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

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.

Athene Ascent Pro [GEN (09/15) NB, GEN10 (04/14)] and Athene Ascent Income Rider [IR1 (09/15), IR2 (09/15)] or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. Products not available in all states.

This material is 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.

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 The Income Base cannot be withdrawn in a lump sum and does not have a cash value or surrender value.

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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.

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Lifetime Income Withdrawal Percentages (Single life)

Age	Level	Inflation-Adjusted (Guaranteed)	Earnings-Indexed
50	3.25%	1.46%	2.65%
51	3.25%	1.46%	2.65%
52	3.25%	1.46%	2.65%
53	3.25%	1.46%	2.65%
54	3.25%	1.46%	2.65%
55	3.25%	1.46%	2.65%
56	3.35%	1.50%	2.75%
57	3.45%	1.55%	2.85%
58	3.55%	1.59%	2.95%
59	3.65%	1.64%	3.05%
60	3.75%	1.68%	3.15%
61	3.85%	1.73%	3.25%
62	3.95%	1.77%	3.35%
63	4.05%	1.82%	3.45%
64	4.15%	1.86%	3.55%
65	4.25%	1.91%	3.65%
66	4.35%	1.95%	3.75%
67	4.45%	2.00%	3.85%
68	4.55%	2.04%	3.95%
69	4.65%	2.09%	4.05%
70	4.75%	2.13%	4.15%
71	4.85%	2.18%	4.25%
72	4.95%	2.22%	4.35%
73	5.05%	2.27%	4.45%
74	5.15%	2.31%	4.55%
75	5.25%	2.36%	4.65%
76	5.35%	2.40%	4.75%
77	5.45%	2.45%	4.85%
78	5.55%	2.49%	4.95%
79	5.65%	2.54%	5.05%
80	5.75%	2.58%	5.15%
81	5.85%	2.63%	5.25%
82	5.95%	2.67%	5.35%
83	6.05%	2.72%	5.45%
84	6.15%	2.76%	5.55%
85	6.25%	2.81%	5.65%
86	6.35%	2.85%	5.75%
87	6.45%	2.90%	5.85%
88	6.55%	2.94%	5.95%
89	6.65%	2.99%	6.05%
90	6.75%	3.03%	6.15%

Questions? Contact your licensed Athene representative.

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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The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

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