

Product Guide

Rates effective April 16, 2021



Interest Crediting Rates

	Ascent Pro 10 Bonus
Multi-Asset (No Cap)	
BNP Paribas Multi Asset Diversified 5 Index¹	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	75%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	55%
Equity (No Cap)	
Nasdaq FC Index^{1,2}	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	47%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	32%
AI Powered US Equity Index¹	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	57%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	45%
S&P 500 Daily Risk Control 5%™ Index TR (Total Return)¹	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%
Equity (Cap)	
S&P 500®	
1-Year Point-to-Point Index Strategy (Cap)	2.75%
Bailout Cap Rate	1.00%
Fixed	
Fixed Account with 1-Year Guarantee	1.10%
Withdrawal Charge Duration	10 years

Income Rider Rates

Annual Income Rider Charge Rate	1.00%
Option 1: Guaranteed Growth	Years 1-10: 10.00% Simple Interest Rate Years 11-20: 5.00% Simple Interest Rate
Option 2: Guaranteed Growth, Plus Interest Credits	Years 1-10: 7.00% Simple Interest Rate Years 11-20: 4.00% Simple Interest Rate 200% Stacking Percentage

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

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

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.

Base Product

For States: AL, AR, AZ, CO, DC, FL (ages 35-64), GA, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY	For states: AK, CT, DE, HI, ID, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	FL (ages 65-80)
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Ownership	IRA: Must be single ownership, but joint payout is available for spouses. Nonqualified: Owner and Annuitant must be the same person. Joint ownership is available, but must also be Joint Annuitants and must be spouses. Contract can have a non-natural owner.																																																																										
Premiums (Single premium only)	Minimum: \$10,000 (\$5,000 in AK, CT, HI, ID, MN, NJ, OR, PA, UT and WA); Maximum: \$1,000,000 (larger amounts may be accepted with company approval)																																																																										
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Free Withdrawal Schedule	10% of Accumulated Value per year. Withdrawals may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.																																																																										

¹ Ascent Pro 10 Bonus Premium Bonus Vesting Schedule in CA: 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100%

² Ascent Pro 10 Bonus Withdrawal Charge Schedule in CA: 8.2%, 7.7%, 6.6%, 5.6%, 4.5%, 3.4%, 2.3%, 1.2%, 0.1%, 0%

Terminal Illness Waiver³	You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract Year. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.
Confinement Waiver³	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is confined to a Qualified Care facility for at least 60 consecutive days and meets the eligibility requirements. Confinement must begin after the first contract year. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.
Minimum Interest Credit	If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges. Not available in all states.
Bailout Feature	If Athene lowers the declared 1-Year Point-to-Point Index Strategy Annual Cap Rate below the Bailout Cap Rate, you'll have full access to your annuity's Accumulated Value – free of any charges for up to 30 days after the Contract Anniversary in which the Bailout Cap Rate was pierced. After the 30-day Bailout Window, all charges may apply.
Market Value Adjustment (MVA)	Applied to the portion of the withdrawal or surrender that exceeds the Free Withdrawal amount during the Withdrawal Charge period. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure or Understanding the MVA guide for more information.
Death Benefit	Greater of (i) Accumulated Value or (ii) the Minimum Guaranteed Contract Value.

Income Rider

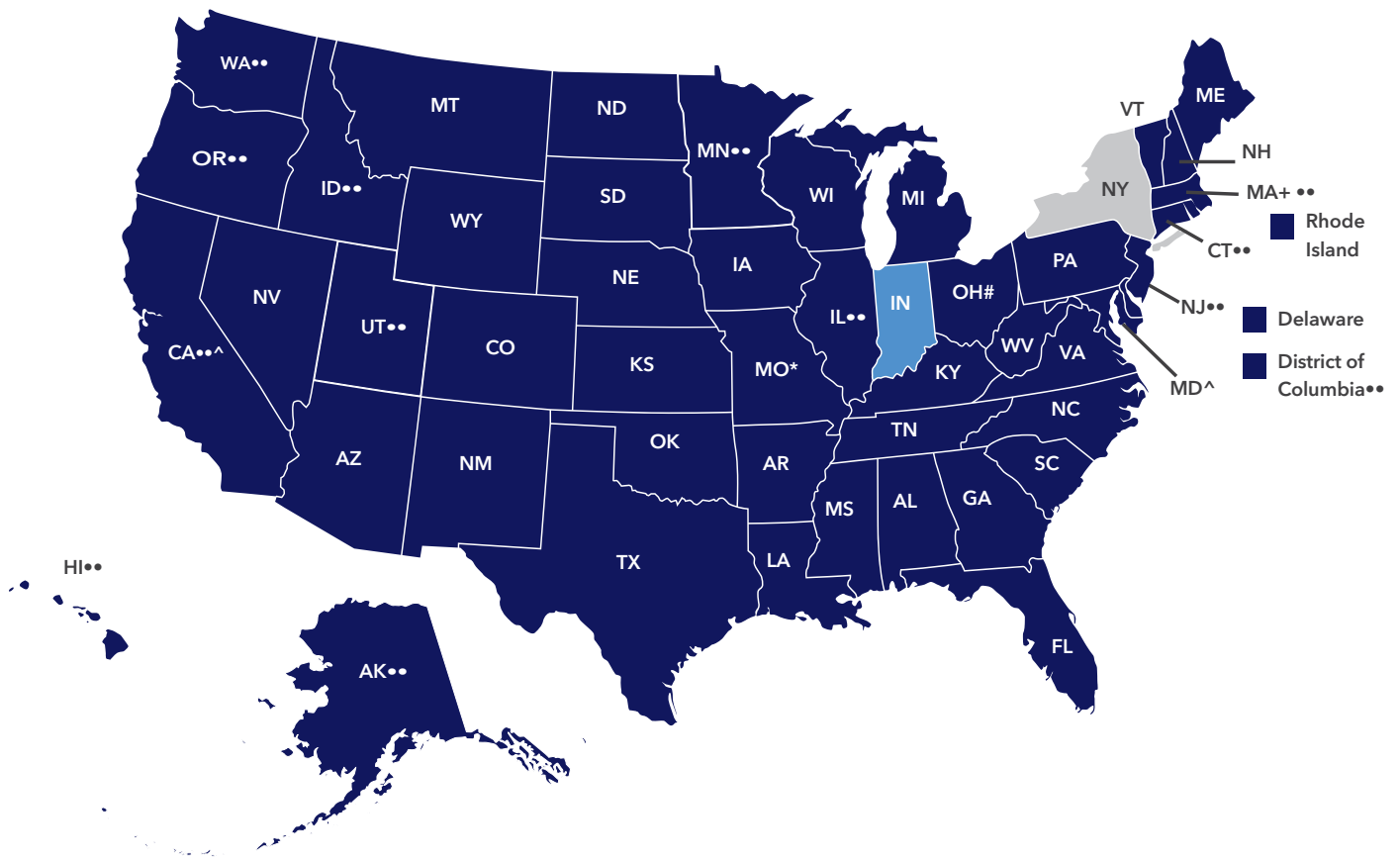
Ascent Income Rider

Crediting Options	Option 1: Guaranteed Growth or Option 2: Guaranteed Growth, Plus Interest Credits
Income Base	The Initial Income Base is equal to the Initial Premium plus Income Base bonus. On each Contract Anniversary, an interest credit will be calculated based on the Premium minus Withdrawals multiplied by an Income Base Guaranteed Simple Interest Rate. Withdrawals will reduce the Income Base. The Income Base cannot be withdrawn in a lump sum. The Income Base is used to determine rider benefits only. It does not have a cash value or a surrender value.
Income Base Bonus	Option 1: 20% Option 2: 15%
Annual Income Rider Charge Rate	1.00% of the rider's Income Base and applies for the full contract term. The Rider Charge is deducted monthly from your annuity's Accumulated Value and Minimum Guaranteed Contract Value. Rider Charges are not deducted from the MGCV in certain states.
Minimum Attained Age for Lifetime Income Withdrawal Benefits	50
Income Payout Options Available	Level Income, Inflation-Adjusted Income or Earnings-Indexed Income

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

<p>Enhanced Income Benefit Availability and Qualification⁴</p>	<p>To qualify for the Enhanced Income Benefit, after a one year waiting period, the persons for whom Lifetime Income Withdrawals are based must be confined to a Qualified Care Facility for 180 out of the last 250 Days. If qualifications are met, the Lifetime Income Withdrawal amount will be doubled. The Enhanced Benefit Limit Period is 60 months as long as the eligibility requirements are met and the Accumulated Value is greater than zero. Not available in all states.</p>
<p>Income Rider Termination Waiting Period</p>	<p>After 10th Contract Year</p>

⁴ This benefit is NOT long-term care insurance nor is it a substitute for such coverage.



State Availability

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

* No MVA in MO
 + Base Confinement Waiver is not available in MA
 •• Enhanced Income Benefit on the Income Riders not available in AK, CA, CT, DC, HI, ID, IL, MA, MN, NJ, OR, PA, UT, WA
 # Minimum Interest Credit is not available in OH
 ^ No Confinement or Terminal Illness Waivers in CA

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

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The volatility control applied by EquBot may reduce the potential positive or negative change in the AiPEX Index and thus the amount of interest that will be credited to the fixed indexed annuity option that is based on the AiPEX Index.

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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.

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.

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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	3.30%	1.48%	2.70%
51	3.30%	1.48%	2.70%
52	3.30%	1.48%	2.70%
53	3.30%	1.48%	2.70%
54	3.30%	1.48%	2.70%
55	3.30%	1.48%	2.70%
56	3.40%	1.53%	2.80%
57	3.50%	1.57%	2.90%
58	3.60%	1.62%	3.00%
59	3.70%	1.66%	3.10%
60	3.80%	1.71%	3.20%
61	3.90%	1.75%	3.30%
62	4.00%	1.80%	3.40%
63	4.10%	1.84%	3.50%
64	4.20%	1.89%	3.60%
65	4.30%	1.93%	3.70%
66	4.40%	1.98%	3.80%
67	4.50%	2.02%	3.90%
68	4.60%	2.07%	4.00%
69	4.70%	2.11%	4.10%
70	4.80%	2.16%	4.20%
71	4.90%	2.20%	4.30%
72	5.00%	2.25%	4.40%
73	5.10%	2.29%	4.50%
74	5.20%	2.34%	4.60%
75	5.30%	2.38%	4.70%
76	5.40%	2.43%	4.80%
77	5.50%	2.47%	4.90%
78	5.60%	2.52%	5.00%
79	5.70%	2.56%	5.10%
80	5.80%	2.61%	5.20%
81	5.90%	2.65%	5.30%
82	6.00%	2.70%	5.40%
83	6.10%	2.74%	5.50%
84	6.20%	2.79%	5.60%
85	6.30%	2.83%	5.70%
86	6.40%	2.88%	5.80%
87	6.50%	2.92%	5.90%
88	6.60%	2.97%	6.00%
89	6.70%	3.01%	6.10%
90	6.80%	3.06%	6.20%

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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