INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN. NONE OF BNPP, S&P OR ANY THIRD PARTY LICENSOR MAKES ANY REPRESENTATION OR WARRANTY, AND EACH OF BNPP, S&P AND THE THIRD PARTY LICENSORS EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE BNPP MAD 5 INDEX, ANY BNPP MARK, AN S&P INDEX, TRADEMARK (INCLUDING S&P 500® OR THE S&P GSCI®) OR SERVICE MARK OF S&P (COLLECTIVELY, THE "S&P MARKS") OR THE FIXED INDEXED ANNUITY, INCLUDING, WITHOUT LIMITATION, THOSE REGARDING (I) MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, OR (II) THE ADVISABILITY OF ANY PERSON INVESTING IN THE FIXED INDEXED ANNUITY.

BNPP, S&P or any Third Party Licensor does not have any liability with respect to the fixed indexed annuity in which an interest crediting option is based on the BNPP MAD 5 Index is included, and is not liable for any loss relating to the fixed indexed annuity, whether arising directly or indirectly from the use of the BNPP MAD 5 Index, its methodology, any BNPP Mark or S&P Mark or otherwise.

No purchaser, seller or holder of the fixed indexed annuity, or any other person or entity, should use or refer to any BNPP Mark or other BNPP trade name to sponsor, endorse, market or promote the fixed indexed annuity without first contacting BNPP. Under no circumstances may any person or entity claim any affiliation with BNPP without the prior written permission of BNPP.

In calculating the performance of the BNPP MAD 5 Index, BNPP deducts a servicing cost of 0.50% per annum, calculated on a daily basis. In addition, the BNPP MAD 5 Index methodology embeds certain costs which cover among other things, rebalancing and replication costs. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

The volatility control applied by BNPP may reduce the potential positive or negative change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

The Janus SG Market Consensus Index II ("Janus SG MC Index II") is the exclusive property of Société Générale (Société Générale, together with its affiliates, "SG"). SG has contracted with Solactive AG ("Solactive") to maintain and calculate the Janus SG MC Index II. "Société Générale", "SG", "Janus SG Market Consensus Index II" and "Janus SG MC Index II" (collectively, the "SG Marks") are trademarks or service marks of SG or have been licensed for use by SG from Janus Index & Calculation Services LLC and its affiliates ("Janus"). SG has licensed use of the SG Marks to Athene Annuity and Life Company ("Athene") and sub-licensed the use of certain Janus marks (the "Janus Marks") for use in a fixed indexed annuity offered by Athene (the "Fixed Indexed Annuity"). SG's sole contractual relationship with Athene is to license the Janus SG MC Index II and the SG Marks and sub-license the Janus Marks to Athene. None of SG, Solactive, Janus or other third-party licensor (collectively, the "Index Parties") to SG is acting, or has been authorized to act, as an agent of Athene or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to Athene.

No Index Party has passed on the legality or suitability of, or the accuracy or adequacy of the descriptions and disclosures relating to, the Fixed Indexed Annuity, including those disclosures with respect to the Janus SG MC Index II. The Index Parties make no representation whatsoever, whether express or implied, as to the advisability of purchasing, selling or holding any product linked to the Janus SG MC Index II, including the Fixed Indexed Annuity, or the ability of the Janus SG MC Index II to meet its stated objectives, including meeting its target volatility. The Index Parties have no obligation to, and will not, take the needs of Athene or any annuitant into consideration in determining, composing or calculating the Janus SG MC Index II. The selection of the Janus SG MC Index II as a crediting option under a Fixed Indexed Annuity does not obligate Athene or SG to invest annuity payments in the components of the Janus SG MC Index II.

THE INDEX PARTIES MAKE NO REPRESENTATION OR WARRANTY WHATSOEVER, WHETHER EXPRESS OR IMPLIED, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES (INCLUDING, WITHOUT LIMITATION, THOSE OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE), WITH RESPECT TO THE JANUS SG MC INDEX II OR ANY DATA INCLUDED THEREIN OR RELATING THERETO, AND IN PARTICULAR DISCLAIM ANY GUARANTEE OR WARRANTY EITHER AS TO THE QUALITY, ACCURACY, TIMELINESS AND/OR COMPLETENESS OF THE JANUS SG MC INDEX II OR ANY DATA INCLUDED THEREIN, THE RESULTS OBTAINED FROM THE USE OF THE JANUS SG MC INDEX II AND/OR THE COMPOSITION OF THE JANUS SG MC INDEX II AT ANY PARTICULAR TIME ON ANY PARTICULAR DATE OR OTHERWISE. THE INDEX PARTIES SHALL NOT BE LIABLE (WHETHER IN NEGLIGENCE OR OTHERWISE) TO ANY PERSON FOR ANY ERROR OR OMISSION IN THE JANUS SG MC INDEX II OR IN THE CALCULATION OF THE JANUS SG MC INDEX II, AND THE INDEX PARTIES ARE UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERROR THEREIN, OR FOR ANY INTERRUPTION IN THE CALCULATION OF THE JANUS SG MC INDEX II. NO INDEX PARTY SHALL HAVE ANY LIABILITY TO ANY PARTY FOR ANY ACT OR FAILURE TO ACT BY THE INDEX PARTIES IN CONNECTION WITH THE DETERMINATION, ADJUSTMENT OR MAINTENANCE OF THE JANUS SG MC INDEX II. WITHOUT LIMITING THE FOREGOING, IN NO EVENT SHALL AN

INDEX PARTY HAVE ANY LIABILITY FOR ANY DIRECT DAMAGES, LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

No Index Party is a fiduciary or agent of any purchaser, seller or holder of a Fixed Indexed Annuity. None of SG, Solactive, Janus, or any third-party licensor shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on the Janus SG MC Index II, nor for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Janus SG MC Index II, its methodology, any SG Mark, Janus Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Athene.

In calculating the performance of the Janus SG MC Index II, SG deducts a maintenance fee of 0.50% per annum on changes in the level of the Janus SG MC Index II, calculated and deducted on a daily basis. Because the Janus SG MC Index II can experience potential leverage up to 400%, the maintenance fee may be as high as 2.00% per year. This fee will reduce the potential positive change in the Janus SG MC Index II and increase the potential negative change in the Janus SG MC Index II. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

Guarantees based on the financial strength and claims-paying ability of the issuing company.

Athene Performance Elite [GEN (09/15) NB, GEN10 (04/14), TBS15 (09/12)] Athene Performance Elite Plus [BONUS (04/17)] and Enhanced Liquidity Rider [ICC15 PEPR (11/14)] or state variations are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Products not available in all states.

This material is a general description intended for general public use. Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (including MA) and D.C., and Athene Annuity & Life Assurance Company of New York (68039), headquartered in Pearl River, New York, and issuing annuities in New York, are not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. Please reach out to your financial professional if you have any questions about Athene products or their features.

The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

ATHENE ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.

**This insert must be accompanied by the applicable product brochure and Certificate of Disclosure which provide more detailed product information including all charges or limitations as well as definitions of capitalized terms.**

For use in AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY.

# Product Guide

Rates effective May 4, 2019



Interest Crediting Rates	Athene Performance Elite 15	
	Base	Plus
Premium Bonus	7%	13% 9% in OH
Annual Rider Charge Rate	N/A	0.95%
<b>Multi-Asset (No Cap)</b>		
<b>BNP Paribas Multi Asset Diversified 5 Index</b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		90%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		125%
<b>Equity (No Cap)</b>		
<b>Morningstar® Dividend Yield Focus Target Volatility 5 Index<sup>SM 1</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		60%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		70%
<b>Janus SG Market Consensus Index II<sup>2</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		50%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		85%
<b>S&amp;P 500 Daily Risk Control 2 8%™ Index TR (Total Return)<sup>1</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		45%
2-Year No Cap Point-to-Point Index Strategy (Annual Spread)		3.50%
<b>Equity (Cap)</b>		
<b>S&amp;P 500®</b>		
1-year Point-to-Point Index Strategy (Cap)		4.50%
1-year Monthly Cap Index Strategy (Cap)		1.75%
<b>Fixed</b>		
Fixed Account with 1-Year Guarantee		1.70%
Withdrawal Charge Duration		15 years

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (including MA) and D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities only in New York. Products not available in all states.

	Athene Performance Elite 15	Athene Performance Elite 15 Plus																																														
<b>Ownership</b>	Qualified <sup>3</sup> – must be single ownership Nonqualified – joint ownership available																																															
<b>Premiums</b> (Single premium only)	Minimum – \$10,000 (\$5,000 in TX) Maximum – \$1,000,000																																															
<b>Withdrawal Charge Rate Schedule<sup>4</sup></b>	<table border="1"> <thead> <tr> <th>Y1</th><th>Y2</th><th>Y3</th><th>Y4</th><th>Y5</th><th>Y6</th><th>Y7</th><th>Y8</th><th>Y9</th><th>Y10</th><th>Y11</th><th>Y12</th><th>Y13</th><th>Y14</th><th>Y15</th><th>Y16+</th> </tr> </thead> <tbody> <tr> <td>15%</td><td>15%</td><td>14%</td><td>14%</td><td>13%</td><td>13%</td><td>12%</td><td>11%</td><td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>0%</td> </tr> </tbody> </table> <p>The Free Withdrawal amount is calculated by applying the percentage shown in the schedule above to the Accumulated Value as of the previous contract anniversary.</p>																Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16+	15%	15%	14%	14%	13%	13%	12%	11%	10%	9%	8%	7%	6%	5%	4%	0%
Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16+																																	
15%	15%	14%	14%	13%	13%	12%	11%	10%	9%	8%	7%	6%	5%	4%	0%																																	
<b>Market Value Adjustment</b> (Not applicable in MD & MO)	A Market Value Adjustment applies to surrenders or withdrawals in excess of the Free Withdrawal amount during the withdrawal charge period.																																															
<b>Premium Bonus Vesting Percentage Schedule</b>  *Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.	<table border="1"> <thead> <tr> <th>Y1-11</th><th>Y12</th><th>Y13</th><th>Y14</th><th>Y15</th><th>Y16+</th> </tr> </thead> <tbody> <tr> <td>0%</td><td>20%</td><td>40%</td><td>60%</td><td>80%</td><td>100%</td> </tr> </tbody> </table> <p>This schedule shows the percentage of the Premium Bonus that is vested each Contract Year. It applies only to surrenders and withdrawals in excess of the Free Withdrawal amount.</p>						Y1-11	Y12	Y13	Y14	Y15	Y16+	0%	20%	40%	60%	80%	100%																														
Y1-11	Y12	Y13	Y14	Y15	Y16+																																											
0%	20%	40%	60%	80%	100%																																											
<b>Free Withdrawal Percentage Schedule<sup>4</sup></b>	<table border="1"> <thead> <tr> <th>Y1</th><th>Y2+</th><th>Plus Y1</th><th>Plus Y2+</th> </tr> </thead> <tbody> <tr> <td>0%</td><td>5%</td><td>10%</td><td>10%</td> </tr> </tbody> </table>				Y1	Y2+	Plus Y1	Plus Y2+	0%	5%	10%	10%	The Free Withdrawal amount is calculated by applying the percentage shown in the schedule above to the Accumulated Value as of the previous contract anniversary.																																			
Y1	Y2+	Plus Y1	Plus Y2+																																													
0%	5%	10%	10%																																													
<b>Terminal Illness Waiver<sup>5</sup></b>	You can withdraw up to 100% of your annuity's Accumulated Value if you're diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract Year. Not available in all states.																																															
<b>Confinement Waiver<sup>5</sup></b>	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if you've been confined to a Qualified Care facility for at least 60 consecutive days and meet the eligibility requirements. You cannot be confined at the time the contract is issued and confinement must begin at least one year after the Contract Date.																																															
<b>Death Benefit<sup>6</sup></b>	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).																																															



	Athene Performance Elite 15	Athene Performance Elite 15 Plus
<b>Enhanced Free Withdrawals</b> (Plus only)	The free withdrawal amount is increased to 10% per year and may be taken as early as the first contract year. If no withdrawals are taken in a given year, up to 20% of the Accumulated Value is available for withdrawal in the next year.	
<b>Return of Premium</b> (Plus only)	After the fourth contract year, the Cash Surrender Value will never be less than the premium minus premium taxes (if applicable) and prior withdrawals, including Withdrawal Charges, Premium Bonus Vesting Adjustment and Market Value Adjustment (if applicable) on those withdrawals.	
<b>Annual Liquidity Rider Charge Rate</b> (Plus only)	0.95% charge deducted from the Accumulated Value during the Rider Charge Period (same duration as the Withdrawal Charge period). The Charge is assessed upon the following: (i) end of each contract year; (ii) when a withdrawal is taken; (iii) on the Annuity Date; (iv) upon surrender; (v) upon the date of proof of death. The rider may not be terminated during the Withdrawal Charge period.	
<b>Enhanced Annuitization</b> (Plus only)	After the 9th contract year, you may elect to surrender your contract and apply the Accumulated Value to one of five settlement options. No Withdrawal Charges, Premium Bonus Vesting Adjustments, or Market Value Adjustments will apply upon election of this feature, provided one of the Settlement Options is elected and annuity payments commence. Please refer to the Certificate of Disclosure for specific settlement options.	

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

<sup>2</sup> The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the Index if it rises beyond this limit within a month.

<sup>3</sup> Under current tax law, the Internal Revenue Code already provides tax deferral to qualified contracts, such as IRAs, so there is no additional tax benefit obtained by funding a qualified contract with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.

<sup>4</sup> Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

<sup>5</sup> Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.

<sup>6</sup> After annuitization, payments will be consistent with the settlement option selected.



The "S&P 500®" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and has been licensed for use by Athene Annuity and Life Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Athene Annuity and Life Company. It is not possible to invest directly in an index. Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices do not make any representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products or any member of the public regarding the advisability of investing in securities generally or in Athene Annuity and Life Company's Products particularly or the ability of the S&P 500® to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices only relationship to Athene Annuity and Life Company with respect to the S&P 500® is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. S&P Dow Jones Indices have no obligation to take the needs of Athene Annuity and Life Company or the owners of Athene Annuity and Life Company's Products into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices are not responsible for and have not participated in the determination of the prices, and amount of Athene Annuity and Life Company's Products or the timing of the issuance or sale of Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which Athene Annuity and Life Company's Products is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Athene Annuity and Life Company's Products. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment or tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios and the tax consequences of making any particular investment decision. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ATHENE ANNUITY AND LIFE COMPANY, OWNERS OF THE ATHENE ANNUITY AND LIFE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND ATHENE ANNUITY AND LIFE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by Morningstar. Morningstar makes no representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products or any member of the public regarding the advisability of buying annuities generally or purchasing the Athene Annuity and Life Company's Products in particular or the ability of the Athene Annuity and Life Company's Products to track

general stock market performance. Morningstar's only relationship to Athene Annuity and Life Company is the licensing of: (i) certain service marks and service names of Morningstar; and (ii) the relevant Morningstar index ("Index") which is determined, composed and calculated by Morningstar without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. Morningstar has no obligation to take the needs of Athene Annuity and Life Company or the owners of the Athene Annuity and Life Company's Products into consideration in determining, composing or calculating the Index. Morningstar is not responsible for and has not participated in the determination of the prices and amount of the Athene Annuity and Life Company's Products or the timing of the issuance or sale of the Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which the Athene Annuity and Life Company's Products are converted into cash. Morningstar has no obligation or liability in connection with the purchase, administration, marketing or crediting of interest for the Athene Annuity and Life Company's Products.

Morningstar does not guarantee the accuracy and/or the completeness of the Index or any data included therein and Morningstar shall have no liability for any errors, omissions, or interruptions therein. Morningstar makes no warranty, express or implied, as to results to be obtained by Athene Annuity and Life Company, owners or users of the Athene Annuity and Life Company's Products, or any other person or entity from the use of the Index or any data included therein. Morningstar makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, in no event shall Morningstar have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

The BNP Paribas Multi Asset Diversified 5 Index (the "BNPP MAD 5 Index") is the exclusive property of BNP Paribas or one of its affiliates (BNP Paribas and its affiliates collectively, are hereinafter called "BNPP") and is determined, composed and calculated by BNPP. "BNP", "BNPP", "BNP Paribas", "BNPP MAD 5 Index" and "BNP Paribas Multi Asset Diversified 5 Index" (collectively, the "BNPP Marks") are trademarks or service marks of BNPP and have been licensed by Athene Annuity and Life Company ("Company") for use in a fixed indexed annuity offered by the Company (the "fixed indexed annuity"). The fixed indexed annuity is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by BNPP or any of its affiliates, or by Standard and Poor's or any of its affiliates (collectively, "S&P") or by any third party licensor of information to BNPP (the "Third Party Licensors"). BNPP's only relationship to the Company is the licensing of the BNPP MAD 5 Index and BNPP Marks for certain purposes. S&P®, S&P 500® and S&P GSCI® are trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by BNPP. None of S&P, BNPP or any Third Party Licensors has any obligation to take into consideration any of the needs of the Company or any of the owners, annuitants or beneficiaries of the fixed index annuity.

BNPP, S&P OR ANY THIRD PARTY LICENSOR DOES NOT GUARANTEE THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE BNPP MAD 5 INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN. NONE OF BNPP, S&P OR ANY THIRD PARTY LICENSOR MAKES ANY REPRESENTATION OR WARRANTY, AND EACH OF BNPP, S&P AND THE THIRD PARTY LICENSORS EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE BNPP MAD 5 INDEX, ANY BNPP MARK, AN S&P INDEX, TRADEMARK (INCLUDING S&P 500® OR THE S&P GSCI®) OR SERVICE MARK OF S&P (COLLECTIVELY, THE "S&P MARKS") OR THE FIXED INDEXED ANNUITY, INCLUDING, WITHOUT LIMITATION, THOSE REGARDING (I) MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, OR (II) THE ADVISABILITY OF ANY PERSON INVESTING IN THE FIXED INDEXED ANNUITY.

BNPP, S&P or any Third Party Licensor does not have any liability with respect to the fixed indexed annuity in which an interest crediting option is based on the BNPP MAD 5 Index is included, and is not liable for any loss relating to the fixed indexed annuity, whether arising directly or indirectly from the use of the BNPP MAD 5 Index, its methodology, any BNPP Mark or S&P Mark or otherwise.

No purchaser, seller or holder of the fixed indexed annuity, or any other person or entity, should use or refer to any BNPP Mark or other BNPP trade name to sponsor, endorse, market or promote the fixed indexed annuity without first contacting

BNPP. Under no circumstances may any person or entity claim any affiliation with BNPP without the prior written permission of BNPP.

In calculating the performance of the BNPP MAD 5 Index, BNPP deducts a servicing cost of 0.50% per annum, calculated on a daily basis. In addition, the BNPP MAD 5 Index methodology embeds certain costs which cover among other things, rebalancing and replication costs. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

The volatility control applied by BNPP may reduce the potential positive or negative change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

The Janus SG Market Consensus Index II ("Janus SG MC Index II") is the exclusive property of Société Générale (Société Générale, together with its affiliates, "SG"). SG has contracted with Solactive AG ("Solactive") to maintain and calculate the Janus SG MC Index II. "Société Générale", "SG", "Janus SG Market Consensus Index II" and "Janus SG MC Index II" (collectively, the "SG Marks") are trademarks or service marks of SG or have been licensed for use by SG from Janus Index & Calculation Services LLC and its affiliates ("Janus"). SG has licensed use of the SG Marks to Athene Annuity and Life Company ("Athene") and sub-licensed the use of certain Janus marks (the "Janus Marks") for use in a fixed indexed annuity offered by Athene (the "Fixed Indexed Annuity"). SG's sole contractual relationship with Athene is to license the Janus SG MC Index II and the SG Marks and sub-license the Janus Marks to Athene. None of SG, Solactive, Janus or other third-party licensor (collectively, the "Index Parties") to SG is acting, or has been authorized to act, as an agent of Athene or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to Athene.

No Index Party has passed on the legality or suitability of, or the accuracy or adequacy of the descriptions and disclosures relating to, the Fixed Indexed Annuity, including those disclosures with respect to the Janus SG MC Index II. The Index Parties make no representation whatsoever, whether express or implied, as to the advisability of purchasing, selling or holding any product linked to the Janus SG MC Index II, including the Fixed Indexed Annuity, or the ability of the Janus SG MC Index II to meet its stated objectives, including meeting its target volatility. The Index Parties have no obligation to, and will not, take the needs of Athene or any annuitant into consideration in determining, composing or calculating the Janus SG MC Index II. The selection of the Janus SG MC Index II as a crediting option under a Fixed Indexed Annuity does not obligate Athene or SG to invest annuity payments in the components of the Janus SG MC Index II.

THE INDEX PARTIES MAKE NO REPRESENTATION OR WARRANTY WHATSOEVER, WHETHER EXPRESS OR IMPLIED, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES (INCLUDING, WITHOUT LIMITATION, THOSE OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE), WITH RESPECT TO THE JANUS SG MC INDEX II OR ANY DATA INCLUDED THEREIN OR RELATING THERETO, AND IN PARTICULAR DISCLAIM ANY GUARANTEE OR WARRANTY EITHER AS TO THE QUALITY, ACCURACY, TIMELINESS AND/OR COMPLETENESS OF THE JANUS SG MC INDEX II OR ANY DATA INCLUDED THEREIN, THE RESULTS OBTAINED FROM THE USE OF THE JANUS SG MC INDEX II AND/OR THE COMPOSITION OF THE JANUS SG MC INDEX II AT ANY PARTICULAR TIME ON ANY PARTICULAR DATE OR OTHERWISE. THE INDEX PARTIES SHALL NOT BE LIABLE (WHETHER IN NEGLIGENCE OR OTHERWISE) TO ANY PERSON FOR ANY ERROR OR OMISSION IN THE JANUS SG MC INDEX II OR IN THE CALCULATION OF THE JANUS SG MC INDEX II, AND THE INDEX PARTIES ARE UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERROR THEREIN, OR FOR ANY INTERRUPTION IN THE CALCULATION OF THE JANUS SG MC INDEX II. NO INDEX PARTY SHALL HAVE ANY LIABILITY TO ANY PARTY FOR ANY ACT OR FAILURE TO ACT BY THE INDEX PARTIES IN CONNECTION WITH THE DETERMINATION, ADJUSTMENT OR MAINTENANCE OF THE JANUS SG MC INDEX II. WITHOUT LIMITING THE FOREGOING, IN NO EVENT SHALL AN INDEX PARTY HAVE ANY LIABILITY FOR ANY DIRECT DAMAGES, LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

No Index Party is a fiduciary or agent of any purchaser, seller or holder of a Fixed Indexed Annuity. None of SG, Solactive, Janus, or any third-party licensor shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on the Janus SG MC Index II, nor for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Janus SG MC Index II, its methodology, any SG Mark, Janus Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Athene.

In calculating the performance of the Janus SG MC Index II, SG deducts a maintenance fee of 0.50% per annum on changes in the level of the Janus SG MC Index II, calculated and deducted on a daily basis. Because the Janus SG MC Index II can experience potential leverage up to 400%, the maintenance fee may be as high as 2.00% per year. This fee will reduce the potential positive change in the Janus SG MC Index II and increase the potential negative change in the Janus SG MC Index II. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

Guarantees based on the financial strength and claims-paying ability of the issuing company.

Athene Performance Elite [GEN (09/15) NB, GEN10 (04/14), TBS15 (09/12)] Athene Performance Elite Plus [BONUS (04/17)] and Enhanced Liquidity Rider [ICC15 PEPR (11/14)] or state variations are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Products not available in all states.

This material is a general description intended for general public use. Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (including MA) and D.C., and Athene Annuity & Life Assurance Company of New York (68039), headquartered in Pearl River, New York, and issuing annuities in New York, are not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. Please reach out to your financial professional if you have any questions about Athene products or their features.

The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

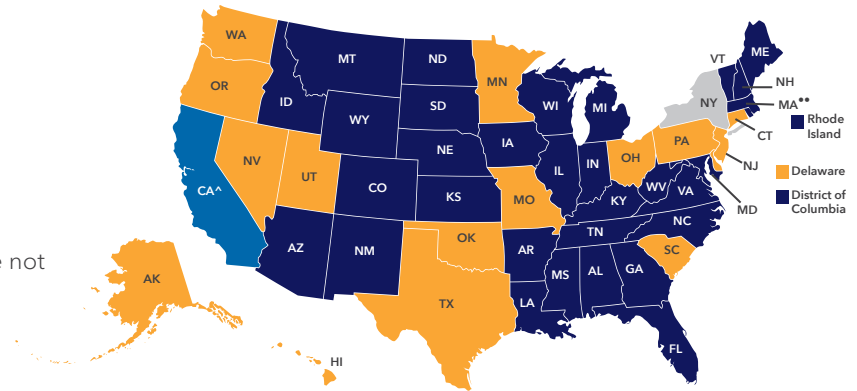
ATHENE ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.

**This insert must be accompanied by the applicable product brochure and Certificate of Disclosure which provide more detailed product information including all charges or limitations as well as definitions of capitalized terms.**

For use in AK, AL, AR, AZ, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, ND, NE, NH, NM, NV, OH, OK, RI, SC, SD, TN, TX, VA, VT, WI, WV and WY.

## Rates and Availability as of May 4, 2019

- Confinement waiver not available in MA
  - ^ Confinement Waiver and Terminal Illness waivers are not applicable in CA
- (Not available in NY)



Available in: AL, AZ, AR, CO, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, & WY

Initial Premium <sup>1</sup>	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
<b>3-year</b> (Issue Ages 0-85) Withdrawal Charge schedule: 10, 10, 10%	1.75%	1.75%	1.90%	1.90%
<b>5-year</b> (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10%	2.60%	2.60%	2.75%	2.75%
<b>7-year</b> (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10, 10, 10%	2.70%	2.70%	2.85%	2.85%

A Multi-Year Fixed Strategy is used to credit interest to the Initial Premium. The interest rate is guaranteed for the full Term Period. At the end of the Term Period the Accumulated Value will be transferred to the 1-Year Fixed Strategy.

Additional Premiums will be allocated to the 1-Year Fixed Strategy. The Initial Interest Rate for this strategy is set at issue and is guaranteed for one year. A Renewal Interest Rate is declared on each Contract Anniversary for the next Contract Year. This rate may vary each year, but it will always equal or exceed the Minimum Renewal Interest Rate.

Available in: AK, CA<sup>2</sup>, CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA

Initial Premium <sup>1</sup>	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
<b>3-year</b> (Issue Ages 0-85) Withdrawal Charge schedule: 9.3, 8.4, 7.5%	1.75%	1.75%	1.90%	1.90%
CA: 8.3, 7.3, 6.3%				
<b>5-year</b> (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7%	2.55%	2.55%	2.70%	2.70%
CA: 8.3, 7.3, 6.3, 5.3, 4.2%				
<b>7-year</b> (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8%	2.65%	2.65%	2.80%	2.80%
CA: 8.3, 7.3, 6.3, 5.3, 4.2, 3.2, 2.1%				

<sup>1</sup> Minimum initial premium - \$10,000

<sup>2</sup> CA withdrawal charge schedules differ from other states.

**Any rate changes are effective for applications issued on or after the date indicated on the rate card.**

Athene MaxRate [MYG (09/15)], or state variation, is issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Product not available in NY.

The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

This material is a general description intended for general public use. Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (including MA) and D.C., and Athene Annuity & Life Assurance Company of New York (68039), headquartered in Pearl River, New York, and issuing annuities in New York, are not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice.

**ATHENE ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.**