

Product Guide

Rates effective January 16, 2021



Interest Crediting Rates

Athene Protector 5

Multi-Asset (No Cap)	
BNP Paribas Multi Asset Diversified 5 Index¹	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	70%
Equity (No Cap)	
Nasdaq FC Index^{1,2}	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	42%
AI Powered US Equity Index¹	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	57%
S&P 500 Daily Risk Control 5%™ Index TR (Total Return)¹	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	55%
Equity (Cap)	
S&P 500®	
1-Year Point-to-Point Index Strategy (Cap)	3.75%
Bailout Cap Rate	3.00%
Fixed	
Fixed Account with 1-Year Guarantee	1.45%
Withdrawal Charge Duration	5 years
Guaranteed Minimum Interest Credit	
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.

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

² 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.

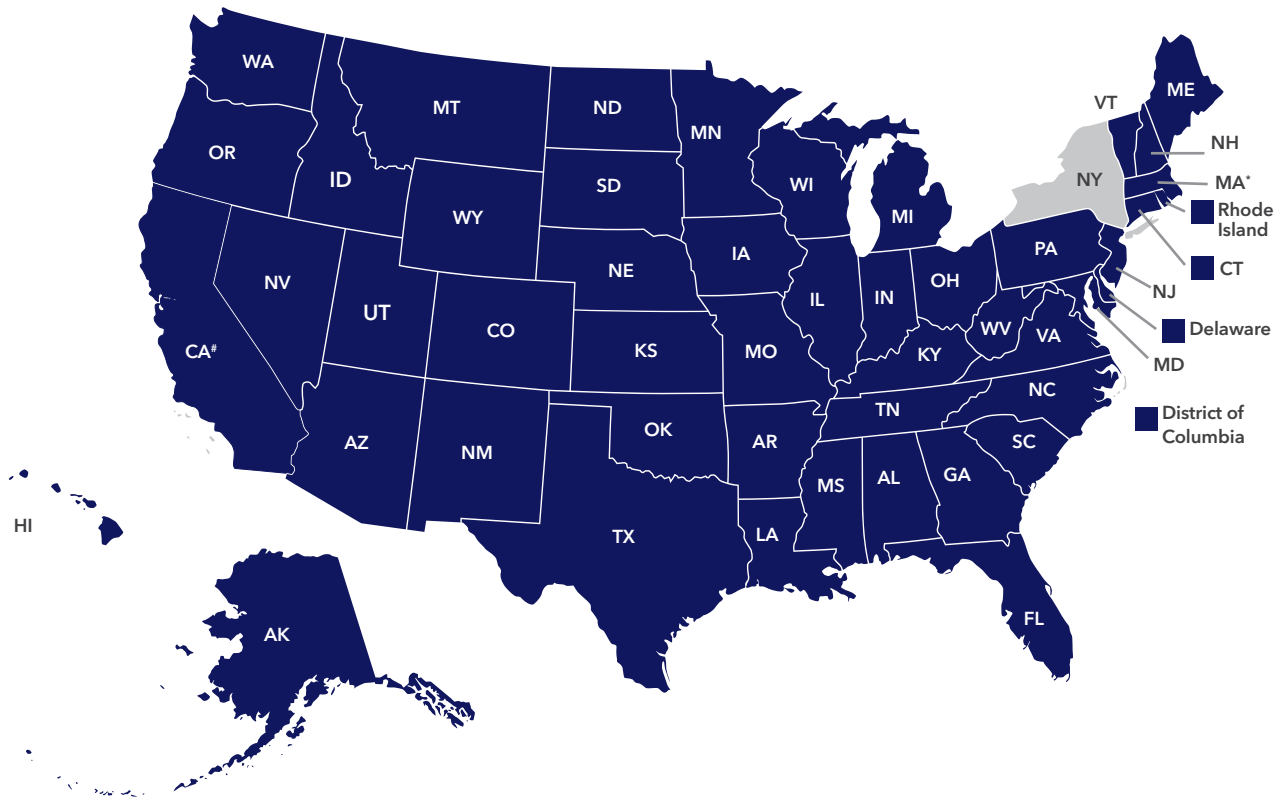
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Return of Premium Rider

Annual Return of Premium Rider Charge Rate	0.40%
Return of Premium Rider	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. ¹

Base Product

Issue Ages	Owner and Annuitant: 0-85														
Ownership	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.														
Premiums (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)														
Withdrawal Charge Schedule	<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> <th>Charge Percent</th> <td>8%</td> <td>8%</td> <td>7%</td> <td>5.9%</td> <td>4.6%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6+	Charge Percent	8%	8%	7%	5.9%	4.6%	0%
Contract Year	1	2	3	4	5	6+									
Charge Percent	8%	8%	7%	5.9%	4.6%	0%									
Free Withdrawal Schedule	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.														
Terminal Illness Waiver² (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.														
Confinement Waiver² (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.														
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. ¹														
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)	No														
Death Benefit	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

*Confinement Waiver not available in MA
No Confinement or Terminal Illness Waiver

¹ The term withdrawals does not include any applicable rider charges or Withdrawal Charges.

² **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**

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