

Product Guide

Rates effective February 21, 2020



Interest Crediting Rates	Ascent Pro 10 Bonus
Multi-Asset (No Cap)	
BNP Paribas Multi Asset Diversified 5 Index¹	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	70%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%
Equity (No Cap)	
Nasdaq FC Index^{1,2}	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	45%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	35%
AI Powered US Equity Index¹	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	55%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	40%
S&P 500 Daily Risk Control 5%™ Index TR (Total Return)¹	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	30%
Equity (Cap)	
S&P 500®	
1-Year Point-to-Point Index Strategy (Cap)	2.25%
Bailout Cap Rate	1.00%
Fixed	
Fixed Account with 1-Year Guarantee	0.90%
Withdrawal Charge Duration	10 years

Income Rider Rates

Annual Income Rider Charge Rate	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

¹Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

²The 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

For States: AL, AR, AZ, CO, DC, FL (ages 35-64), GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY	For states: AK, CT, DE, HI, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	FL (ages 65-80)
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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>
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Premiums (Single premium only)	<p>Minimum: \$10,000 (\$5,000 in AK, CT, HI, MN, NJ, OR, PA, TX, UT and WA);</p> <p>Maximum: \$1,000,000</p>
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Premium Bonus	3%	3%	3%
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Premium Bonus Vesting Schedule¹	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #002060; color: white;"> <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%	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #002060; color: white;"> <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" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #002060; color: white;"> <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%
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Free Withdrawal Schedule	10% of Accumulated Value 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.
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¹ Ascent Pro 10 Bonus Premium Bonus Vesting Schedule in CA: 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100%

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

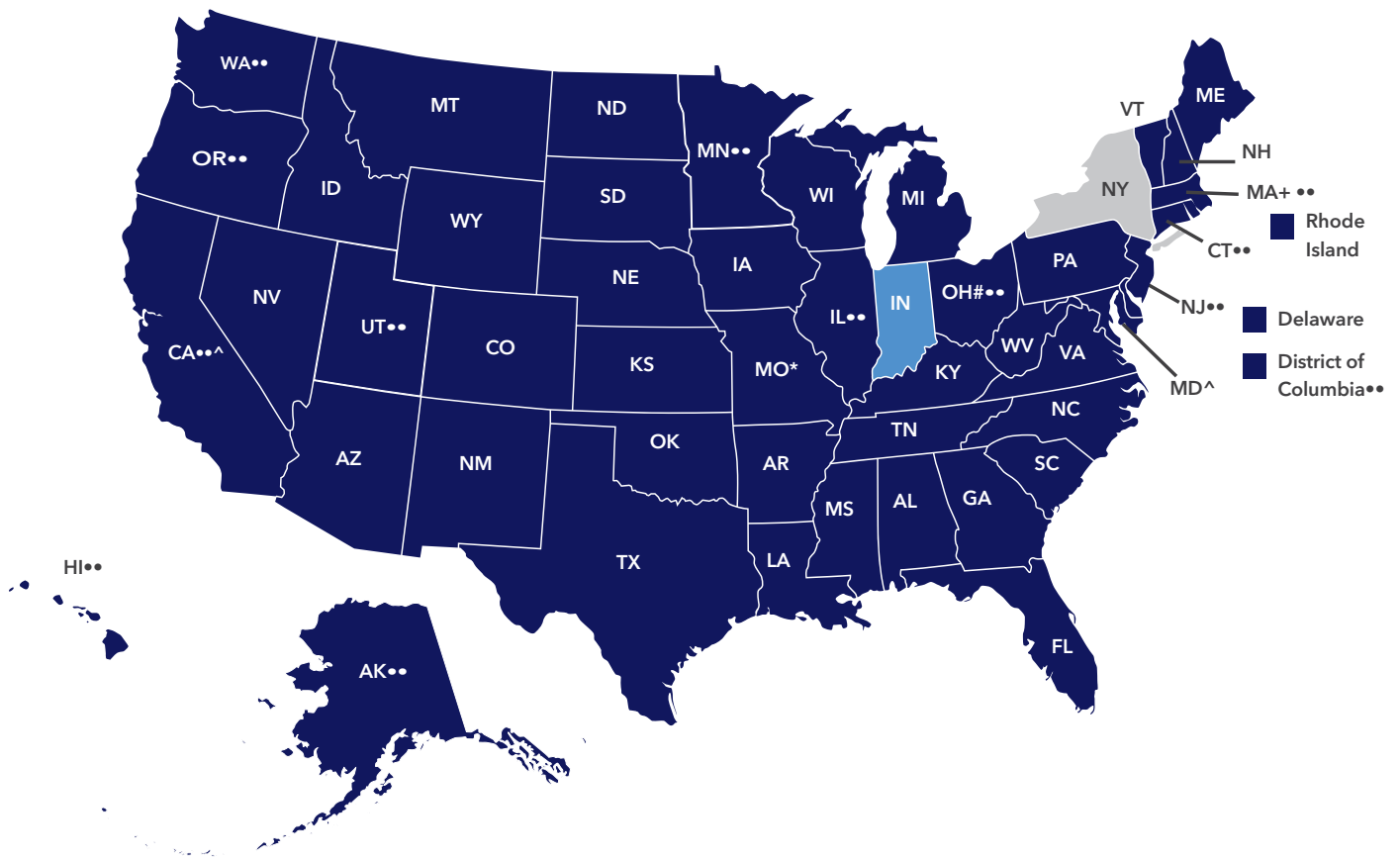
Terminal Illness Waiver	You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. 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 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.
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 Understanding the MVA guide for more information.
Death Benefit	Greater of (i) Accumulated Value or (ii) the Minimum Guaranteed Contract Value.

Income Rider

Ascent Income Rider

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 each 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: 20% Option 2: 15%
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
Income Payout Options Available	Level Income, Inflation-Adjusted Income or Earnings-Indexed Income

<p>Enhanced Income Benefit Availability and Qualification</p>	<p>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 a 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.</p>
<p>Income Rider Termination Waiting Period</p>	<p>After 10th Contract Year</p>



State Availability

- Ascent Pro 10 Bonus: ages 35-80
- Not available
- Ascent Pro 10 Bonus: ages 35-74

* 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, OH, OR, PA, UT, WA
 # Minimum Interest Credit is not available in OH
 ^ No Confinement or Terminal Illness Waivers in CA

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Product Guide

Rates effective February 3, 2020



Interest Crediting Rates	Athene Performance Elite 7	
	Base	Plus
Premium Bonus (Most States)	N/A	6%
Premium Bonus (AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA)	N/A	5%
Annual Rider Charge Rate	N/A	0.95%
Multi-Asset (No Cap)		
BNP Paribas Multi Asset Diversified 5 Index¹		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		70%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		100%
Equity (No Cap)		
Nasdaq FC Index^{1,2}		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		60%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		80%
AI Powered US Equity Index¹		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		70%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		95%
S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return)¹		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		35%
2-Year No Cap Point-to-Point Index Strategy (Annual Spread)		4.50%
Equity (Cap)		
S&P 500®		
1-year Point-to-Point Index Strategy (Cap)		4.00%
Fixed		
Fixed Account with 1-Year Guarantee		1.50%
Withdrawal Charge Duration		7 years

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68070

(02/03/20)

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> <p>A Withdrawal Charge in accordance with this schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount.</p>		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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Premium Bonus Vesting Percentage Schedule (Plus 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>AK, CT, DE, HI, IL, IN, MD, MN, MO, NJ, OH, OR, PA, SC, UT, WA</th> <th>CA</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>2</td> <td>5%</td> <td>35%</td> <td>40%</td> </tr> <tr> <td>3</td> <td>15%</td> <td>50%</td> <td>55%</td> </tr> <tr> <td>4</td> <td>25%</td> <td>60%</td> <td>60%</td> </tr> <tr> <td>5</td> <td>40%</td> <td>70%</td> <td>65%</td> </tr> <tr> <td>6</td> <td>60%</td> <td>85%</td> <td>70%</td> </tr> <tr> <td>7</td> <td>80%</td> <td>95%</td> <td>75%</td> </tr> <tr> <td>8+</td> <td>100%</td> <td>100%</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>		Contract Yr	Vesting %	AK, CT, DE, HI, IL, IN, MD, MN, MO, NJ, OH, OR, PA, SC, UT, WA	CA	1	0%	0%	0%	2	5%	35%	40%	3	15%	50%	55%	4	25%	60%	60%	5	40%	70%	65%	6	60%	85%	70%	7	80%	95%	75%	8+	100%	100%	100%
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	Athene Performance Elite 7	Athene Performance Elite 7 Plus
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.	
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 fifth 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.	

¹ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

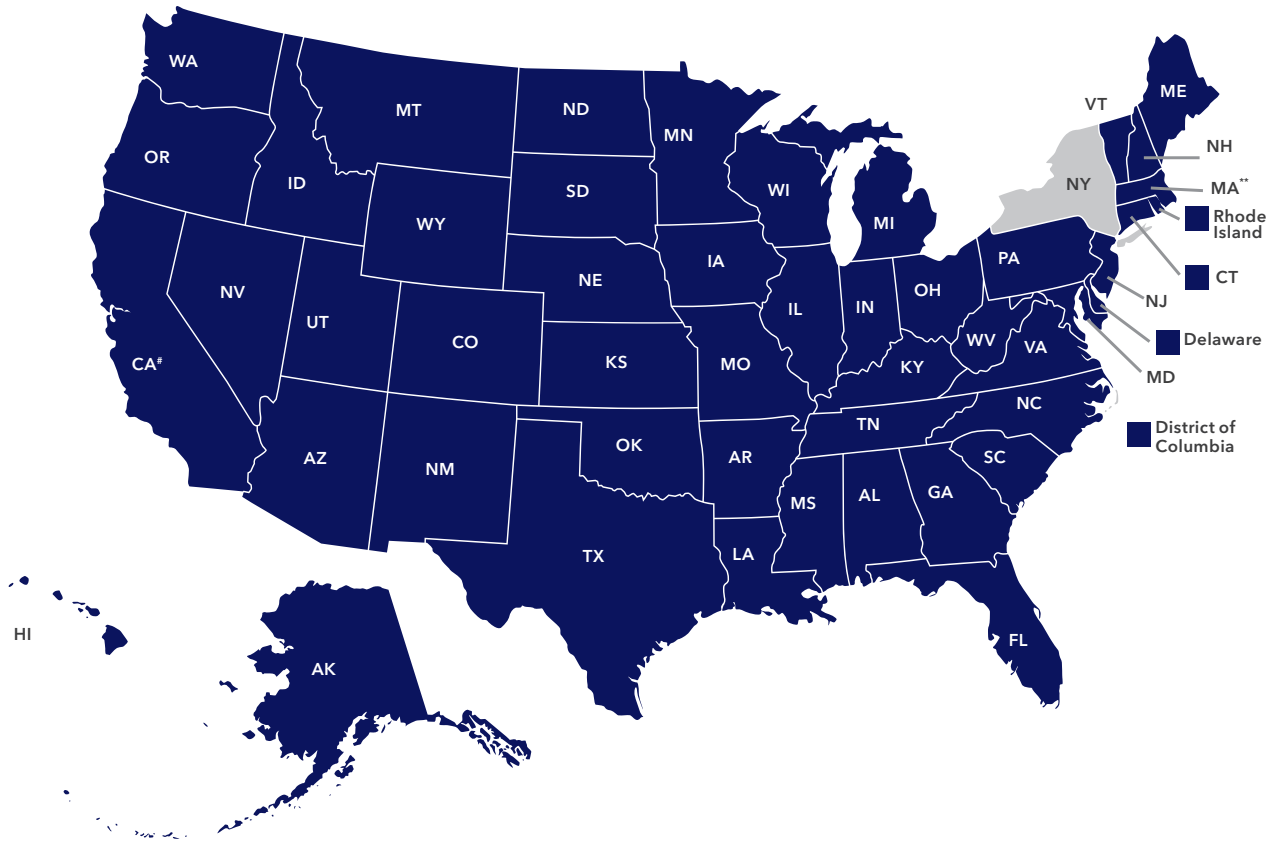
² The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forgo part of the growth of the Index if it rises beyond this limit within a month.

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.



State Availability

■ Performance Elite 7: ages 0-83

■ Performance Elite 7 is not available for sale.

**Confinement Waiver not available in MA.

#Confinement and Terminal Illness Waivers not available in CA.

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Product Guide

Rates effective February 3, 2020



Interest Crediting Rates	Performance Elite 10	
	Base	Plus
Premium Bonus		
Most states: AL, AZ, AR, CO, DC, FL (issue ages 0-64), GA, HI, ID, IL, IA, IN, KS, KY, LA, MA, ME, MI, MO, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY	4%	10%
AK, CT, DE, MN, NJ, NV, OK, OR, PA, SC, UT, TX, WA	3%	8%
CA	2%	7%
FL (issue ages 65-78), MD	3%	9%
OH	3%	7%
Annual Rider Charge Rate	N/A	0.95%
Multi-Asset (No Cap)		
BNP Paribas Multi Asset Diversified 5 Index¹		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		65%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		90%
Equity (No Cap)		
Nasdaq FC Index^{1,2}		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		55%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		70%
AI Powered US Equity Index¹		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		60%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		80%
S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return)¹		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		30%
2-Year No Cap Point-to-Point Index Strategy (Annual Spread)		5.25%
Equity (Cap)		
S&P 500®		
1-year Point-to-Point Index Strategy (Cap)		3.50%
Fixed		
Fixed Account with 1-Year Guarantee		1.40%
Withdrawal Charge Duration		10 years

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Product Guide

Rates effective February 3, 2020



Interest Crediting Rates

	Athene Agility 10
Multi-Asset (No Cap)	
BNP Paribas Multi Asset Diversified 5 Index	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	85%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	60%
Equity (No Cap)	
Nasdaq FC Index^{1,2}	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	65%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%
AI Powered US Equity Index¹	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	75%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	55%
Equity (Cap)	
S&P 500[®]	
2-Year Point-to-Point Index Strategy (Cap)	7.00%
1-Year Point-to-Point Index Strategy (Cap)	3.25%
Bailout Cap Rate	0.50%
Fixed	
Fixed Account with 1-Year Guarantee	1.30%
Withdrawal Charge Duration	10 years

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

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	IRA – Must be single ownership, but joint payout is available for spouses. 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.																																				
Premiums	Single premium only: Minimum – \$10,000 (\$5,000 in AK, HI, MN, MO, NJ, OR, PA, TX, UT, WA) Maximum – \$1,000,000																																				
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.

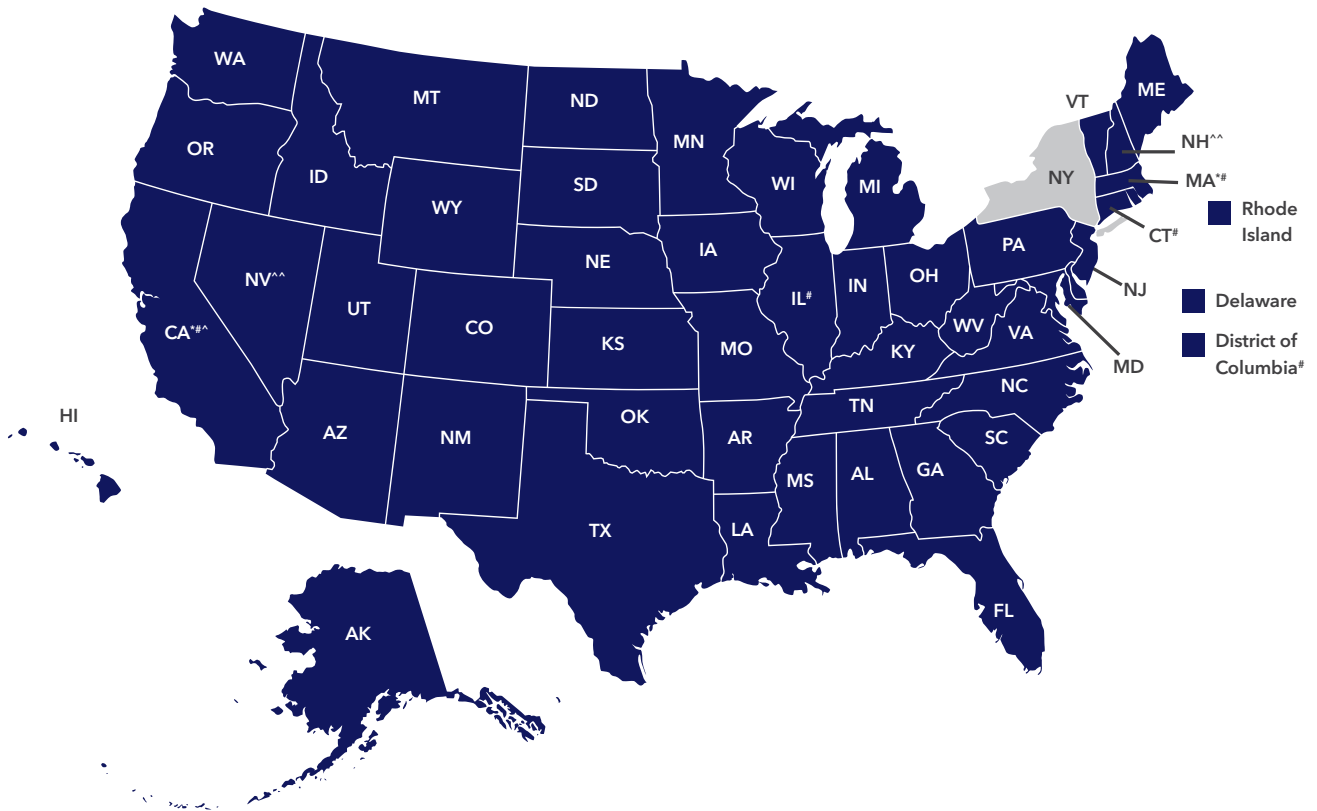
² No waiting period in CT and TX. Not available in CA and MA.

Income and Death Benefit Rider – included, no additional charge

Issue Ages	40-80
Benefit Base Bonus	20%
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% of the dollar amount credited to the Accumulated Value.
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.



State Availability



*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
 ^^2-Year S&P 500® Point-to-Point Index Strategy Not Available in NH and NV

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Athene Annuity and Life Company
7700 Mills Civic Parkway
West Des Moines, IA 50266-3862
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.

	Athene Performance Elite 10	Athene Performance Elite 10 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																																																																																															
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Chart B: AK, CT, DE, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA

Chart C: FL (ages 65-78) & MD

Chart D: CA

*Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.

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	Athene Performance Elite 10		Athene Performance Elite 10 Plus		
Free Withdrawal Percentage Schedule⁴	Y1	Y2+	Plus Y1	Plus Y2+	The Free Withdrawal amount is calculated by applying the percentage shown to the Accumulated Value as of the previous contract anniversary.
	0%	5%	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.				
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 Annuitization⁷ (Not Available in CA or FL) (Plus only)	After the seventh 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.				

¹ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

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

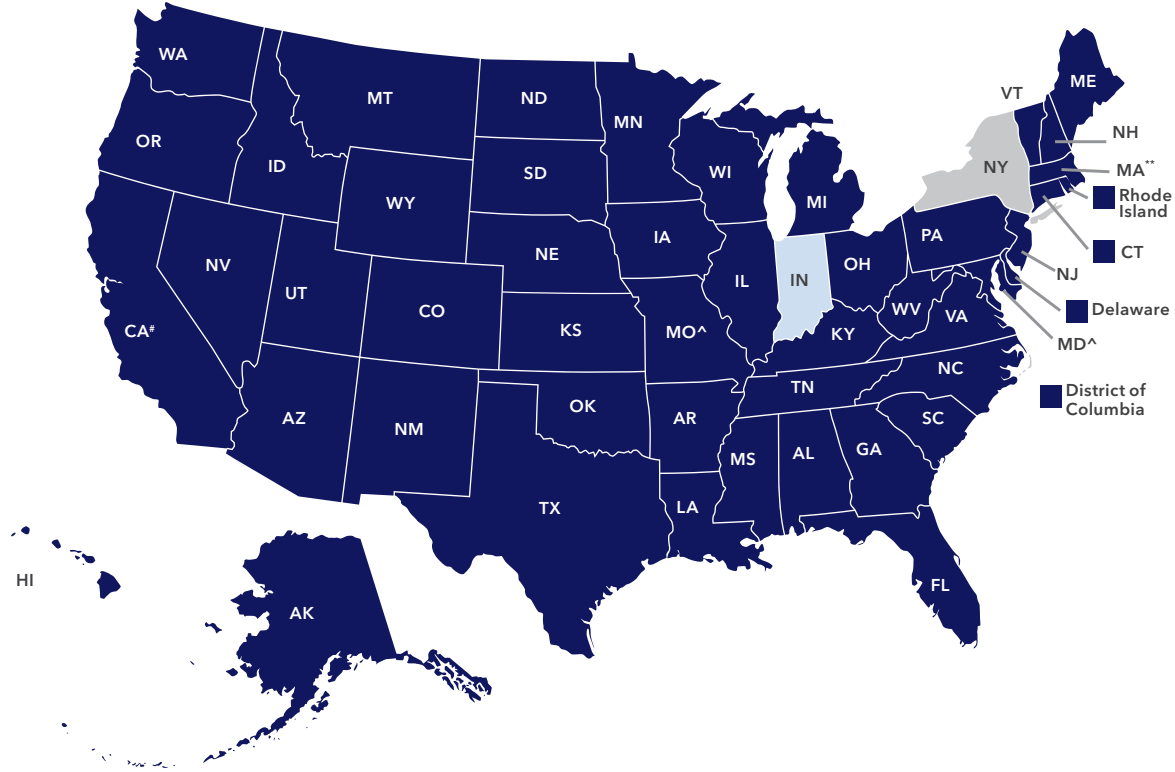
³ Under current tax law, the Internal Revenue Code already provides tax deferral to qualified contracts, such as IRAs, so there is no additional tax benefit obtained by funding a qualified contract with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death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

⁷ In MD, Performance Elite 10 allows Enhanced Annuitization after the sixth Contract Year.



State Availability

- Performance Elite 10: ages 0-78
- Performance Elite 10 is not available for sale.
- Performance Elite 10: ages 0-74

^No MVA in MD & MO

**Confinement Waiver not available in MA.

#Confinement and Terminal Illness Waivers not available in CA.

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