

State Availability

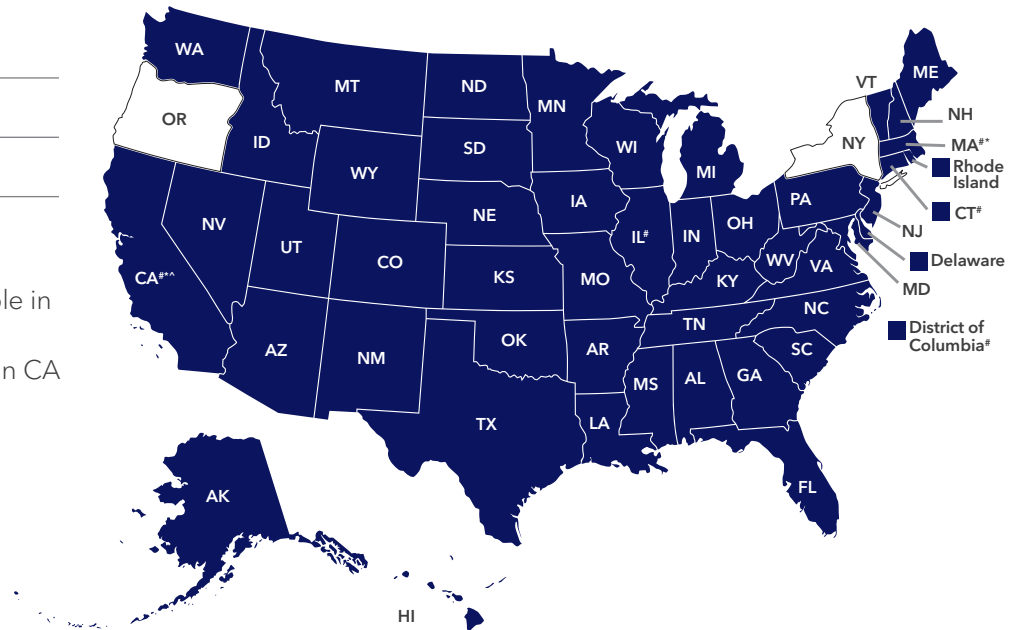
■ Ages 40-80

□ 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.

BNP Paribas Multi Asset Diversified 5 Index	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	115%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	80%
Morningstar® Dividend Yield Focus Target Volatility 5 Index^{SM 1}	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	70%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	60%
S&P 500®	
2-Year Point-to-Point Index Strategy (Cap)	7.00%
1-Year Point-to-Point Index Strategy (Cap)	4.00%
Bailout Cap Rate	2.00%
Janus SG Market Consensus Index²	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	85%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%
Fixed Account with 1-Year Guarantee	1.80%
Withdrawal Charge Duration	10 years

¹ 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.

² 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.

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Base Product

Issue Ages (Owner and Annuitant)	40-80																																															
Ownership	<p>IRA: Must be single ownership, but joint payout is available for spouses.</p> <p>Nonqualified: 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>																																															
Premiums (Single Premium Only)	<p>Minimum: \$10,000 (\$5,000 in AK, HI, MN, MO, NJ, PA, TX, UT and WA)</p> <p>Maximum: \$1,000,000</p>																																															
Withdrawal Charge Schedule	<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%																																					
Free Withdrawals	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.																																															
Terminal Illness Waiver¹	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.																																															
Confinement Waiver²	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.																																															
Bailout Feature	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.																																															
Market Value Adjustment (MVA)	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.																																															
Death Benefit	Greater of (i) Accumulated Value and (ii) the Minimum Guaranteed Contract Value or may elect the Enhanced Death Benefit amount.																																															

¹ No waiting period in CT, MD, MA and TX. Not available in CA.

² No waiting period in CT and TX. Not available in CA and MA.

Income and Death Benefit Rider – included, no additional charge

Issue Ages	40-80
Benefit Base Bonus	25%
Benefit Base Growth	The Benefit Base ¹ 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%.
Minimum Attained Age for Lifetime Income Withdrawals	50
Withdrawals	All withdrawals will reduce the Benefit Base by the same percentage that the Accumulated Value is reduced by.
Income Payout Option	Earnings-Indexed Income
Lifetime Income Waiting Period	10 years
Enhanced Death Benefit²	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.
Enhanced Income Benefit Availability and Qualification	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.

¹The 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.

²Enhanced 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.

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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.

Athene AscentSM Pro Bonus



Product Guide – Rates effective June 11, 2018

State Availability

Ascent 10 Bonus 2.0: Ages 35-80

Ascent Pro 10 Bonus Select: Ages 35-80

Ascent 10 Bonus 2.0: Ages 35-64
Ascent Pro 10 Bonus: Ages 65-80

Ascent 10 Bonus 2.0: Ages 35-74

Not available

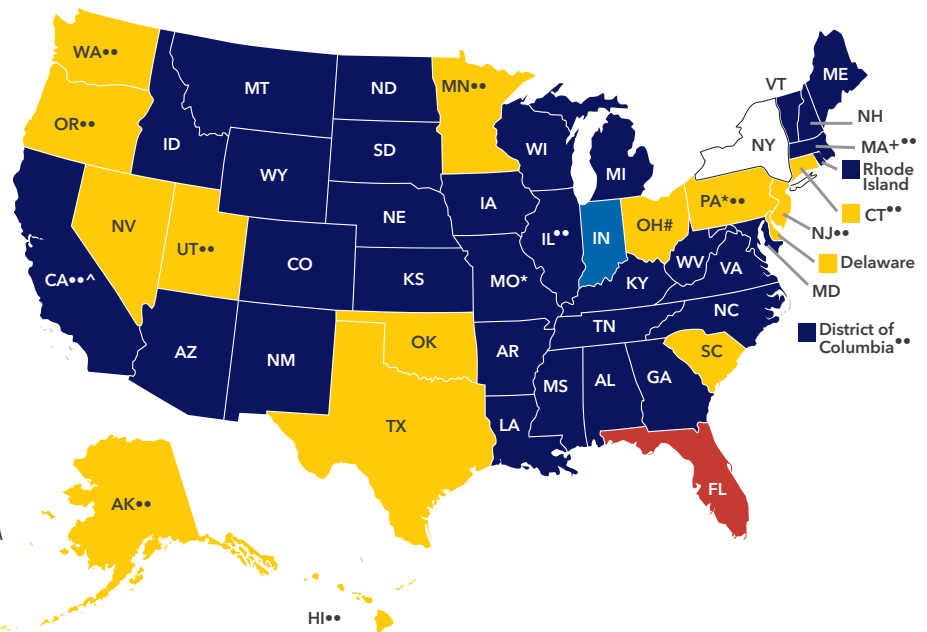
* No MVA in MO

+ Base Confinement Waiver is not available in MA

••Enhanced Income Benefit on the Income Riders not available in AK, CA, CT, DC, HI, IL, MA, MN, NJ, OR, PA, UT, WA

Minimum Interest Credit is not available in OH

^ No Confinement or Terminal Illness Waivers in CA



Interest Crediting Rates

	Ascent 10 Bonus 2.0	Ascent Pro 10 Bonus Select	Ascent Pro 10 Bonus
BNP Paribas Multi Asset Diversified 5 Index			
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	75%	75%	75%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%	50%	50%
Morningstar® Dividend Yield Focus Target Volatility 5 Index^{SM 1}			
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	55%	55%	55%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	45%	45%	45%
S&P 500®			
1-Year Point-to-Point Index Strategy (Cap)	2.75%	2.75%	2.75%
Bailout Cap Rate	1.00%	1.00%	1.00%
1-Year Monthly Cap Index Strategy (Cap)	1.30%	1.30%	1.30%
Janus SG Market Consensus Index²			
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	60%	60%	60%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	30%	30%	30%
S&P 500 Daily Risk Control 5%™ Index TR (Total Return)¹			
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%	50%	50%
Fixed Account with 1-Year Guarantee	1.05%	1.05%	1.05%
Withdrawal Charge Duration	10 years	10 years	10 years

¹ 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.

² 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.

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Income Rider Rates

	Ascent 10 Bonus 2.0	Ascent Pro 10 Bonus Select	Ascent Pro 10 Bonus
Annual Income Rider Charge Rate	1.00%	1.00%	1.00%
Option 1: Guaranteed Growth	Years 1-10: 10% Simple Interest Rate Years 11-20: 5% Simple Interest Rate		
Option 2: Guaranteed Growth, Plus Interest Credits	Years 1-10: 7% Simple Interest Rate Years 11-20: 4% Simple Interest Rate 200% Stacking Percentage		

Base Product

	Ascent 10 Bonus 2.0	Ascent Pro 10 Bonus Select	Ascent Pro 10 Bonus																																																																								
Ownership	<p>IRA: Must be single ownership, but joint payout is available for spouses.</p> <p>Nonqualified: Owner and Annuitant must be the same person. Joint ownership is available, but must also be Joint Annuitants and must be spouses. Contract can have a non-natural owner.</p>																																																																										
Premiums (Single Premium Only)	<p>Minimum: \$10,000 (\$5,000 in TX, AK, CT, HI, MN, NJ, OR, PA, UT and WA);</p> <p>Maximum: \$1,000,000</p>																																																																										
Premium Bonus	3%	3%	3%																																																																								
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Free Withdrawal Schedule	10% 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.																																																																										

¹ Ascent 10 Bonus 2.0 Premium Bonus Vesting Schedule in CA: 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100%

² Ascent 10 Bonus 2.0 Withdrawal Charge Schedule in CA: 8.3%, 7.8%, 6.7%, 5.6%, 4.5%, 3.4%, 2.3%, 1.2%, 0.1%, 0%

Terminal Illness Waiver	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.
Confinement Waiver	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 meet 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.
Minimum Interest Credit	If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges. Not available in all states.
Bailout Feature	If Athene lowers the declared 1-Year Point-to-Point Index Strategy Annual 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.
Market Value Adjustment (MVA)	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 or Understanding the MVA guide for more information.
Death Benefit	Greater of (i) Accumulated Value or (ii) the Minimum Guaranteed Contract Value.

Income Rider

	Ascent 10 Bonus 2.0	Ascent Pro 10 Bonus Select	Ascent Pro 10 Bonus
Crediting Options	Option 1: Guaranteed Growth or Option 2: Guaranteed Growth, Plus Interest Credits		
Income Base	The Initial Income Base is equal to the Initial Premium plus Income Base bonus. On the Contract Anniversary, an interest credit will be calculated based on the Premium minus Withdrawals multiplied by an Income Base Guaranteed Simple Interest Rate. Withdrawals will reduce the Income Base. The Income Base cannot be withdrawn in a lump sum. The Income Base is used to determine rider benefits only. It does not have a cash value or a surrender value.		
Income Base Bonus	Option 1: 15% Option 2: 10%	Option 1: 15% Option 2: 10%	Option 1: 15% Option 2: 10%
Annual Income Rider Charge Rate	1% of the rider's Income Base and applies for the full contract term. The Rider Charge is deducted monthly from your annuity's Accumulated Value and Minimum Guaranteed Contract Value. Rider Charges are not deducted from the MGCV in certain states.		
Minimum Attained Age for Lifetime Income Withdrawal Benefits	50	50	50
Income Payout Options Available	Level Income, Inflation-Adjusted Income or Earnings-Indexed Income		

Enhanced Income Benefit Availability and Qualification	To qualify for the Enhanced Income Benefit, after a one year waiting period, the persons 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. The Enhanced Benefit Limit Period is 60 months as long as the eligibility requirements are met and the Accumulated Value is greater than zero. Not available in all states.
Income Rider Termination Waiting Period	After 10th Contract Year

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

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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 Ascent 10 Bonus 2.0 [GEN10 (04/14), GEN10 (07/14), GEN10 (12/15), GEN10 (07/16)], Athene Ascent Pro 10 Bonus [TBS10 (09/12)], Athene Ascent Pro 10 Bonus Select [TBS10 (04/14) SR, ICC16 GEN10 (09/15) SR, GEN10 (07/14) SR, TBS10 (09/12) SR], Strategy Endorsements [TBSFIX (09/12), TBSMC (09/12), TBSNCPTP (09/12), PTP (09/15)], and Athene Ascent Income Riders [IR1 (9/15), ICC15 IR1 (09/15), IR1 (07/16), IR2 (09/15), ICC15 IR2 (09/15), IR2 (07/16)] 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, headquartered in West Des Moines, Iowa, and issuing annuities in 49 states and D.C., and Athene Annuity & Life Assurance Company of New York, 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.

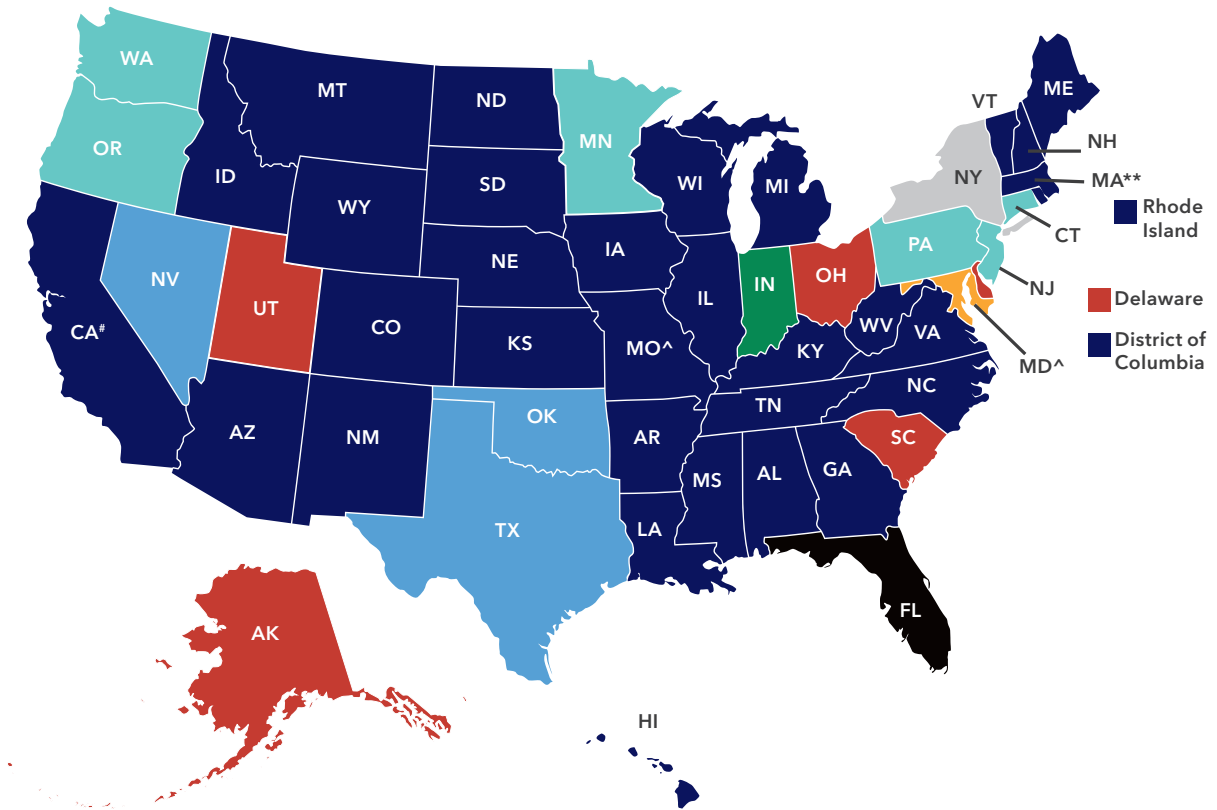
ATHENE ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.

Athene Performance Elite® 10



Product Guide – Rates effective March 2, 2018

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.

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

Interest Crediting Rates

	Performance Elite 10		Performance Elite 10 Select		Performance Elite 10 Pro	
	Base	Plus	Base	Plus	Base	Plus
Premium Bonus	5% 3% in CA	10% 7% in CA	3%	7%	3%	8%
Annual Rider Charge Rate	NA	0.95%	NA	0.95%	NA	0.95%
BNP Paribas Multi Asset Diversified 5 Index						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	75%		75%		75%	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	105%		105%		105%	
Morningstar® Dividend Yield Focus Target Volatility 5 Index^{SM 1}						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	60%		60%		60%	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	75%		75%		75%	
Janus SG Market Consensus Index²						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	55%		55%		55%	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	90%		90%		90%	
S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return)¹						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	45%		45%		45%	
2-Year No Cap Point-to-Point Index Strategy (Annual Spread)	3.50%		3.50%		3.50%	
S&P 500®						
1-year Point-to-Point Index Strategy (Cap)	4.25%		4.25%		4.25%	
1-year Monthly Cap Index Strategy (Cap)	1.65%		1.65%		1.65%	
Fixed Account with 1-Year Guarantee	1.50%		1.50%		1.50%	
Withdrawal Charge Duration	10 years					

¹ 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.

² 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.

Quick Reference Guide

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	Base	Plus		Base	Plus		Base	Plus																																																																																							
Ownership	Qualified ³ – must be single ownership Nonqualified – joint ownership available																																																																																														
Premiums	Single premium only: Minimum – \$10,000 (\$5,000 in CT, MN, NJ, OR, PA, TX, WA) Maximum – \$1,000,000																																																																																														
Withdrawal Charge Rate Schedule⁴	<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%
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Quick Reference Guide

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Free Withdrawal Percentage Schedule⁴	<table border="1"> <thead> <tr> <th>Y1</th> <th>Y2+</th> </tr> </thead> <tbody> <tr> <td>0%</td> <td>5%</td> </tr> </tbody> </table>		Y1	Y2+	0%	5%	<table border="1"> <thead> <tr> <th>Plus Y1</th> <th>Plus Y2+</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>10%</td> </tr> </tbody> </table>		Plus Y1	Plus Y2+	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+													
0%	5%													
Plus Y1	Plus Y2+													
10%	10%													
Terminal Illness Waiver⁵ (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.													
Confinement Waiver⁵ (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.													
Death Benefit⁶	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).													
Enhanced Free Withdrawals (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.													
Return of Premium (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.													
Annual Liquidity Rider Charge Rate (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.													
Enhanced Annuitization (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.													

This insert must be accompanied by the applicable Certificate of Disclosure, product brochure and Index Strategy Inserts. The Certificate of Disclosure provides more detailed product information and definitions of terms that are capitalized in this insert.

³ 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.

⁴ Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

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

⁶ After annuitization, payments will be consistent with the settlement option selected.

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.

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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.

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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.

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Athene Annuity and Life Company
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West Des Moines, IA 50266-3862
Athene.com

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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.

Athene Performance Elite® 7

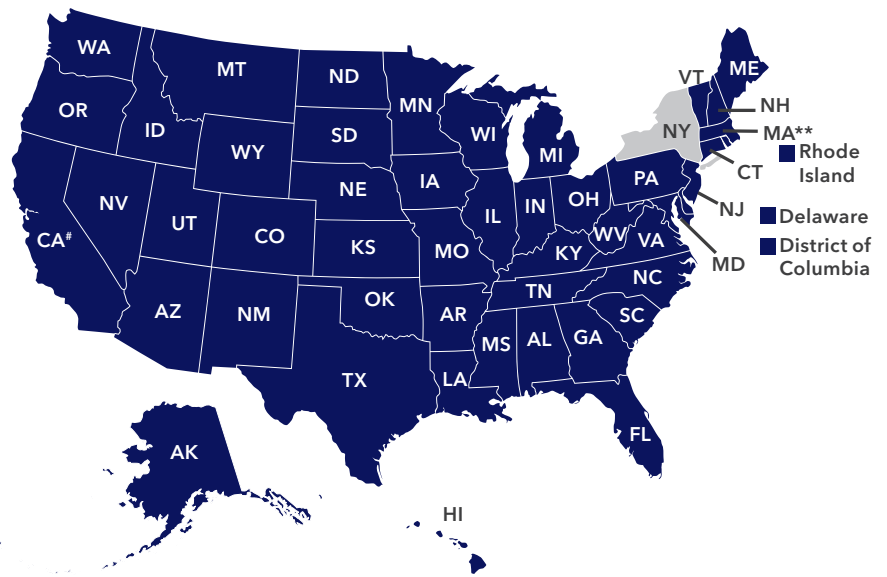


Product Guide – Rates effective March 2, 2018

State Availability

- Performance Elite 7: ages 0-83
- Performance Elite 7 is not available for sale at this time.

**Confinement Waiver not available in MA.
 #Confinement and Terminal Illness Waivers not available in CA.



Interest Crediting Rates

Performance Elite 7	
Base	Plus

Premium Bonus (Most States)	NA	6%
Premium Bonus (AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA)	NA	5%
Annual Rider Charge Rate	NA	0.95%
BNP Paribas Multi Asset Diversified 5 Index 1-Year No Cap Point-to-Point Index Strategy (Participation Rate) 2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		85% 120%
Morningstar® Dividend Yield Focus Target Volatility 5 Index^{SM 1} 1-Year No Cap Point-to-Point Index Strategy (Participation Rate) 2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		70% 85%
Janus SG Market Consensus Index² 1-Year No Cap Point-to-Point Index Strategy (Participation Rate) 2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		60% 100%
S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return)¹ 1-Year No Cap Point-to-Point Index Strategy (Participation Rate) 2-Year No Cap Point-to-Point Index Strategy (Annual Spread)		50% 2.75%
S&P 500® 1-year Point-to-Point Index Strategy (Cap) 1-year Monthly Cap Index Strategy (Cap)		4.75% 1.75%
Fixed Account with 1-Year Guarantee		1.75%
Withdrawal Charge Duration		7 years

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Athene Performance Elite 7

Athene Performance Elite 7 Plus

Ownership	Qualified ³ – must be single ownership Nonqualified – joint ownership available																																																														
Premiums	Single premium only: Minimum – \$10,000 (\$25,000 in TX) Maximum – \$1,000,000																																																														
Withdrawal Charge Rate Schedule⁴	<table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Charge %</th> <th>CA</th> </tr> </thead> <tbody> <tr><td>1</td><td>9.0%</td><td>9.0%</td></tr> <tr><td>2</td><td>8.8%</td><td>8.2%</td></tr> <tr><td>3</td><td>7.9%</td><td>7.0%</td></tr> <tr><td>4</td><td>6.9%</td><td>5.9%</td></tr> <tr><td>5</td><td>5.9%</td><td>4.8%</td></tr> <tr><td>6</td><td>5.0%</td><td>3.6%</td></tr> <tr><td>7</td><td>4.0%</td><td>2.5%</td></tr> <tr><td>8+</td><td>0.0%</td><td>0.0%</td></tr> </tbody> </table>			Contract Yr	Charge %	CA	1	9.0%	9.0%	2	8.8%	8.2%	3	7.9%	7.0%	4	6.9%	5.9%	5	5.9%	4.8%	6	5.0%	3.6%	7	4.0%	2.5%	8+	0.0%	0.0%																																	
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Market Value Adjustment	A Market Value Adjustment applies to surrenders or withdrawals in excess of the Free Withdrawal amount during the withdrawal charge period.																																																														
Premium Bonus Vesting Percentage Schedule (For Plus version only) *Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.	<table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Vesting %</th> <th colspan="2">AK, CT, DE, HI, IL, IN, MD, MN, MO, NJ, OH, OR, PA, SC, UT, WA</th> <th colspan="2">CA</th> </tr> <tr> <th>Contract Yr</th> <th>Vesting %</th> <th>Contract Yr</th> <th>Vesting %</th> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td><td>1</td><td>0%</td><td>1</td><td>0%</td></tr> <tr><td>2</td><td>5%</td><td>2</td><td>35%</td><td>2</td><td>40%</td></tr> <tr><td>3</td><td>15%</td><td>3</td><td>50%</td><td>3</td><td>55%</td></tr> <tr><td>4</td><td>25%</td><td>4</td><td>60%</td><td>4</td><td>60%</td></tr> <tr><td>5</td><td>40%</td><td>5</td><td>70%</td><td>5</td><td>65%</td></tr> <tr><td>6</td><td>60%</td><td>6</td><td>85%</td><td>6</td><td>70%</td></tr> <tr><td>7</td><td>80%</td><td>7</td><td>95%</td><td>7</td><td>75%</td></tr> <tr><td>8+</td><td>100%</td><td>8+</td><td>100%</td><td>8+</td><td>100%</td></tr> </tbody> </table>			Contract Yr	Vesting %	AK, CT, DE, HI, IL, IN, MD, MN, MO, NJ, OH, OR, PA, SC, UT, WA		CA		Contract Yr	Vesting %	Contract Yr	Vesting %	Contract Yr	Vesting %	1	0%	1	0%	1	0%	2	5%	2	35%	2	40%	3	15%	3	50%	3	55%	4	25%	4	60%	4	60%	5	40%	5	70%	5	65%	6	60%	6	85%	6	70%	7	80%	7	95%	7	75%	8+	100%	8+	100%	8+	100%
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Free Withdrawal Percentage Schedule⁴	<table border="1"> <tr><td>Y1+</td></tr> <tr><td>10%</td></tr> </table>	Y1+	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.																																																											
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Terminal Illness Waiver⁵ (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.																																																														
Confinement Waiver⁵ (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. Confinement period must begin at least one year after the contract date.																																																														
Death Benefit⁶	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).																																																														

Enhanced Free Withdrawals (Plus only)	If no withdrawals are taken in a given year, up to 20% of the Accumulated Value is available for withdrawal in the next year.
Return of Premium (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.
Annual Liquidity Rider Charge Rate (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.
Enhanced Annuitization (Not Available in CA) (Plus only)	After the 5th 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.

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¹ 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.

² 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.

³ 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.

⁴ Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

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

⁶ After annuitization, payments will be consistent with the settlement option selected.

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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.

Athene Performance Elite® 15



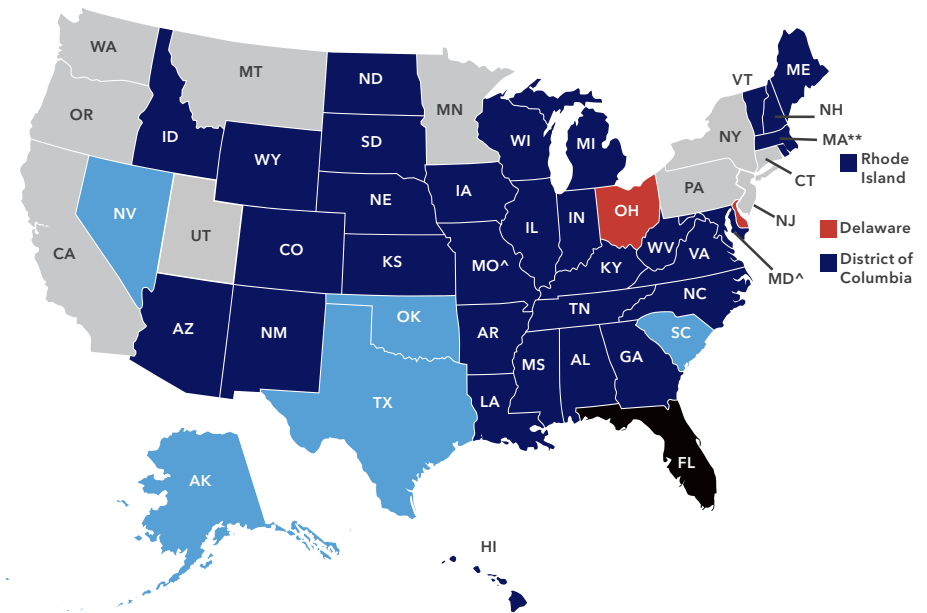
Product Guide – Rates effective March 2, 2018

State Availability

- Performance Elite 15: ages 0-73
- Performance Elite 15: ages 0-50
- Performance Elite 15: ages 0-47
- Performance Elite 15: ages 0-64
- Performance Elite 15 is not available for sale at this time.

^No MVA in MD & MO

**Confinement Waiver not available in MA.



Interest Crediting Rates

	Performance Elite 15	
	Base	Plus
Premium Bonus	8%	13%
Annual Rider Charge Rate	NA	0.95%
BNP Paribas Multi Asset Diversified 5 Index		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		85%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		120%
Morningstar® Dividend Yield Focus Target Volatility 5 Index^{SM 1}		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		70%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		85%
Janus SG Market Consensus Index²		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		60%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		100%
S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return)¹		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		50%
2-Year No Cap Point-to-Point Index Strategy (Annual Spread)		2.75%
S&P 500®		
1-year Point-to-Point Index Strategy (Cap)		4.75%
1-year Monthly Cap Index Strategy (Cap)		1.75%
Fixed Account with 1-Year Guarantee		1.75%
Withdrawal Charge Duration		15 years

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Athene Performance Elite 15

Athene Performance Elite 15 Plus

Ownership	Qualified ³ – must be single ownership Nonqualified – joint ownership available																																																
Premiums	Single premium only: Minimum – \$10,000 (\$5,000 in TX) Maximum – \$1,000,000																																																
Withdrawal Charge Rate Schedule⁴	<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>																	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%																																		
Market Value Adjustment (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.																																																
Premium Bonus Vesting Percentage Schedule *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>						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%																																												
Free Withdrawal Percentage Schedule⁴	<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%																																														
Terminal Illness Waiver⁵	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.																																																
Confinement Waiver⁵	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.																																																
Death Benefit⁶	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).																																																
Enhanced Free Withdrawals (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.																																																
Return of Premium (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.																																																
Annual Liquidity Rider Charge Rate (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.																																																

Enhanced Annuitization
(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.

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- ¹ 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.
- ² 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.
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- ⁴ Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.
- ⁵ Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.
- ⁶ After annuitization, payments will be consistent with the settlement option selected.

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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.

Athene Benefit 10SM and Enhanced Benefits Rider availability by state



This map shows availability for Athene Benefit 10 annuities and Enhanced Benefits Rider.

- Benefit 10: ages 30-78

- Benefit 10: ages 30-55
Benefit 10 Select: ages 56-78

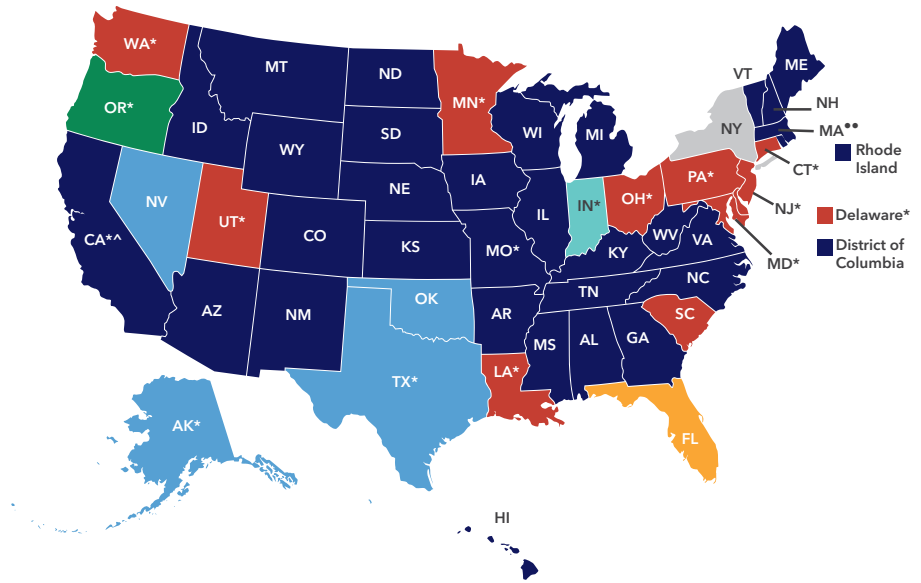
- Benefit 10: ages 30-52
Benefit 10 Select: ages 53-78

- Benefit 10: ages 30-64
Benefit 10 Pro: ages 65-78

- Benefit 10: ages 30-74

- Benefit 10 Select: ages 30-78

- Benefit 10 is not available for sale at this time.



*No MVA in AK, CA, CT, DE, IN, LA, MD, MN, MO, NJ, OH, OR, PA, TX, UT & WA

**Base Confinement waiver not available in MA

^ Base Confinement and Terminal Illness waivers not available in CA

Athene Benefit 10 Annuity Rates – November 18, 2017

	Athene Benefit 10	Athene Benefit 10 Select	Athene Benefit 10 Pro
Premium Bonus	6% 1% in CA	4%	6%
1-Year Point-to-Point Index Strategy (Cap) - S&P 500®	2.50%	2.50%	2.50%
1-Year Monthly Index Strategy (Cap) - S&P 500	1.30%	1.30%	1.30%
Fixed Strategy (1-year guarantee)	1.10%	1.10%	1.10%
Withdrawal Charge Schedule	10 years	10 years	10 years

Enhanced Benefits Rider (Rider known as Benefits Rider in MA)

Rider Benefits	Benefit Base Rate (annual simple interest)	Annual Rider Charge
Lifetime Income Withdrawals Enhanced Income Benefit (ADL triggered) – Not Available in CA, CT, DC, HI, IL, LA, MA, MD, NJ, PA & WA Confinement Benefit – Not Available in CA, CT, DC, HI, IL, LA, MA, MD, NJ, PA & WA Terminal Illness Benefit – Not Available in CA, CT, IL, LA, MD, NJ, PA & WA Rider Death Benefit – Lump sum (percentage of Benefit Base)	Years 1-10: 7% Years 11+: 5%	1.40% – Most States 1.0% – MN

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Athene Benefit 10 with Enhanced Benefits Rider [GEN10 (04/14), EBR (04/14)] or state variations, 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.

The Enhanced Benefits Rider is included with the Athene Benefit 10 annuity; therefore it must be purchased with the annuity. It has an annual Rider Charge. The rider may be cancelled only after the tenth Contract Anniversary. Once cancelled it cannot be reinstated. Cancellation will result in a loss of features. Rider benefits not available in all states.

See the Athene Benefit 10 Certificate of Disclosure for details.

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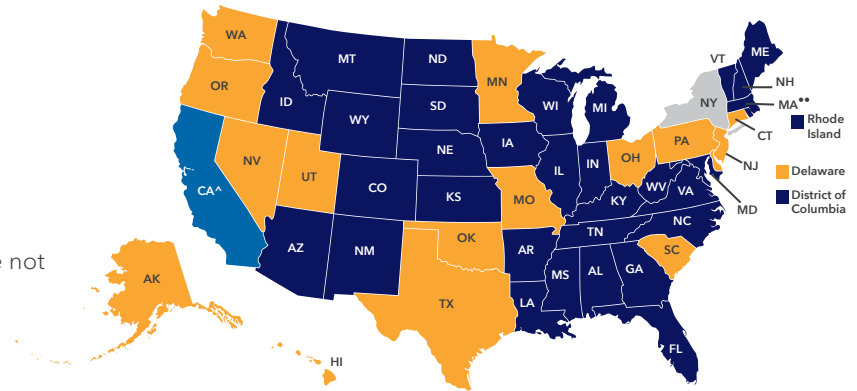
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Rates and Availability as of May 8, 2018

- 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 ¹	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 10, 10, 10%	2.15%	2.15%	2.30%	2.30%
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10%	3.00%	3.00%	3.15%	3.15%
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10, 10, 10%	3.10%	3.10%	3.25%	3.25%

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, CA², CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA

Initial Premium ¹	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 9.3, 8.4, 7.5%	2.15%	2.15%	2.30%	2.30%
CA: 8.3, 7.3, 6.3%				
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7%	2.95%	2.95%	3.10%	3.10%
CA: 8.3, 7.3, 6.3, 5.3, 4.2%				
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8%	3.05%	3.05%	3.20%	3.20%
CA: 8.3, 7.3, 6.3, 5.3, 4.2, 3.2, 2.1%				

¹ Minimum initial premium - \$10,000

² CA withdrawal charge schedules differ from other states.

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