

# Product Guide

Rates effective January 16, 2021



## Interest Crediting Rates

	Ascent Pro 7
<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)	70%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	50%
<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)	45%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	30%
<b>AI Powered US Equity Index<sup>1</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)	40%
<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)	35%
<b>Equity (Cap)</b>	
<b>S&amp;P 500®</b>	
1-Year Point-to-Point Index Strategy (Cap)	2.50%
Bailout Cap Rate	1.00%
<b>Fixed</b>	
<b>Fixed Account with 1-Year Guarantee</b>	0.95%
<b>Withdrawal Charge Duration</b>	7 years

## Income Rider Rates

Annual Income Rider Charge Rate	1.00%
<b>Option 1: Guaranteed Growth</b>	Years 1-10: 10.00% Simple Interest Rate Years 11-20: 5.00% Simple Interest Rate
<b>Option 2: Guaranteed Growth, Plus Interest Credits</b>	Years 1-10: 8.00% Simple Interest Rate Years 11-20: 4.00% Simple Interest Rate 200% Stacking Percentage

<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.

## Base Product

<b>Issue Ages</b> (Owner and Annuitant)	35-80																											
<b>Ownership</b>	<b>IRA:</b> Must be single ownership, but joint payout is available for spouses. <b>Nonqualified:</b> 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.																											
<b>Premiums</b> (Single premium only)	<b>Minimum:</b> \$10,000 (\$5,000 in AK, CT, HI, ID, MN, NJ, OR, PA, TX, UT and WA); <b>Maximum:</b> \$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>Charge Percent in CA</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>5.9%</td> <td>4.8%</td> <td>3.6%</td> <td>2.5%</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%	Charge Percent in CA	9%	8%	7%	5.9%	4.8%	3.6%	2.5%	0%
Contract Year	1	2	3	4	5	6	7	8+																				
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<b>Free Withdrawal Schedule</b>	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.																											
<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 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>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.																											

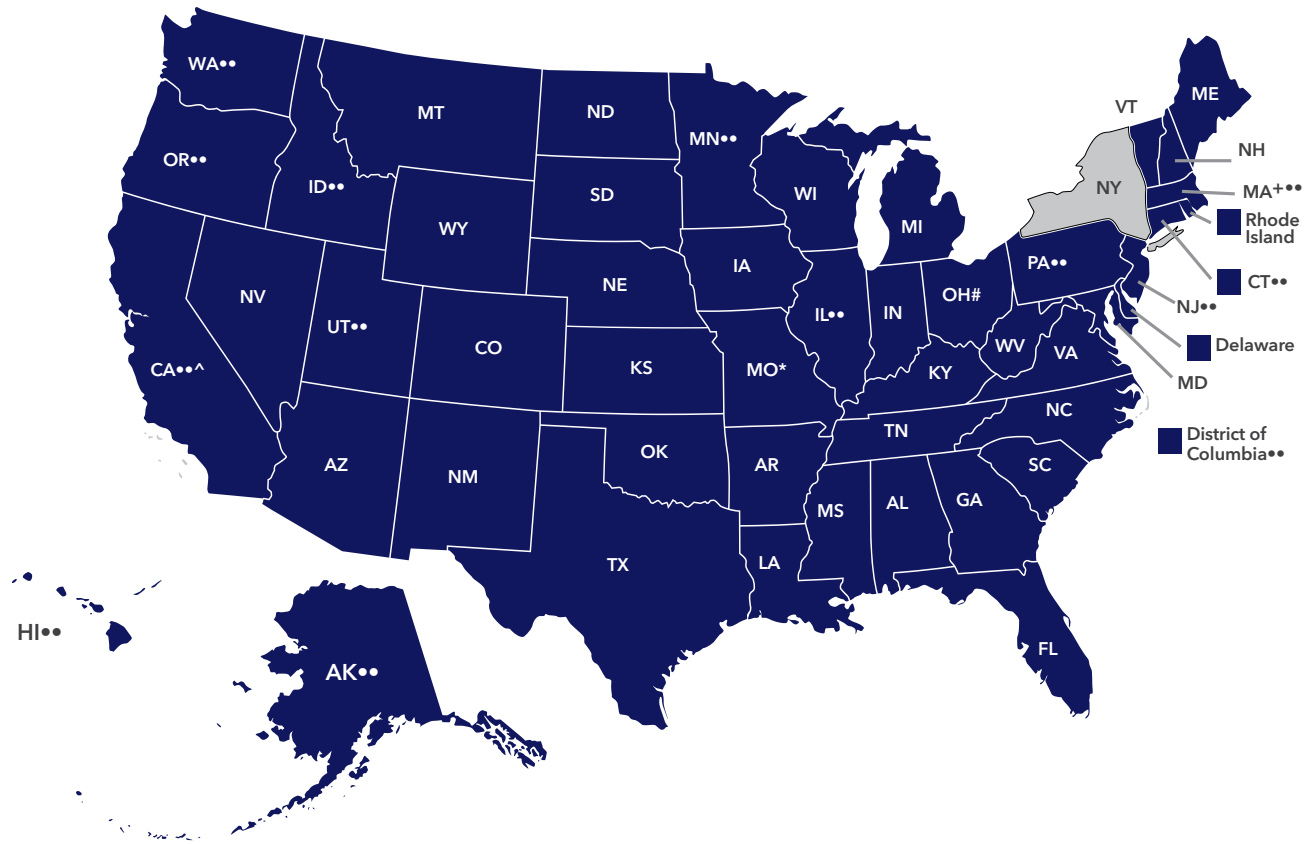
<sup>3</sup> This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

## Income Rider

## Ascent Income Rider

<b>Crediting Options</b>	Option 1: Guaranteed Growth or Option 2: Guaranteed Growth, Plus Interest Credits
<b>Income Base</b>	The Initial Income Base is equal to the Initial Premium. 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.
<b>Income Base Bonus</b>	Option 1: 5% Option 2: 0%
<b>Annual Income Rider Charge Rate</b>	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.
<b>Minimum Attained Age for Lifetime Income Withdrawal Benefits</b>	50
<b>Income Payout Options Available</b>	Level Income, Inflation-Adjusted Income or Earnings-Indexed Income
<b>Enhanced Income Benefit Availability and Qualification<sup>4</sup></b>	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.
<b>Income Rider Termination Waiting Period</b>	After 7th Contract Year

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



## State Availability

Ascent Pro 7: ages 35-80
  Not available

- \* 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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