

# Product Guide

Rates effective May 28, 2021



Interest Crediting Rates	Low Band (Up to \$100,000)	High Band (\$100,000+)
Rates shown are guaranteed for the initial term only and are subject to change.		
<b>Multi-Asset (No Cap)</b>		
<b>BNP Paribas Multi Asset Diversified 5 Index<sup>1</sup></b>		
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	110%	120%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	80%	87%
<b>Equity (No Cap)</b>		
<b>Nasdaq FC Index<sup>1,2</sup></b>		
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	72%	77%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%	52%
<b>AI Powered US Equity Index<sup>1</sup></b>		
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	87%	95%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	67%	72%
<b>S&amp;P 500 Daily Risk Control 5%™ Index TR (Total Return)<sup>1</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	75%	80%
<b>Equity (Cap)</b>		
<b>S&amp;P 500®</b>		
1-Year Point-to-Point Index Strategy (Cap)	4.25%	4.55%
Bailout Cap Rate	2.50%	2.50%
<b>Fixed</b>		
<b>Fixed Account with 1-Year Guarantee</b>	1.80%	1.95%
<b>Withdrawal Charge Duration</b>	5 years	5 years

## Death Benefit Rider Rates

Annual Death Benefit Rider Charge Rate	0.95%
Benefit Base Guaranteed Simple Interest Rate	8%
Annual Dollar-for-Dollar Withdrawal Limit	Greater of 5.00% or the Required Minimum Distribution

<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.

<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 (excluding NY) and in D.C. Products not available in all states.

## Base Product

<b>Issue Ages</b> (Owner and Annuitant)	0-85																					
<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 TX, AK, HI, MN, NJ, MO, OH, OR, PA, UT and WA);</p> <p><b>Maximum:</b> \$1,000,000 (larger amounts may be accepted with company approval)</p>																					
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<b>Free Withdrawal Schedule</b>	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.																					
<b>Terminal Illness Waiver<sup>3</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>3</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 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.																					
<b>Minimum Interest Credit</b>	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.																					
<b>Bailout Feature</b>	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.																					
<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 or (ii) the Minimum Guaranteed Contract Value.																					

<sup>3</sup>This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

## Death Benefit Rider – optional, for a charge

Issue Ages	0-80
Ownership	The Owner and Annuitant must be the same person and joint ownership is not allowed.
Death Benefit Rider Payout Options	<p><b>Option 1:</b> The Benefit Base 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.</p> <p><b>Option 2:</b> A lump sum payment equal to the average of the base contract Death Benefit and the Benefit Base.</p>
Benefit Base	The Initial Benefit Base is equal to the Initial Premium. The Benefit Base will be credited with a simple interest credit on each contract anniversary until the Guaranteed Simple Interest Stop Date. The interest credit will be calculated based on the Premium minus withdrawals multiplied by the Benefit Base Guaranteed Simple Interest Rate. Withdrawals will reduce the Benefit Base, either on a dollar-for-dollar basis or proportionally. The Benefit Base cannot be withdrawn in a lump sum and does not have a cash value or surrender value.
Guaranteed Simple Interest Stop Date	Simple interest is credited to the Benefit Base until the earlier of the 10th contract anniversary or the contract anniversary following age 85.
Withdrawals	Withdrawals up to the Annual Dollar-for-Dollar Withdrawal Limit will reduce the Benefit Base by the dollar amount of the withdrawal. Withdrawals in excess of the Annual Dollar-for-Dollar Withdrawal Limit will reduce the Benefit Base on a proportional basis, or by the same percentage that the Accumulated Value is reduced for the withdrawal.
Death Benefit Waiting Period	2 years. If a Death Benefit becomes payable before the waiting period has elapsed, the rider charges will be refunded and the base contract Death Benefit will be paid.
Death Benefit Rider Charge	The Annual Death Benefit Rider Charge is 0.95% of the Benefit Base and is deducted monthly from the Accumulated Value until the Benefit Base stops accumulating. The rider charge is guaranteed not to change and will not decrease the Benefit Base.
Death Benefit	The death benefit is the greater of the base contract Death Benefit and the Death Benefit provided under this rider.



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In calculating the performance of the AiPEX Index, EquBot deducts a servicing cost of 0.50% per annum, calculated on a daily basis. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the AiPEX Index and thus the amount of interest that will be credited to the fixed indexed annuity option based on the AiPEX Index.

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**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.**

# Product Guide

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Interest Crediting Rates	Low Band (Up to \$100,000)	High Band (\$100,000+)
Rates shown are guaranteed for the initial term only and are subject to change.		
<b>Multi-Asset (No Cap)</b>		
<b>BNP Paribas Multi Asset Diversified 5 Index<sup>1</sup></b>		
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	120%	125%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	87%	92%
<b>Equity (No Cap)</b>		
<b>Nasdaq FC Index<sup>1,2</sup></b>		
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	77%	82%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	52%	55%
<b>AI Powered US Equity Index<sup>1</sup></b>		
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	95%	100%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	72%	75%
<b>S&amp;P 500 Daily Risk Control 5%™ Index TR (Total Return)<sup>1</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	80%	85%
<b>Equity (Cap)</b>		
<b>S&amp;P 500®</b>		
1-Year Point-to-Point Index Strategy (Cap)	4.55%	4.80%
Bailout Cap Rate	3.00%	3.00%
<b>Fixed</b>		
<b>Fixed Account with 1-Year Guarantee</b>	1.95%	2.10%
<b>Withdrawal Charge Duration</b>	7 years	7 years

## Death Benefit Rider Rates

Annual Death Benefit Rider Charge Rate	0.95%
Benefit Base Guaranteed Simple Interest Rate	8%
Annual Dollar-for-Dollar Withdrawal Limit	Greater of 5.00% or the Required Minimum Distribution

<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.

<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.

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## Base Product

<b>Issue Ages</b> (Owner and Annuitant)	0-83																											
<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 TX, AK, HI, MN, NJ, MO, OH, OR, PA, UT and WA);</p> <p><b>Maximum:</b> \$1,000,000 (larger amounts may be accepted with company approval)</p>																											
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<b>Terminal Illness Waiver<sup>3</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>3</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 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.																											
<b>Minimum Interest Credit</b>	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.																											
<b>Bailout Feature</b>	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.																											
<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 or (ii) the Minimum Guaranteed Contract Value.																											

<sup>3</sup>This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

## Death Benefit Rider – optional, for a charge

Issue Ages	0-80
Ownership	The Owner and Annuitant must be the same person and joint ownership is not allowed.
Death Benefit Rider Payout Options	<p><b>Option 1:</b> The Benefit Base 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.</p> <p><b>Option 2:</b> A lump sum payment equal to the average of the base contract Death Benefit and the Benefit Base.</p>
Benefit Base	The Initial Benefit Base is equal to the Initial Premium. The Benefit Base will be credited with a simple interest credit on each contract anniversary until the Guaranteed Simple Interest Stop Date. The interest credit will be calculated based on the Premium minus withdrawals multiplied by the Benefit Base Guaranteed Simple Interest Rate. Withdrawals will reduce the Benefit Base, either on a dollar-for-dollar basis or proportionally. The Benefit Base cannot be withdrawn in a lump sum and does not have a cash value or surrender value.
Guaranteed Simple Interest Stop Date	Simple interest is credited to the Benefit Base until the earlier of the 10th contract anniversary or the contract anniversary following age 85.
Withdrawals	Withdrawals up to the Annual Dollar-for-Dollar Withdrawal Limit will reduce the Benefit Base by the dollar amount of the withdrawal. Withdrawals in excess of the Annual Dollar-for-Dollar Withdrawal Limit will reduce the Benefit Base on a proportional basis, or by the same percentage that the Accumulated Value is reduced for the withdrawal.
Death Benefit Waiting Period	2 years. If a Death Benefit becomes payable before the waiting period has elapsed, the rider charges will be refunded and the base contract Death Benefit will be paid.
Death Benefit Rider Charge	The Annual Death Benefit Rider Charge is 0.95% of the Benefit Base and is deducted monthly from the Accumulated Value until the Benefit Base stops accumulating. The rider charge is guaranteed not to change and will not decrease the Benefit Base.
Death Benefit	The death benefit is the greater of the base contract Death Benefit and the Death Benefit provided under this rider.

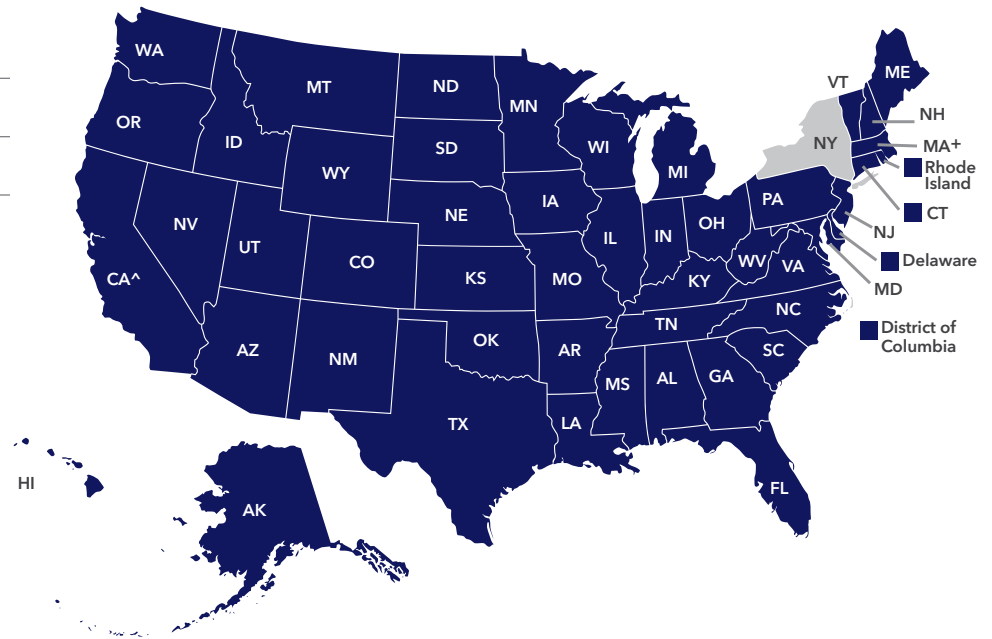
## State Availability

■ Ages 0-83

■ Not available

+ Base Confinement Waiver is not available in MA

^ No Confinement or Terminal Illness Waivers in CA



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# Product Guide

Rates effective May 28, 2021



Interest Crediting Rates	Low Band (Up to \$100,000)	High Band (\$100,000+)
Rates shown are guaranteed for the initial term only and are subject to change.		
<b>Multi-Asset (No Cap)</b>		
<b>BNP Paribas Multi Asset Diversified 5 Index<sup>1</sup></b>		
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	135%	140%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	97%	105%
<b>Equity (No Cap)</b>		
<b>Nasdaq FC Index<sup>1,2</sup></b>		
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	87%	92%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	57%	62%
<b>AI Powered US Equity Index<sup>1</sup></b>		
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	105%	110%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	80%	85%
<b>S&amp;P 500 Daily Risk Control 5%™ Index TR (Total Return)<sup>1</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	90%	95%
<b>Equity (Cap)</b>		
<b>S&amp;P 500®</b>		
1-Year Point-to-Point Index Strategy (Cap)	5.00%	5.30%
Bailout Cap Rate	3.50%	3.50%
<b>Fixed</b>		
<b>Fixed Account with 1-Year Guarantee</b>	2.20%	2.35%
<b>Withdrawal Charge Duration</b>	10 years	10 years

## Death Benefit Rider Rates

Annual Death Benefit Rider Charge Rate	0.95%
Benefit Base Guaranteed Simple Interest Rate	8%
Annual Dollar-for-Dollar Withdrawal Limit	Greater of 5% or the Required Minimum Distribution

<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.

<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.

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## Base Product

<b>Issue Ages</b> (Owner and Annuitant)	0-80																																				
<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 TX, AK, HI, MN, NJ, MO, OH, OR, PA, UT and WA);</p> <p><b>Maximum:</b> \$1,000,000 (larger amounts may be accepted with company approval)</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>Charge Percent in CA</td> <td>9%</td> <td>8%</td> <td>6.9%</td> <td>5.8%</td> <td>4.7%</td> <td>3.6%</td> <td>2.4%</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%	Charge Percent in CA	9%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	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%																										
Charge Percent in CA	9%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	1.3%	0.1%	0%	0%																										
<b>Free Withdrawal Schedule</b>	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.																																				
<b>Terminal Illness Waiver<sup>3</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>3</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 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.																																				
<b>Minimum Interest Credit</b>	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.																																				
<b>Bailout Feature</b>	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.																																				
<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 or (ii) the Minimum Guaranteed Contract Value.																																				

<sup>3</sup>This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

## Death Benefit Rider – optional, for a charge

Issue Ages	0-80
Ownership	The Owner and Annuitant must be the same person and joint ownership is not allowed.
Death Benefit Rider Payout Options	<p><b>Option 1:</b> The Benefit Base 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.</p> <p><b>Option 2:</b> A lump sum payment equal to the average of the base contract Death Benefit and the Benefit Base.</p>
Benefit Base	The Initial Benefit Base is equal to the Initial Premium. The Benefit Base will be credited with a simple interest credit on each contract anniversary until the Guaranteed Simple Interest Stop Date. The interest credit will be calculated based on the Premium minus withdrawals multiplied by the Benefit Base Guaranteed Simple Interest Rate. Withdrawals will reduce the Benefit Base, either on a dollar-for-dollar basis or proportionally. The Benefit Base cannot be withdrawn in a lump sum and does not have a cash value or surrender value.
Guaranteed Simple Interest Stop Date	Simple interest is credited to the Benefit Base until the earlier of the 10th contract anniversary or the contract anniversary following age 85.
Withdrawals	Withdrawals up to the Annual Dollar-for-Dollar Withdrawal Limit will reduce the Benefit Base by the dollar amount of the withdrawal. Withdrawals in excess of the Annual Dollar-for-Dollar Withdrawal Limit will reduce the Benefit Base on a proportional basis, or by the same percentage that the Accumulated Value is reduced for the withdrawal.
Death Benefit Waiting Period	2 years. If a Death Benefit becomes payable before the waiting period has elapsed, the rider charges will be refunded and the base contract Death Benefit will be paid.
Death Benefit Rider Charge	The Annual Death Benefit Rider Charge is 0.95% of the Benefit Base and is deducted monthly from the Accumulated Value until the Benefit Base stops accumulating. The rider charge is guaranteed not to change and will not decrease the Benefit Base.
Death Benefit	The death benefit is the greater of the base contract Death Benefit and the Death Benefit provided under this rider.

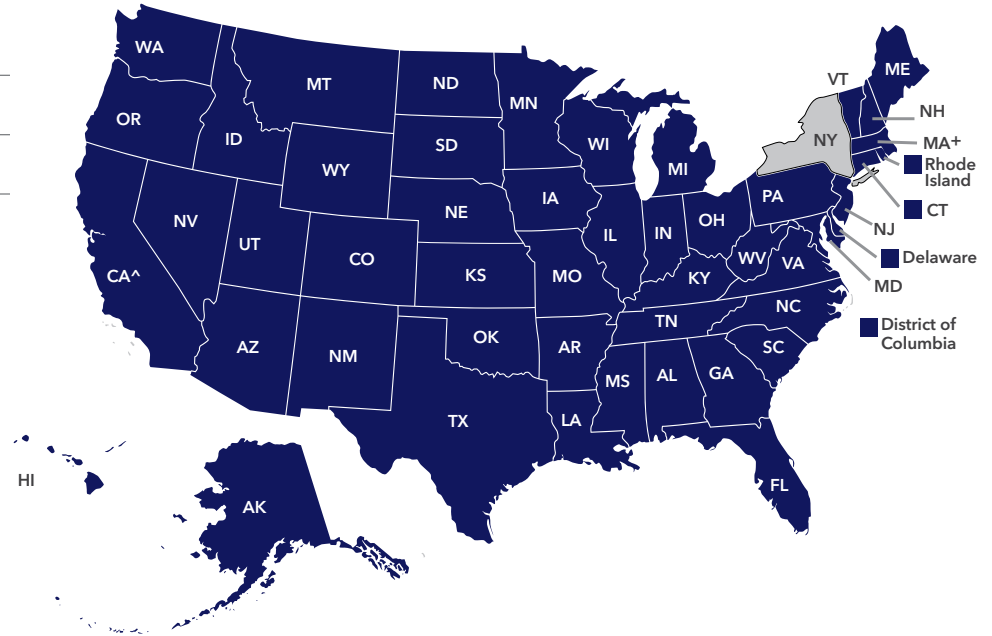
## State Availability

■ Ages 0-80

■ Not available

+ Base Confinement Waiver is not available in MA

^ No Confinement or Terminal Illness Waivers in CA



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# Product Guide

Rates effective March 29, 2021



## Interest Crediting Rates

Athene Protector 5

Multi-Asset (No Cap)	
<b>BNP Paribas Multi Asset Diversified 5 Index<sup>1</sup></b>	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	70%
Equity (No Cap)	
<b>Nasdaq FC Index<sup>1,2</sup></b>	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	42%
<b>AI Powered US Equity Index<sup>1</sup></b>	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	57%
<b>S&amp;P 500 Daily Risk Control 5%™ Index TR (Total Return)<sup>1</sup></b>	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	65%
Equity (Cap)	
<b>S&amp;P 500®</b>	
1-Year Point-to-Point Index Strategy (Cap)	4.00%
Bailout Cap Rate	3.00%
Fixed	
<b>Fixed Account with 1-Year Guarantee</b>	1.45%
<b>Withdrawal Charge Duration</b>	5 years
<b>Guaranteed Minimum Interest Credit</b>	
Credited at the end of the Withdrawal Charge period	7.50%

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

<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.

<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 (excluding NY) and D.C. Products not available in all states.

## Return of Premium Rider

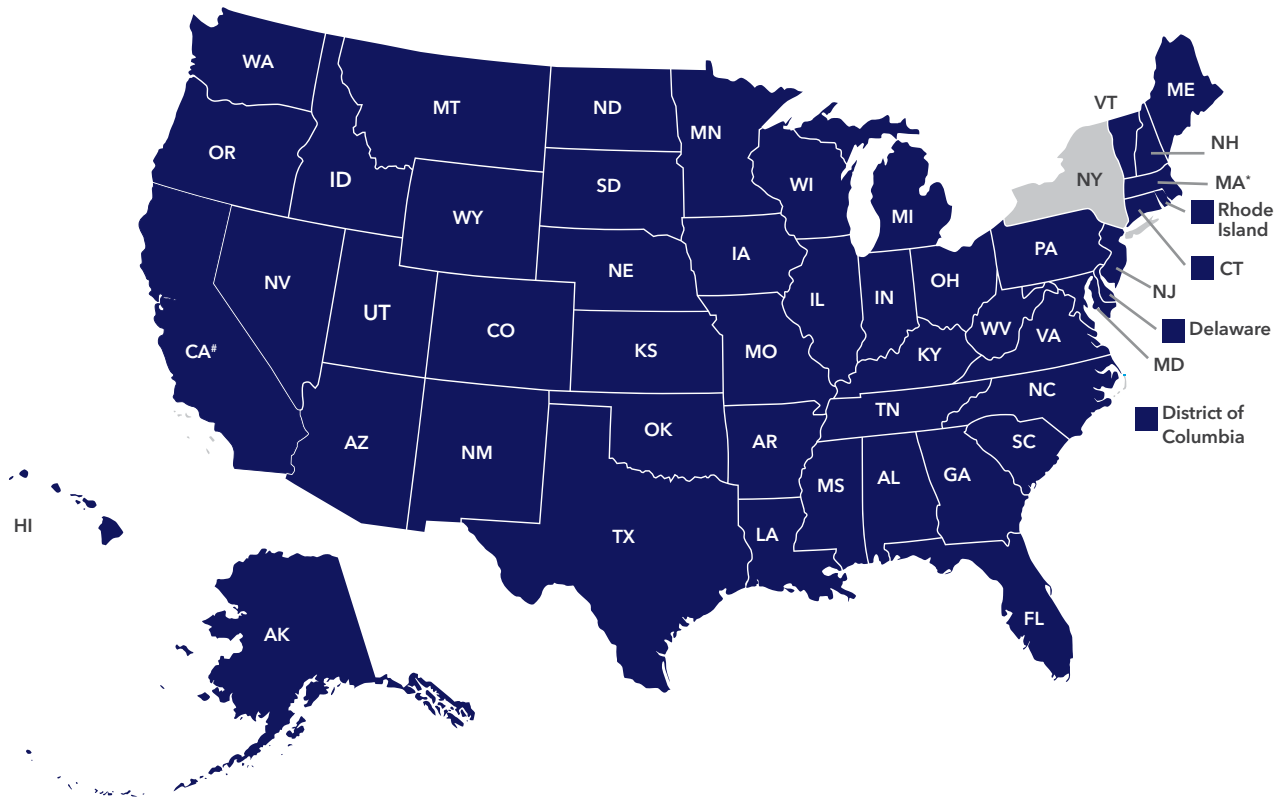
<b>Annual Return of Premium Rider Charge Rate</b>	0.40%
<b>Return of Premium Rider</b>	Return of Premium Rider included for a charge. If you decide to surrender your Contract during the Withdrawal Charge Period, you will receive the greater of the Cash Surrender Value and the Return of Premium Benefit. The Return of Premium Benefit is equal to the Initial Premium less prior withdrawals. <sup>1</sup>

## Base Product

<b>Issue Ages</b>	Owner and Annuitant: 0-85																					
<b>Ownership</b>	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.																					
<b>Premiums</b> (Single premium only)	Minimum – \$10,000 (\$5,000 in AK, CT, HI, ID, IN, IL, MN, NJ, NV, OH, OR, PA, SC, TX, UT and WA) Maximum – \$1,000,000 (larger amounts may be accepted with company approval)																					
<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> </tr> </thead> <tbody> <tr> <td><b>Charge Percent</b></td> <td>8%</td> <td>8%</td> <td>7%</td> <td>5.9%</td> <td>4.6%</td> <td>0%</td> </tr> <tr> <td><b>Charge Percent CA</b></td> <td>8%</td> <td>8%</td> <td>7%</td> <td>5.9%</td> <td>2.8%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6+	<b>Charge Percent</b>	8%	8%	7%	5.9%	4.6%	0%	<b>Charge Percent CA</b>	8%	8%	7%	5.9%	2.8%	0%
Contract Year	1	2	3	4	5	6+																
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<b>Charge Percent CA</b>	8%	8%	7%	5.9%	2.8%	0%																
<b>Free Withdrawal Schedule</b>	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.																					
<b>Terminal Illness Waiver<sup>2</sup></b> (Not available in CA)	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> (Not available in CA & MA)	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.																					
<b>Minimum Interest Credit</b>	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. <sup>1</sup>																					
<b>Bailout Feature</b>	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.																					
<b>Market Value Adjustment (MVA)</b>	No																					
<b>Death Benefit</b>	Greatest of (i) Accumulated Value, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit during the Withdrawal Charge period.																					

<sup>1</sup> The term withdrawals does not include any applicable rider charges or Withdrawal Charges.

<sup>2</sup> This benefit is NOT long-term care insurance nor is it a substitute for such coverage.



## State Availability



\*Confinement Waiver not available in MA

# No Confinement or Terminal Illness Waiver

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Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

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**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.**



# Product Guide

Rates effective March 29, 2021



Premium Bonus	Performance Elite 7	
	Base	Plus
<b>Annual Rider Charge Rate</b>	N/A	0.95%
<b>Most states</b>	N/A	6%
AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	N/A	5%
<b>Interest Crediting Rates</b>		
<b>Annual Strategy Charge Rate</b>	1.75%	
<b>Multi-Asset (No Cap)</b>		
<b>BNP Paribas Multi Asset Diversified 5 Index<sup>1</sup> – Point-to-Point Index Strategy</b>		
2-Year (Participation Rate) With Charge*	195%	
2-Year (Participation Rate)*	95%	
1-Year (Participation Rate) With Charge	140%	
1-Year (Participation Rate)	70%	
<b>Equity (No Cap)</b>		
<b>Nasdaq FC Index<sup>1,2</sup> – Point-to-Point Index Strategy</b>		
2-Year (Participation Rate) With Charge*	132%	
2-Year (Participation Rate)*	65%	
1-Year (Participation Rate) With Charge	87%	
1-Year (Participation Rate)	45%	
<b>AI Powered US Equity Index<sup>1</sup> – Point-to-Point Index Strategy</b>		
2-Year (Participation Rate) With Charge*	155%	
2-Year (Participation Rate)*	80%	
1-Year (Participation Rate) With Charge	117%	
1-Year (Participation Rate)	60%	
<b>S&amp;P 500 Daily Risk Control 2 8%™ Index TR (Total Return)<sup>1</sup> – Point-to-Point Index Strategy</b>		
2-Year (Participation Rate) With Charge*	110%	
2-Year (Participation Rate)*	55%	
1-Year (Participation Rate) With Charge	80%	
1-Year (Participation Rate)	40%	
<b>Equity (Cap)</b>		
<b>S&amp;P 500® – Point-to-Point Index Strategy</b>		
1-year (Cap) With Charge	7.00%	
1-year (Cap)	3.50%	
<b>Fixed</b>		
<b>Fixed Account with 1-Year Guarantee</b>	1.45%	
<b>Withdrawal Charge Duration</b>	7 years	

\* Two-year strategies not available in NH.

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (excluding NY) and D.C. Products not available in all states.

## Athene Performance Elite 7

## Athene Performance Elite 7 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 Maximum – \$1,000,000 (larger amounts may be accepted with company approval)																																					
<b>Withdrawal Charge Rate Schedule<sup>4</sup></b>	<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>8.0%</td></tr> <tr><td>3</td><td>7.9%</td><td>6.9%</td></tr> <tr><td>4</td><td>6.9%</td><td>5.8%</td></tr> <tr><td>5</td><td>5.9%</td><td>4.7%</td></tr> <tr><td>6</td><td>5.0%</td><td>3.6%</td></tr> <tr><td>7</td><td>4.0%</td><td>2.4%</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%	8.0%	3	7.9%	6.9%	4	6.9%	5.8%	5	5.9%	4.7%	6	5.0%	3.6%	7	4.0%	2.4%	8+	0.0%	0.0%									
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<b>Market Value Adjustment</b>	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> (Plus only)	<p>AK, CT, DE, HI, IL, IN, MD, MN, MO, NJ, OH, OR, PA, SC, UT, WA</p> <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>5%</td></tr> <tr><td>3</td><td>15%</td></tr> <tr><td>4</td><td>25%</td></tr> <tr><td>5</td><td>40%</td></tr> <tr><td>6</td><td>60%</td></tr> <tr><td>7</td><td>80%</td></tr> <tr><td>8+</td><td>100%</td></tr> </tbody> </table> <p>CA</p> <table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>5%</td></tr> <tr><td>2</td><td>40%</td></tr> <tr><td>3</td><td>55%</td></tr> <tr><td>4</td><td>60%</td></tr> <tr><td>5</td><td>65%</td></tr> <tr><td>6</td><td>70%</td></tr> <tr><td>7</td><td>75%</td></tr> <tr><td>8+</td><td>100%</td></tr> </tbody> </table> <p>*Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.</p> <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 %	1	0%	2	5%	3	15%	4	25%	5	40%	6	60%	7	80%	8+	100%	Contract Yr	Vesting %	1	5%	2	40%	3	55%	4	60%	5	65%	6	70%	7	75%	8+	100%
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<b>Strategy Charge</b> (Not available on the Fixed Strategy)	Strategy charge options offer higher Cap and Participation Rates. The charge is calculated by multiplying the Strategy Value of the associated Strategy and an Annual Strategy Charge Rate on each contract anniversary. A portion of that charge (1/12th) is deducted from the applicable Strategy Value each month. The Initial Annual Strategy Charge Rate is set at contract issue and guaranteed for the first Index Term Period. A new Annual Strategy Charge Rate will be declared at the start of each Index Term Period.																																					

	Athene Performance Elite 7	Athene Performance Elite 7 Plus
<b>Strategy Charge Credit</b>	A one-time Strategy Charge Credit will be added to the Accumulated Value at the end of the Withdrawal Charge Period, if the sum of all strategy charges applied, minus the sum of all interest credits, is greater than zero. If withdrawals subject to a Withdrawal Charge are taken (including a full surrender), the Credit will not be applied.	
<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.	
<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. Confinement period 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)	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>Enhanced Annuitization</b> (Not Available in CA or FL) (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.	
<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.	

<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.

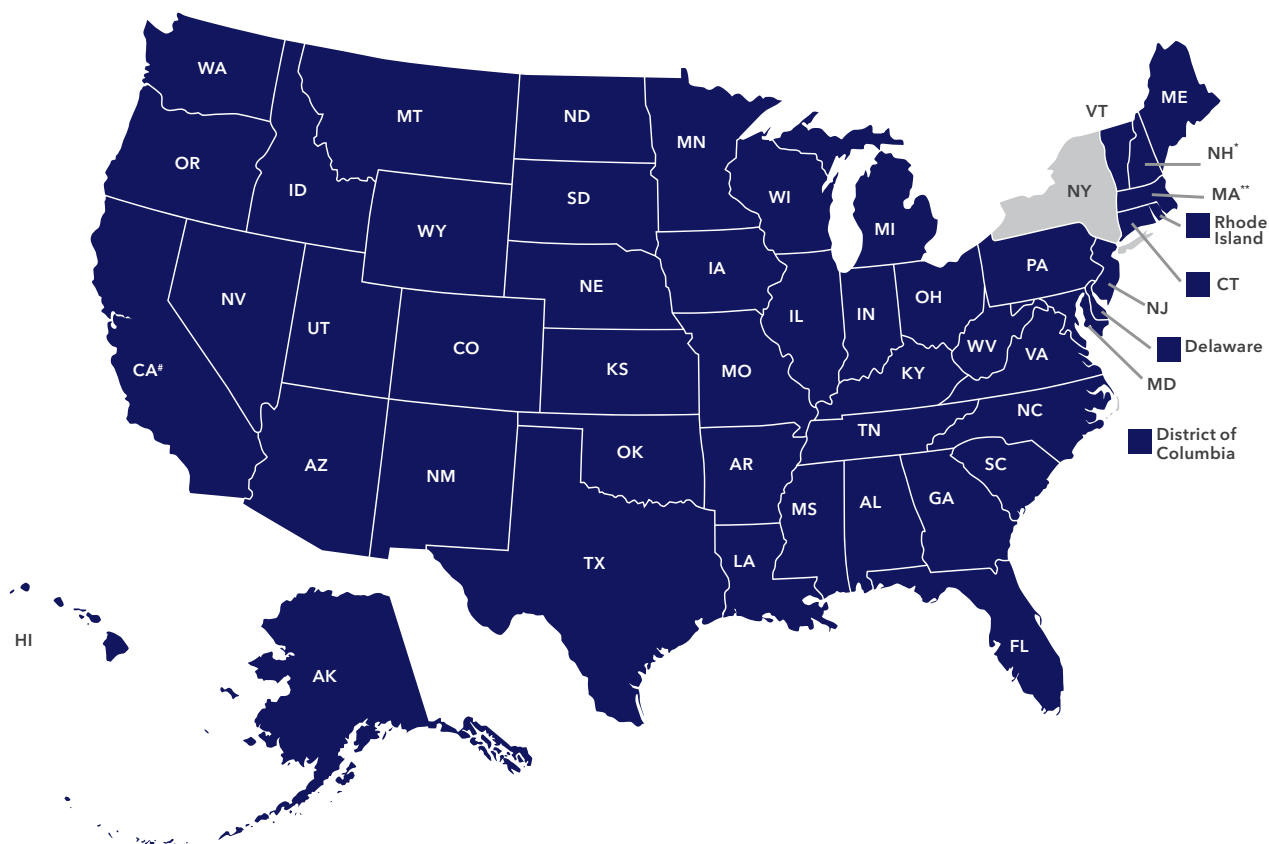
<sup>2</sup> The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forgo part of the growth of the Index if it rises beyond this limit within a month.

<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> **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.** 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 7: ages 0-83
- Performance Elite 7 is not available for sale.

\* Two-year strategies not available in NH.

\*\* Confinement Waiver not available in MA.

# Confinement and Terminal Illness Waivers not available in CA.

Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks; neither an Index nor any market-indexed annuity is comparable to a direct investment in the equity markets.

Index Crediting strategies may be added or eliminated at the company's discretion and may not be available in all states. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy. Please refer to the Product Guide for additional details and available index options.

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# Product Guide

Rates effective April 16, 2021



## Interest Crediting Rates

Athene Protector 7

Multi-Asset (No Cap)	
<b>BNP Paribas Multi Asset Diversified 5 Index<sup>1</sup></b>	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	80%
Equity (No Cap)	
<b>Nasdaq FC Index<sup>1,2</sup></b>	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%
<b>AI Powered US Equity Index<sup>1</sup></b>	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	67%
<b>S&amp;P 500 Daily Risk Control 5%™ Index TR (Total Return)<sup>1</sup></b>	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	75%
Equity (Cap)	
<b>S&amp;P 500®</b>	
1-Year Point-to-Point Index Strategy (Cap)	4.55%
Bailout Cap Rate	3.00%
Fixed	
<b>Fixed Account with 1-Year Guarantee</b>	1.80%
<b>Withdrawal Charge Duration</b>	7 years
<b>Guaranteed Minimum Interest Credit</b>	
Credited at the end of the Withdrawal Charge period	10.00% (4.00% in CA)

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

<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.

<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.

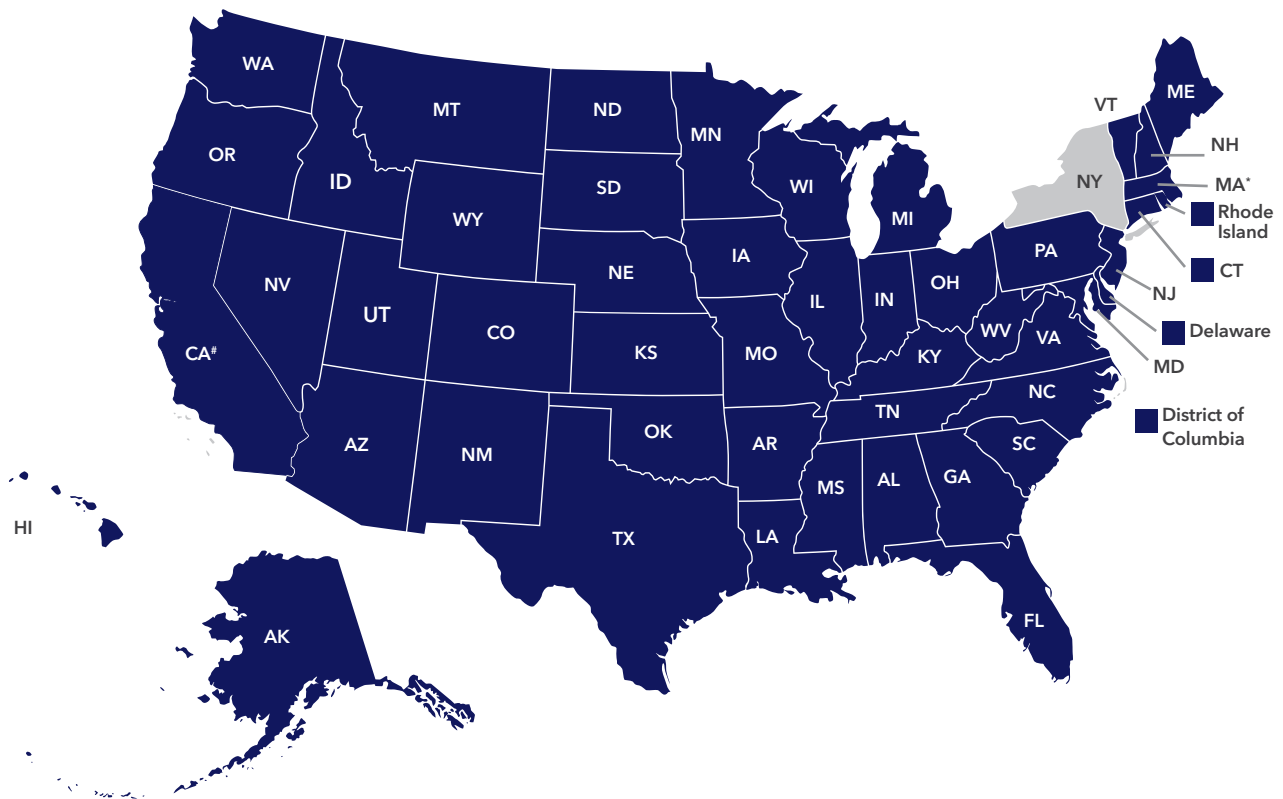
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## Return of Premium Rider

<b>Annual Return of Premium Rider Charge Rate</b>	0.40%
<b>Return of Premium Rider</b>	Return of Premium Rider included for a charge. If you decide to surrender your Contract during the Withdrawal Charge Period, you will receive the greater of the Cash Surrender Value and the Return of Premium Benefit. The Return of Premium Benefit is equal to the Initial Premium less prior withdrawals. <sup>1</sup>

## Base Product

<b>Issue Ages</b>	Owner and Annuitant: 0-83																		
<b>Ownership</b>	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.																		
<b>Premiums</b> (Single premium only)	Minimum – \$10,000 (\$5,000 in AK, CT, HI, ID, IN, IL, MN, NJ, NV, OH, OR, PA, SC, TX, UT and WA) Maximum – \$1,000,000 (larger amounts may be accepted with company approval)																		
<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> </tr> </thead> <tbody> <tr> <th>Charge Percent</th> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>3.9%</td> <td>2.7%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8+	Charge Percent	9%	8%	7%	6%	5%	3.9%	2.7%	0%
Contract Year	1	2	3	4	5	6	7	8+											
Charge Percent	9%	8%	7%	6%	5%	3.9%	2.7%	0%											
<b>Free Withdrawal Schedule</b>	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.																		
<b>Terminal Illness Waiver<sup>2</sup></b> (Not available in CA)	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> (Not available in CA & MA)	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.																		
<b>Minimum Interest Credit</b>	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. <sup>1</sup>																		
<b>Bailout Feature</b>	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.																		
<b>Market Value Adjustment (MVA)</b>	No																		
<b>Death Benefit</b>	Greatest of (i) Accumulated Value, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit during the Withdrawal Charge period.																		



## State Availability

 Athene Protector 7: Ages 0-83

 Athene Protector 7 is not available for sale.

\*Confinement Waiver not available in MA

#No Confinement or Terminal Illness Waiver

<sup>1</sup> The term withdrawals does not include any applicable rider charges or Withdrawal Charges.

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**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.**

# Product Guide

Rates effective April 16, 2021



Premium Bonus	Performance Elite 10	
	Base	Plus
<b>Annual Rider Charge Rate</b>	N/A	0.95%
<b>Most states:</b> AL, AZ, AR, CO, DC, FL (issue ages 0-64), GA, HI, 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, ID, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	3%	8%
CA	2%	8%
FL (issue ages 65-78), MD	3%	9%
<b>Interest Crediting Rates</b>		
<b>Annual Strategy Charge Rate</b>	1.75%	
<b>Multi-Asset (No Cap)</b>		
<b>BNP Paribas Multi Asset Diversified 5 Index<sup>1</sup> – Point-to-Point Index Strategy</b>		
2-Year (Participation Rate) With Charge*	195%	
2-Year (Participation Rate)*	95%	
1-Year (Participation Rate) With Charge	140%	
1-Year (Participation Rate)	70%	
<b>Equity (No Cap)</b>		
<b>Nasdaq FC Index<sup>1,2</sup> – Point-to-Point Index Strategy</b>		
2-Year (Participation Rate) With Charge*	132%	
2-Year (Participation Rate)*	65%	
1-Year (Participation Rate) With Charge	87%	
1-Year (Participation Rate)	45%	
<b>AI Powered US Equity Index<sup>1</sup> – Point-to-Point Index Strategy</b>		
2-Year (Participation Rate) With Charge*	155%	
2-Year (Participation Rate)*	80%	
1-Year (Participation Rate) With Charge	117%	
1-Year (Participation Rate)	60%	
<b>S&amp;P 500 Daily Risk Control 2 8%™ Index TR (Total Return)<sup>1</sup> – Point-to-Point Index Strategy</b>		
2-Year (Participation Rate) With Charge*	110%	
2-Year (Participation Rate)*	55%	
1-Year (Participation Rate) With Charge	80%	
1-Year (Participation Rate)	40%	
<b>Equity (Cap)</b>		
<b>S&amp;P 500® – Point-to-Point Index Strategy</b>		
1-year (Cap) With Charge	7.00%	
1-year (Cap)	3.50%	
<b>Fixed</b>		
<b>Fixed Account with 1-Year Guarantee</b>	1.45%	
<b>Withdrawal Charge Duration</b>	10 years	

\* Two-year strategies not available in NH

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(04/16/21)

Athene Performance Elite 10

Athene Performance Elite 10 Plus

<b>Ownership</b>	Qualified <sup>3</sup> – must be single ownership Nonqualified – joint ownership available
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<b>Premiums</b> (Single premium only)	Minimum – \$10,000 (\$5,000 in CT, ID, MN, NJ, OH, OR, PA, UT, WA) Maximum – \$1,000,000 (larger amounts may be accepted with company approval)
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<b>Withdrawal Charge Rate Schedule<sup>4</sup></b>	<p><b>Chart A</b></p> <table border="1"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>12%</td><td>12%</td><td>12%</td><td>11%</td><td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>4%</td><td>0%</td></tr> </table> <p><b>Chart B</b></p> <table border="1"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>8.3%</td><td>8.0%</td><td>7.1%</td><td>6.2%</td><td>5.3%</td><td>4.4%</td><td>3.5%</td><td>2.6%</td><td>1.6%</td><td>0.9%</td><td>0%</td></tr> </table> <p><b>Chart C</b></p> <table border="1"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>10%</td><td>10%</td><td>10%</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> </table> <p><b>Chart D</b></p> <table border="1"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10+</td></tr> <tr><th>Charge %</th><td>8.2%</td><td>7.7%</td><td>6.6%</td><td>5.6%</td><td>4.5%</td><td>3.4%</td><td>2.3%</td><td>1.2%</td><td>0.1%</td><td>0%</td></tr> </table> <p>Please reference left column for applicable states.</p>	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	12%	12%	12%	11%	10%	9%	8%	7%	6%	4%	0%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	8.3%	8.0%	7.1%	6.2%	5.3%	4.4%	3.5%	2.6%	1.6%	0.9%	0%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	0%	Contract Yr	1	2	3	4	5	6	7	8	9	10+	Charge %	8.2%	7.7%	6.6%	5.6%	4.5%	3.4%	2.3%	1.2%	0.1%	0%
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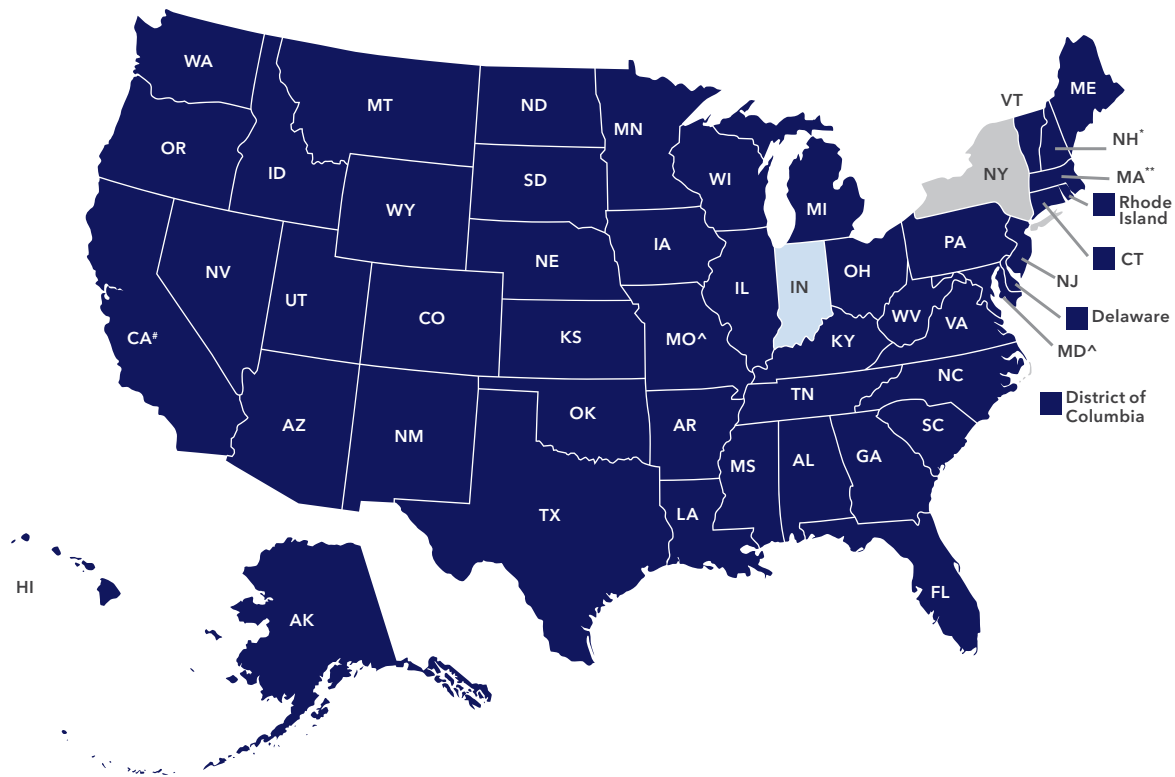
A Withdrawal Charge in accordance with this schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount.

<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.
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<b>Premium Bonus Vesting Percentage Schedule</b>	<p>*Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.</p> <p><b>Chart A</b></p> <table border="1"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>20%</td><td>40%</td><td>60%</td><td>80%</td><td>100%</td></tr> </table> <p><b>Chart B</b></p> <table border="1"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>0%</td><td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td></tr> </table> <p><b>Chart C</b></p> <table border="1"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>20%</td><td>40%</td><td>60%</td><td>80%</td><td>100%</td></tr> </table> <p><b>Chart D</b></p> <table border="1"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10+</td></tr> <tr><th>Charge %</th><td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td></tr> </table> <p>Please reference left column for applicable states.</p>	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	0%	0%	0%	0%	0%	0%	20%	40%	60%	80%	100%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	0%	0%	0%	0%	0%	0%	20%	40%	60%	80%	100%	Contract Yr	1	2	3	4	5	6	7	8	9	10+	Charge %	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
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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.

	Athene Performance Elite 10		Athene Performance Elite 10 Plus		
<b>Free Withdrawal Percentage Schedule<sup>4</sup></b>	<b>Y1</b>	<b>Y2+</b>	<b>Plus Y1</b>	<b>Plus Y2+</b>	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%	
<b>Strategy Charge</b> (Not available on the Fixed Strategy)	Strategy charge options offer higher Cap and Participation Rates. The charge is calculated by multiplying the Strategy Value of the associated Strategy and an Annual Strategy Charge Rate on each contract anniversary. A portion of that charge (1/12th) is deducted from the applicable Strategy Value each month. The Initial Annual Strategy Charge Rate is set at contract issue and guaranteed for the first Index Term Period. A new Annual Strategy Charge Rate will be declared at the start of each Index Term Period.				
<b>Strategy Charge Credit</b>	A one-time Strategy Charge Credit will be added to the Accumulated Value at the end of the Withdrawal Charge Period, if the sum of all strategy charges applied, minus the sum of all interest credits, is greater than zero. If withdrawals subject to a Withdrawal Charge are taken (including a full surrender), the Credit will not be applied.				
<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.				
<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>Enhanced Annuitization<sup>7</sup></b> (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.				
<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.				



## State Availability

<span style="display: inline-block; width: 15px; height: 15px; background-color: #002060; border: 1px solid black;"></span> Performance Elite 10: ages 0-78	<span style="display: inline-block; width: 15px; height: 15px; background-color: #808080; border: 1px solid black;"></span> Performance Elite 10 is not available for sale.
<span style="display: inline-block; width: 15px; height: 15px; background-color: #ADD8E6; border: 1px solid black;"></span> Performance Elite 10: ages 0-74	

^ No MVA in MD & MO.

\* Two-year strategies not available in NH.

\*\* Confinement Waiver not available in MA.

# Confinement and Terminal Illness Waivers not available in CA.

<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.

<sup>2</sup> 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.

<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> **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.** 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.

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

Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks; neither an Index nor any market-indexed annuity is comparable to a direct investment in the equity markets.

Index Crediting strategies may be added or eliminated at the company's discretion and may not be available in all states. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy. Please refer to the Product Guide for additional details and available index options.

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# Athene MaxRate 3, 5 & 7

## Rates and Availability as of January 16, 2021



Available in: AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, 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
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 10, 10, 10%	1.15%	1.15%	1.30%	1.30%
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10%	1.75%	1.75%	1.90%	1.90%
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10, 10, 10%	1.85%	1.85%	2.00%	2.00%

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, ID, MD, 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
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 9.3, 8.4, 7.5%	1.15%	1.15%	1.30%	1.30%
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%	1.70%	1.70%	1.85%	1.85%
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%	1.80%	1.80%	1.95%	1.95%
CA: 8.3, 7.3, 6.3, 5.3, 4.2, 3.2, 2.1%				

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

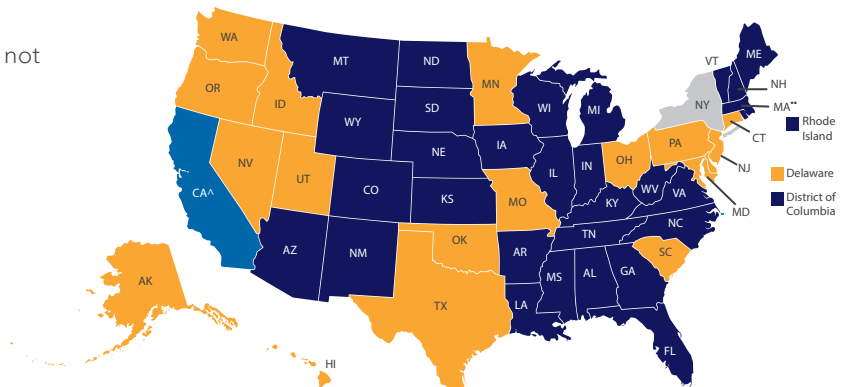
<sup>2</sup> CA withdrawal charge schedules differ from other states.

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

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

(Not available in NY)

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## Athene MYG Series availability by state

Rates effective January 16, 2021



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.

## Athene MYG (with MVA) Not Available in NY

Initial Premium				
Strategy	Multi-Year Fixed Strategy		1-Year Fixed Strategy	
	Up to \$100,000	\$100,000+	Up to \$100,000	\$100,000+
3-year (Issue Ages 0-85)	1.05%	1.20%	1.05%	1.20%
5-year (Issue Ages 0-83)	1.65%	1.75%	1.65%	1.75%
7-year (Issue Ages 0-83)	1.90%	2.00%	1.90%	2.00%



## Athene MYG (non-MVA) Not Available in NY

Initial Premium				
Strategy	Multi-Year Fixed Strategy		1-Year Fixed Strategy	
	Up to \$100,000	\$100,000+	Up to \$100,000	\$100,000+
3-year (Issue Ages 0-85)	1.00%	1.15%	1.00%	1.15%
5-year (Issue Ages 0-83)	1.55%	1.65%	1.55%	1.65%
7-year (Issue Ages 0-83)	1.80%	1.90%	1.80%	1.90%

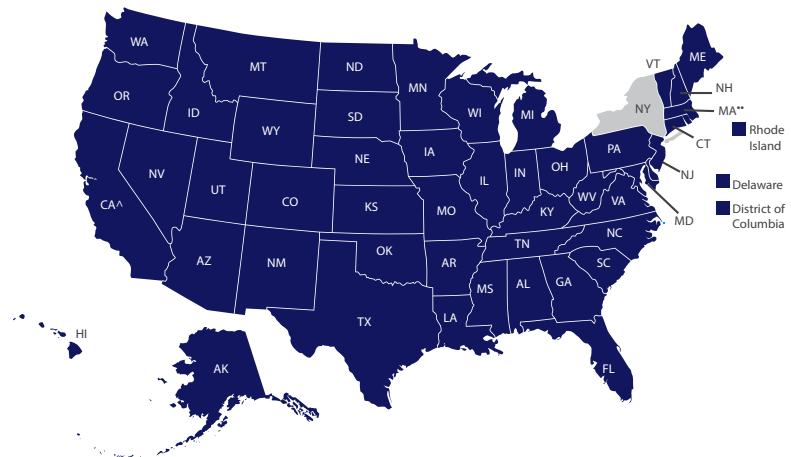
## Athene MYG ROP (non-MVA) Not Available in NY

Initial Premium				
Strategy	Multi-Year Fixed Strategy		1-Year Fixed Strategy	
	Up to \$100,000	\$100,000+	Up to \$100,000	\$100,000+
3-year (Issue Ages 0-85)	0.90%	1.05%	0.90%	1.05%
5-year (Issue Ages 0-83)	1.40%	1.55%	1.40%	1.55%
7-year (Issue Ages 0-83)	1.50%	1.60%	1.50%	1.60%

This map shows availability for Athene MYG and Athene MYG ROP.

	Athene MYG (MVA and non-MVA) & Athene MYG ROP (non-MVA)
	Athene MYG and MYG ROP not available

- Confinement waiver not available in MA on the MVA product
- ^ Confinement and Terminal Illness waivers not available in CA



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# Product Guide

Rates effective June 4, 2021



## Interest Crediting Rates

	Athene Agility 7
<b>Multi-Asset (No Cap)</b>	
<b>BNP Paribas Multi Asset Diversified 5 Index</b>	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	80%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	60%
<b>Equity (No Cap)</b>	
<b>Nasdaq FC Index<sup>1,2</sup></b>	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	55%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	37%
<b>AI Powered US Equity Index<sup>1</sup></b>	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	65%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%
<b>Equity (Cap)</b>	
<b>S&amp;P 500<sup>®</sup></b>	
2-Year Point-to-Point Index Strategy (Cap)*	5.75%
1-Year Point-to-Point Index Strategy (Cap)	2.75%
Bailout Cap Rate	0.50%
<b>Fixed</b>	
<b>Fixed Account with 1-Year Guarantee</b>	1.30%
<b>Withdrawal Charge Duration</b>	7 years

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

\*2-Year S&P 500<sup>®</sup> Point-to-Point Index Strategy Not Available in NH and NV

<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.

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## Base Product

<b>Issue Ages</b>	Owner and Annuitant: 40-83																											
<b>Ownership</b>	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.																											
<b>Premiums</b>	Single premium only: Minimum – \$10,000 (\$5,000 in AK, HI, MN, MO, NJ, OR, PA, TX, UT, WA) Maximum – \$1,000,000 (larger amounts may be accepted with company approval)																											
<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> </tr> </thead> <tbody> <tr> <td>Charge Percent</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> <tr> <td>In CA:</td> <td>9%</td> <td>8%</td> <td>6.9%</td> <td>5.8%</td> <td>4.7%</td> <td>3.6%</td> <td>2.4%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8+	Charge Percent	9%	8%	7%	6%	5%	4%	3%	0%	In CA:	9%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	0%
Contract Year	1	2	3	4	5	6	7	8+																				
Charge Percent	9%	8%	7%	6%	5%	4%	3%	0%																				
In CA:	9%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	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. **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**

<sup>2</sup> No waiting period in CT and TX. Not available in CA and MA. **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**

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

<b>Issue Ages</b>	40-83
<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>	7 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 benefit is NOT long-term care insurance nor is it a substitute for such coverage.**



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# Product Guide

Rates effective June 4, 2021



## Interest Crediting Rates

	Athene Agility 10
<b>Multi-Asset (No Cap)</b>	
<b>BNP Paribas Multi Asset Diversified 5 Index</b>	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	90%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	65%
<b>Equity (No Cap)</b>	
<b>Nasdaq FC Index<sup>1,2</sup></b>	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	62%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	42%
<b>AI Powered US Equity Index<sup>1</sup></b>	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	72%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	57%
<b>Equity (Cap)</b>	
<b>S&amp;P 500<sup>®</sup></b>	
2-Year Point-to-Point Index Strategy (Cap)*	6.25%
1-Year Point-to-Point Index Strategy (Cap)	3.00%
Bailout Cap Rate	0.50%
<b>Fixed</b>	
<b>Fixed Account with 1-Year Guarantee</b>	1.40%
<b>Withdrawal Charge Duration</b>	10 years

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

\* 2-Year S&P 500<sup>®</sup> Point-to-Point Index Strategy Not Available in NH and NV

<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.

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## Base Product

<b>Issue Ages</b>	Owner and Annuitant: 40-80																																				
<b>Ownership</b>	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.																																				
<b>Premiums</b>	Single premium only: Minimum – \$10,000 (\$5,000 in AK, HI, MN, MO, NJ, OR, PA, TX, UT, WA) Maximum – \$1,000,000 (larger amounts may be accepted with company approval)																																				
<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%</td> <td>6.9%</td> <td>5.8%</td> <td>4.7%</td> <td>3.6%</td> <td>2.4%</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%	6.9%	5.8%	4.7%	3.6%	2.4%	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%	6.9%	5.8%	4.7%	3.6%	2.4%	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. **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**

<sup>2</sup> No waiting period in CT and TX. Not available in CA and MA. **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**

## 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 benefit is NOT long-term care insurance nor is it a substitute for such coverage.**



Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

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# Focus on Income

## What percentage of my Income Base will I get each year when I start taking Lifetime Income Withdrawals?

Your initial Lifetime Income Withdrawal is equal to your Income Base or Accumulated Value (whichever is greater) multiplied by the current Lifetime Income Withdrawal Percentage for the Income Option you select.

The table shown on the back page of this brochure has percentages based upon your Attained Age at the time you elect to receive a Lifetime Income Withdrawal and the income option selected.



### Find your Lifetime Income Withdrawal Percentage



Lifetime Income Withdrawals may be reduced or may stop if you take Excess Withdrawals from your contract. If Excess Withdrawals, Withdrawal Charges or Market Value Adjustments (MVAs) reduce the contract's Accumulated Value to zero, your Lifetime Income Withdrawal Payments will stop and the rider will terminate.

The Athene Ascent Income Rider is built-in for a charge.

Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

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## Lifetime Income Withdrawal Percentages (Single life)

Age	Level	Inflation-Adjusted (Guaranteed)	Earnings-Indexed
50	3.40%	1.53%	2.80%
51	3.40%	1.53%	2.80%
52	3.40%	1.53%	2.80%
53	3.40%	1.53%	2.80%
54	3.40%	1.53%	2.80%
55	3.40%	1.53%	2.80%
56	3.50%	1.57%	2.90%
57	3.60%	1.62%	3.00%
58	3.70%	1.66%	3.10%
59	3.80%	1.71%	3.20%
60	3.90%	1.75%	3.30%
61	4.00%	1.80%	3.40%
62	4.10%	1.84%	3.50%
63	4.20%	1.89%	3.60%
64	4.30%	1.93%	3.70%
65	4.40%	1.98%	3.80%
66	4.50%	2.02%	3.90%
67	4.60%	2.07%	4.00%
68	4.70%	2.11%	4.10%
69	4.80%	2.16%	4.20%
70	4.90%	2.20%	4.30%
71	5.00%	2.25%	4.40%
72	5.10%	2.29%	4.50%
73	5.20%	2.34%	4.60%
74	5.30%	2.38%	4.70%
75	5.40%	2.43%	4.80%
76	5.50%	2.47%	4.90%
77	5.60%	2.52%	5.00%
78	5.70%	2.56%	5.10%
79	5.80%	2.61%	5.20%
80	5.90%	2.65%	5.30%
81	6.00%	2.70%	5.40%
82	6.10%	2.74%	5.50%
83	6.20%	2.79%	5.60%
84	6.30%	2.83%	5.70%
85	6.40%	2.88%	5.80%
86	6.50%	2.92%	5.90%
87	6.60%	2.97%	6.00%
88	6.70%	3.01%	6.10%
89	6.80%	3.06%	6.20%
90	6.90%	3.10%	6.30%

### Do you want Joint Life Withdrawals?

The percentages in this table are for the Single Life option. Subtract 0.5% from the Single Life withdrawal percentage to determine the Joint Life withdrawal percentage. Joint Payouts are based on the Attained Age of the younger life.

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# Focus on Income

## What percentage of my Income Base will I get each year when I start taking Lifetime Income Withdrawals?

Your initial Lifetime Income Withdrawal is equal to your Income Base or Accumulated Value (whichever is greater) multiplied by the current Lifetime Income Withdrawal Percentage for the Income Option you select.

The table shown on the back page of this brochure has percentages based upon your Attained Age at the time you elect to receive a Lifetime Income Withdrawal and the income option selected.



### Find your Lifetime Income Withdrawal Percentage



Lifetime Income Withdrawals may be reduced or may stop if you take Excess Withdrawals from your contract. If Excess Withdrawals, Withdrawal Charges or Market Value Adjustments (MVAs) reduce the contract's Accumulated Value to zero, your Lifetime Income Withdrawal Payments will stop and the rider will terminate.

The Athene Ascent Income Rider is built-in for a charge.

Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

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The Income Base is used only for the calculation of Lifetime Income Withdrawals. The Income Base cannot be withdrawn in a lump sum and does not have a cash value or surrender value.

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## Lifetime Income Withdrawal Percentages (Single life)

Age	Level	Inflation-Adjusted (Guaranteed)	Earnings-Indexed
50	3.40%	1.53%	2.80%
51	3.40%	1.53%	2.80%
52	3.40%	1.53%	2.80%
53	3.40%	1.53%	2.80%
54	3.40%	1.53%	2.80%
55	3.40%	1.53%	2.80%
56	3.50%	1.57%	2.90%
57	3.60%	1.62%	3.00%
58	3.70%	1.66%	3.10%
59	3.80%	1.71%	3.20%
60	3.90%	1.75%	3.30%
61	4.00%	1.80%	3.40%
62	4.10%	1.84%	3.50%
63	4.20%	1.89%	3.60%
64	4.30%	1.93%	3.70%
65	4.40%	1.98%	3.80%
66	4.50%	2.02%	3.90%
67	4.60%	2.07%	4.00%
68	4.70%	2.11%	4.10%
69	4.80%	2.16%	4.20%
70	4.90%	2.20%	4.30%
71	5.00%	2.25%	4.40%
72	5.10%	2.29%	4.50%
73	5.20%	2.34%	4.60%
74	5.30%	2.38%	4.70%
75	5.40%	2.43%	4.80%
76	5.50%	2.47%	4.90%
77	5.60%	2.52%	5.00%
78	5.70%	2.56%	5.10%
79	5.80%	2.61%	5.20%
80	5.90%	2.65%	5.30%
81	6.00%	2.70%	5.40%
82	6.10%	2.74%	5.50%
83	6.20%	2.79%	5.60%
84	6.30%	2.83%	5.70%
85	6.40%	2.88%	5.80%
86	6.50%	2.92%	5.90%
87	6.60%	2.97%	6.00%
88	6.70%	3.01%	6.10%
89	6.80%	3.06%	6.20%
90	6.90%	3.10%	6.30%

### Do you want Joint Life Withdrawals?

The percentages in this table are for the Single Life option. Subtract 0.5% from the Single Life withdrawal percentage to determine the Joint Life withdrawal percentage. Joint Payouts are based on the Attained Age of the younger life.

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<sup>1</sup> **Withdrawal with no withdrawal charge.** This annuity provides annual Withdrawal with no withdrawal charge privileges beginning in the first Contract Year. Each Contract Year, you can withdraw up to an amount equal to the Multi-Year Fixed Strategy Rate multiplied by Accumulated Value (as of the most recent Contract Anniversary) without incurring a Withdrawal Charge. Withdrawals and surrender 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.

**Additional Withdrawal Provisions.** This annuity includes a Confinement Waiver and a Terminal Illness Waiver that permit withdrawal of up to 100% of the Accumulated Value if eligibility criteria are met.

**Withdrawal Charge.** A Withdrawal Charge in accordance with the rate schedule will apply to surrenders or amounts withdrawn in excess of the Withdrawal with no withdrawal charge amount as follows; Athene MaxRate 3: 10, 10, 10%; Athene MaxRate 5: 10, 10, 10, 10, 10%; Athene MaxRate 7: 10, 10, 10, 10, 10, 10, 10%. The Withdrawal Charge schedule may reduce the actual accumulation amount in accordance with the terms of the contract in determining the Cash Surrender Value.

<sup>2</sup> On the Annuity Date, the annuitant will receive the entire value of the Contract in the form of annuity payments, using the payout option chosen.

Rates are effective as of **June 4, 2021**, and subject to change.

At the end of the surrender charge period, the multi-year strategy will be transferred to the 1-year fixed strategy. At this point, the annuity's full Accumulated Value will be available without a Withdrawal Charge.

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Income Base or Accumulated Value (whichever is greater)	×	Lifetime Income Withdrawal Percentage	=	Lifetime Income Withdrawal Amount
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## Find your Lifetime Income Withdrawal Percentage



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