

# 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.

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



Lifetime Income Withdrawals may be reduced or may stop if you take Excess Withdrawals from your contract. If Excess Withdrawals, Withdrawal Charges, or any applicable Premium Bonus Vesting Adjustment 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.

Athene Ascent Pro ICC16 GEN (11/16) NB and Athene Ascent Income Rider ICC16 IR1 (11/16), and ICC16 IR2 (11/16); Index Strategies ICC16 TBSFIX (11/16), ICC16 PTP (11/16), ICC16 TBSMC (11/16), ICC16 TBSNCTP (11/16); and Endorsements ICC17 MIC (09/15), ICC16 CPE (06/16), and ICC16 MVA (09/15) are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details.

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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 The Income Base cannot be withdrawn in a lump sum and does not have a cash value or surrender value.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	3.05%	1.37%	2.45%
51	3.05%	1.37%	2.45%
52	3.05%	1.37%	2.45%
53	3.05%	1.37%	2.45%
54	3.05%	1.37%	2.45%
55	3.05%	1.37%	2.45%
56	3.15%	1.41%	2.55%
57	3.25%	1.46%	2.65%
58	3.35%	1.50%	2.75%
59	3.45%	1.55%	2.85%
60	3.55%	1.59%	2.95%
61	3.65%	1.64%	3.05%
62	3.75%	1.68%	3.15%
63	3.85%	1.73%	3.25%
64	3.95%	1.77%	3.35%
65	4.05%	1.82%	3.45%
66	4.15%	1.86%	3.55%
67	4.25%	1.91%	3.65%
68	4.35%	1.95%	3.75%
69	4.45%	2.00%	3.85%
70	4.55%	2.04%	3.95%
71	4.65%	2.09%	4.05%
72	4.75%	2.13%	4.15%
73	4.85%	2.18%	4.25%
74	4.95%	2.22%	4.35%
75	5.05%	2.27%	4.45%
76	5.15%	2.31%	4.55%
77	5.25%	2.36%	4.65%
78	5.35%	2.40%	4.75%
79	5.45%	2.45%	4.85%
80	5.55%	2.49%	4.95%
81	5.65%	2.54%	5.05%
82	5.75%	2.58%	5.15%
83	5.85%	2.63%	5.25%
84	5.95%	2.67%	5.35%
85	6.05%	2.72%	5.45%
86	6.15%	2.76%	5.55%
87	6.25%	2.81%	5.65%
88	6.35%	2.85%	5.75%
89	6.45%	2.90%	5.85%
90	6.55%	2.94%	5.95%

### 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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**Questions? Contact your licensed Athene representative.**