

Focus on annuity solutions from Athene.



Product	Athene Ascent SM Pro Bonus	
Rider	Ascent Income Rider (built-in for a charge)	
Features	<ul style="list-style-type: none"> Income Base Bonus 2 Income Base Growth Options <ul style="list-style-type: none"> Option 1 - Guaranteed Growth Option 2 - Guaranteed Growth, Plus Interest Credits 3 Income Payout Options¹ <ul style="list-style-type: none"> Level Income Earnings-Indexed Income Inflation-Adjusted Income 	<ul style="list-style-type: none"> Premium Bonus² 10-Year Duration Up to 7 Interest Crediting Strategies³ Fixed 1-Year Strategy Confinement Waiver⁴ Terminal Illness Waiver⁴ Minimum Interest Credit⁴ RMD "Friendly" Bailout Feature
Product	Athene Performance Elite [®]	Athene Performance Elite Plus
Rider		Liquidity Rider (for a charge)
Features	<ul style="list-style-type: none"> 7, 10 and 15 Year Durations Premium Bonus^{2,5} Up to 6 Indexed Crediting Strategies³ Fixed 1-Year Strategy RMD "Friendly" Confinement Waiver⁴ Terminal Illness Waiver⁴ 	<ul style="list-style-type: none"> Includes all the features of the base product plus... Enhanced Premium Bonus⁵ Enhanced Free Withdrawals¹ Return of Premium Benefit
Product	Athene MaxRate [®]	
Features	<ul style="list-style-type: none"> Competitive Guaranteed Rates Free Withdrawals available in the first contract year^{1,6} 3, 5 and 7 Year Durations Death Benefit True Walkaway - No Automatic Renewal Flexible Premium Confinement Waiver⁴ Terminal Illness Waiver⁴ 	

Product	Athene Benefit 10 SM	
Rider	Enhanced Benefits Rider (built-in for a charge)	
Features	<ul style="list-style-type: none"> Premium Bonus² RMD "Friendly" Rider Death Benefit⁴ Lifetime Income Withdrawals¹ RMD withdrawals reduced dollar-for-dollar⁷ 	<ul style="list-style-type: none"> Enhanced Income Benefit⁴ Confinement Benefit⁴ Terminal Illness Benefit⁴ Early Income Bonus Rider Charge True-Up
Product	Athene Agility SM	
Rider	Income and Death Benefit Rider (built-in, no charge)	
Features	<ul style="list-style-type: none"> 10-year Duration Benefit Base Bonus 175% stacked growth to the Benefit Base Up to 8 Interest Crediting Strategies³ Fixed 1-year Strategy Earnings-Indexed Income 	<ul style="list-style-type: none"> 2 Death Benefit payout options <ul style="list-style-type: none"> 5-year payout of the Benefit Base⁸ Lump Sum Payout of the Accumulated Value Confinement Waiver⁴ Terminal Illness Waiver⁴ Bailout Feature

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¹ 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 59 1/2.

² The bonus and any earnings on the bonus are subject to a Premium Bonus Vesting Adjustment. Premium Bonus annuities include a Premium Bonus Vesting Schedule and may include a lower Cap Rate, lower Participation Rate, higher Annual Spread, or other limitations not included in similar annuities that don't offer a Premium Bonus feature. Please see the Products Details Insert or consumer brochure for more information. Not available in all states.

³ Please see the Indexed Strategy Inserts for more information. Note that Athene may add or eliminate indexed strategies from time to time. A specific strategy may not be available for the life of the contract.

⁴ Waivers/benefits may not be available in all states. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information.

⁵ Not available on Performance Elite 7 without Liquidity Rider.

⁶ Up to an amount equal to the Multi-Year Fixed Strategy Rate multiplied by the Accumulated Value (as of the most recent Contract Anniversary).

⁷ Assumes no excess withdrawals. Excess withdrawals will decrease the Benefit Base on a prorata basis.

⁸ The 5-year payout is guaranteed not to exceed 10-years.

Athene Ascent Pro Bonus [GEN10 (04/14)] and Athene Ascent Income Rider [IR1 (09/15), IR2 (09/15)]; 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)]; Athene Benefit 10 with Enhanced Benefits Rider [GEN10 (04/14), EBR (04/14)]; Athene MaxRate [MYG (09/15)] and Athene Agility [GEN (09/15) NB], 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.

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