

# Athene Ascent<sup>SM</sup> Pro Bonus



Product Guide – Rates effective October 26, 2018

## State Availability

■ Ascent 10 Bonus 2.0: Ages 35-80

■ Ascent Pro 10 Bonus Select: Ages 35-80

■ Ascent 10 Bonus 2.0: Ages 35-64  
Ascent Pro 10 Bonus: Ages 65-80

■ Ascent 10 Bonus 2.0: Ages 35-74

□ Not available

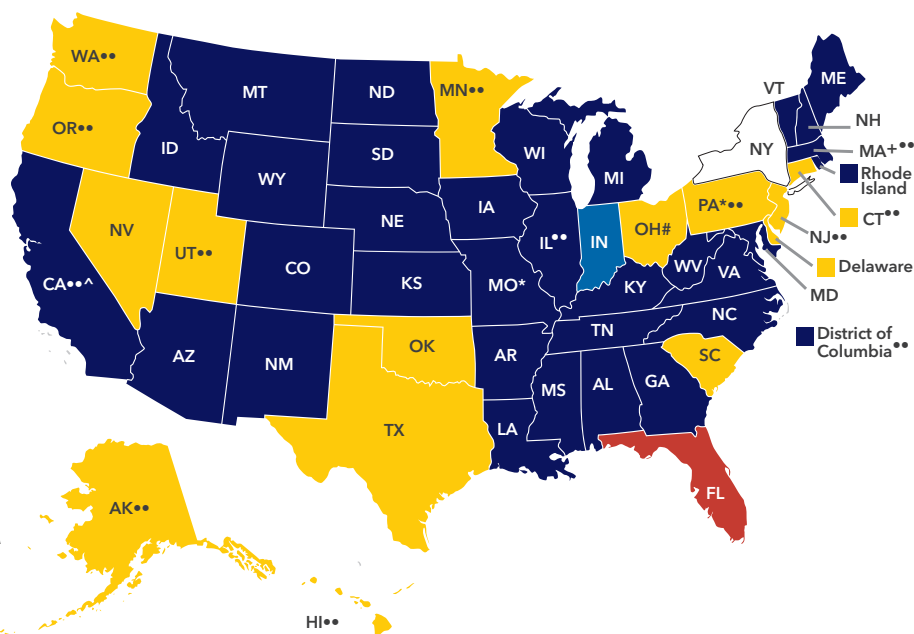
\* No MVA in MO

+ Base Confinement Waiver is not available in MA

••Enhanced Income Benefit on the Income Riders not available in AK, CA, CT, DC, HI, IL, MA, MN, NJ, OR, PA, UT, WA

# Minimum Interest Credit is not available in OH

^ No Confinement or Terminal Illness Waivers in CA



## Interest Crediting Rates

	Ascent 10 Bonus 2.0	Ascent Pro 10 Bonus Select	Ascent Pro 10 Bonus
<b>BNP Paribas Multi Asset Diversified 5 Index</b>			
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	85%	85%	85%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	55%	55%	55%
<b>Morningstar® Dividend Yield Focus Target Volatility 5 Index<sup>SM 1</sup></b>			
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	55%	55%	55%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	45%	45%	45%
<b>S&amp;P 500®</b>			
1-Year Point-to-Point Index Strategy (Cap)	3.00%	3.00%	3.00%
Bailout Cap Rate	1.00%	1.00%	1.00%
1-Year Monthly Cap Index Strategy (Cap)	1.40%	1.40%	1.40%
<b>Janus SG Market Consensus Index<sup>2</sup></b>			
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	60%	60%	60%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	30%	30%	30%
<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)	50%	50%	50%
Fixed Account with 1-Year Guarantee	1.20%	1.20%	1.20%
Withdrawal Charge Duration	10 years	10 years	10 years

<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. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

<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 headquartered in West Des Moines, Iowa, which issues annuities in 49 states and D.C., and Athene Annuity & Life Assurance Company of New York headquartered in Pearl River, New York, which issues annuities only in New York. Products not available in all states.

## Income Rider Rates

	Ascent 10 Bonus 2.0	Ascent Pro 10 Bonus Select	Ascent Pro 10 Bonus
Annual Income Rider Charge Rate	1.00%	1.00%	1.00%
<b>Option 1:</b> Guaranteed Growth	Years 1-10: 10% Simple Interest Rate Years 11-20: 5% Simple Interest Rate		
<b>Option 2:</b> Guaranteed Growth, Plus Interest Credits	Years 1-10: 7% Simple Interest Rate Years 11-20: 4% Simple Interest Rate 200% Stacking Percentage		

## Base Product

	Ascent 10 Bonus 2.0	Ascent Pro 10 Bonus Select	Ascent Pro 10 Bonus																																																																								
<b>Ownership</b>	<p><b>IRA:</b> Must be single ownership, but joint payout is available for spouses.</p> <p><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.</p>																																																																										
<b>Premiums</b> (Single Premium Only)	<p><b>Minimum:</b> \$10,000 (\$5,000 in TX, AK, CT, HI, MN, NJ, OR, PA, UT and WA);</p> <p><b>Maximum:</b> \$1,000,000</p>																																																																										
<b>Premium Bonus</b>	3%	3%	3%																																																																								
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<b>Free Withdrawal Schedule</b>	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.																																																																										

<sup>1</sup>Ascent 10 Bonus 2.0 Premium Bonus Vesting Schedule in CA: 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100%

<sup>2</sup>Ascent 10 Bonus 2.0 Withdrawal Charge Schedule in CA: 8.3%, 7.8%, 6.7%, 5.6%, 4.5%, 3.4%, 2.3%, 1.2%, 0.1%, 0%

<b>Terminal Illness Waiver</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</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 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.
<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 or Understanding the MVA guide for more information.
<b>Death Benefit</b>	Greater of (i) Accumulated Value or (ii) the Minimum Guaranteed Contract Value.

## Income Rider

	<b>Ascent 10 Bonus 2.0</b>	<b>Ascent Pro 10 Bonus Select</b>	<b>Ascent Pro 10 Bonus</b>
<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 plus Income Base bonus. On the 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: 15% Option 2: 10%	Option 1: 15% Option 2: 10%	Option 1: 15% Option 2: 10%
<b>Annual Income Rider Charge Rate</b>	1% 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	50	50
<b>Income Payout Options Available</b>	Level Income, Inflation-Adjusted Income or Earnings-Indexed Income		

<b>Enhanced Income Benefit Availability and Qualification</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 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 10th Contract Year

**This annuity has limitations and charges. For costs and complete details, please request a Certificate of Disclosure.**

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In calculating the performance of the BNPP MAD 5 Index, BNPP deducts a servicing cost of 0.50% per annum, calculated on a daily basis. In addition, the BNPP MAD 5 Index methodology embeds certain costs which cover among other things, rebalancing and replication costs. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

The volatility control applied by BNPP may reduce the potential positive or negative change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

The Janus SG Market Consensus Index ("**Janus SG MC Index**") is the exclusive property of Société Générale (Société Générale, together with its affiliates, "**SG**"). SG has contracted with Solactive AG ("**Solactive**") to maintain and calculate the Janus SG MC Index. "**Société Générale**", "**SG**", "**Janus SG Market Consensus Index**" and "**Janus SG MC Index**" (collectively, the "**SG Marks**") are trademarks or service marks of SG or have been licensed for use by SG from Janus Index & Calculation Services and its affiliates ("**Janus**"). SG has licensed use of the SG Marks to Athene Annuity and Life Company ("**Athene**") and sub-licensed the use of certain Janus marks (the "**Janus Marks**") for use in a fixed indexed annuity offered by Athene (the "**Fixed Indexed Annuity**"). SG's sole contractual relationship with Athene is to license the Janus SG MC Index and the SG Marks and sub-license the Janus Marks to Athene. None of SG, Solactive, Janus or other third party licensor (collectively, the "**Index Parties**") to SG is acting, or has been authorized to act, as an agent of Athene or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to Athene.

No Index Party has passed on the legality or suitability of, or the accuracy or adequacy of the descriptions and disclosures relating to, the Fixed Indexed Annuity, including those disclosures with respect to the Janus SG MC Index. The Index Parties make no representation whatsoever, whether express or implied, as to the advisability of purchasing, selling or holding any product linked to the Janus SG MC Index, including the Fixed Indexed Annuity, or the ability of the Janus SG MC Index to meet its stated objectives, including meeting its target volatility. The Index Parties have no obligation to, and will not, take the needs of Athene or any annuitant into consideration in determining, composing or calculating the Janus SG MC Index. The selection of the Janus SG MC Index as a crediting option under a Fixed Indexed Annuity does not obligate Athene or SG to invest annuity payments in the components of the Janus SG MC Index.

THE INDEX PARTIES MAKE NO REPRESENTATION OR WARRANTY WHATSOEVER, WHETHER EXPRESS OR IMPLIED, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES (INCLUDING, WITHOUT LIMITATION, THOSE OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE), WITH RESPECT TO THE JANUS SG MC INDEX OR ANY DATA INCLUDED THEREIN OR RELATING THERETO, AND IN PARTICULAR DISCLAIM ANY GUARANTEE OR WARRANTY EITHER AS TO THE QUALITY, ACCURACY, TIMELINESS AND/OR COMPLETENESS OF THE JANUS SG MC INDEX OR ANY DATA INCLUDED THEREIN, THE RESULTS OBTAINED FROM THE USE OF THE JANUS SG MC INDEX AND/OR THE COMPOSITION OF THE JANUS SG MC INDEX AT ANY PARTICULAR TIME ON ANY PARTICULAR DATE OR OTHERWISE. THE INDEX PARTIES SHALL NOT BE LIABLE (WHETHER IN NEGLIGENCE OR OTHERWISE) TO ANY PERSON FOR ANY ERROR OR OMISSION IN THE JANUS SG MC INDEX OR IN THE CALCULATION OF THE JANUS SG MC INDEX, AND THE INDEX PARTIES ARE UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERROR THEREIN, OR FOR ANY INTERRUPTION IN THE CALCULATION OF THE JANUS SG MC INDEX. NO INDEX PARTY SHALL HAVE ANY LIABILITY TO ANY PARTY FOR ANY ACT OR FAILURE TO ACT BY THE INDEX PARTIES IN CONNECTION WITH THE DETERMINATION, ADJUSTMENT OR MAINTENANCE OF THE JANUS SG MC INDEX. WITHOUT LIMITING THE FOREGOING, IN NO EVENT SHALL AN INDEX PARTY HAVE ANY LIABILITY FOR ANY DIRECT DAMAGES, LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

SG is not a fiduciary or agent of any purchaser, seller or holder of a Fixed Indexed Annuity. None of SG, Solactive, Janus, or any third party licensor shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on the Janus SG MC Index, and is not liable for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Janus SG MC Index, its methodology, any SG Mark, Janus Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Athene.

In calculating the performance of the Janus SG MC Index, SG deducts a maintenance fee of 0.50% per annum on changes in the level of the Janus SG MC Index, calculated and deducted on a daily basis. Because the Janus SG MC Index can experience potential leverage up to 400%, the maintenance fee may be as high as 2.00% per year. This fee will reduce the potential positive change in the Janus SG MC Index and increase the potential negative change in the Janus SG MC Index. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

Athene Ascent 10 Bonus 2.0 [GEN10 (04/14), GEN10 (07/14), GEN10 (12/15), GEN10 (07/16)], Athene Ascent Pro 10 Bonus [TBS10 (09/12)], Athene Ascent Pro 10 Bonus Select [TBS10 (04/14) SR, ICC16 GEN10 (09/15) SR, GEN10 (07/14) SR, TBS10 (09/12) SR], Strategy Endorsements [TBSFIX (09/12), TBSMC (09/12), TBSNCPTP (09/12), PTP (09/15)], and Athene Ascent Income Riders [IR1 ( 9/15), ICC15 IR1 (09/15), IR1 (07/16), IR2 (09/15), ICC15 IR2 (09/15), IR2 (07/16)] or state variations are 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 a general description intended for general public use. Athene Annuity and Life Company, headquartered in West Des Moines, Iowa, and issuing annuities in 49 states and D.C., and Athene Annuity & Life Assurance Company of New York, headquartered in Pearl River, NY, and issuing annuities in New York, are not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. Please reach out to your financial professional if you have any questions about Athene products or their features. 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.

**ATHENE ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.**

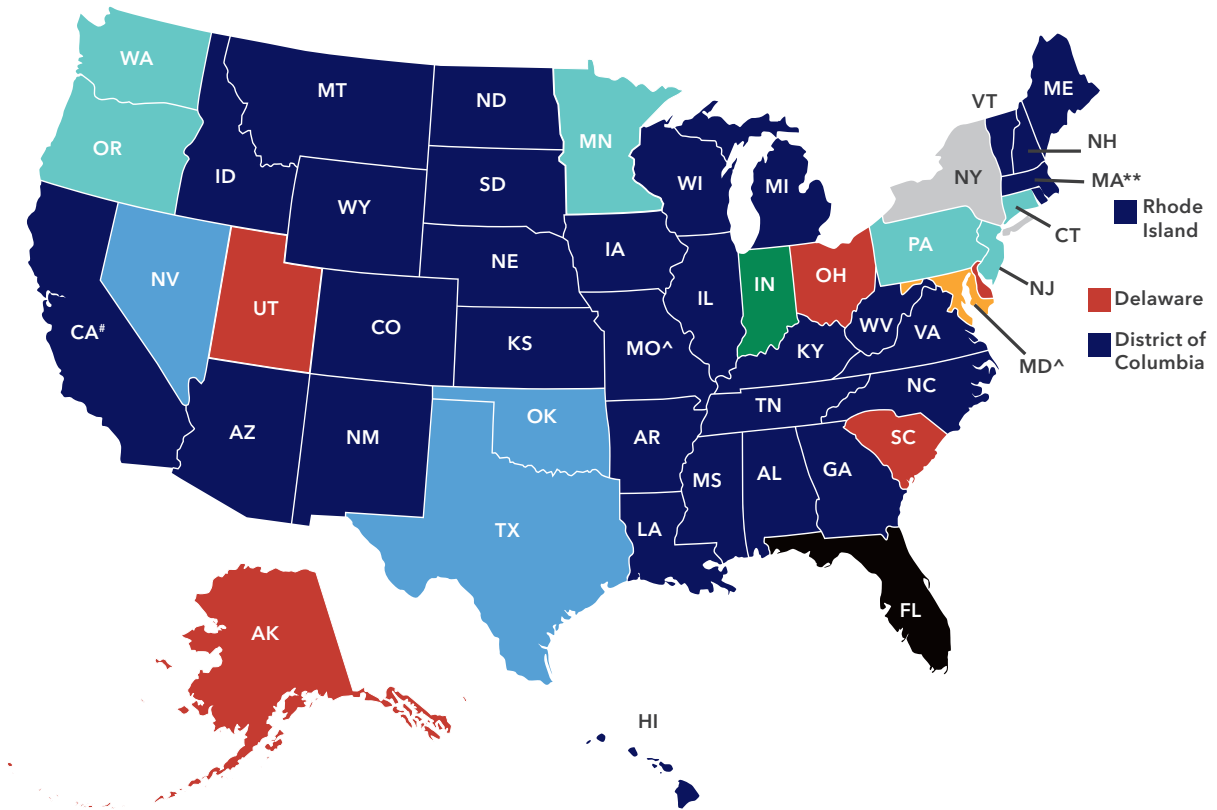










# Athene Performance Elite® 10



Product Guide – Rates effective October 26, 2018

## State Availability



	Performance Elite 10: ages 0-78		Performance Elite 10 Select: ages 0-78
	Performance Elite 10: ages 0-55 Performance Elite 10 Select: ages 56-78		Performance Elite 10: ages 0-52 Performance Elite 10 Select: ages 53-78
	Performance Elite 10 Pro: ages 0-78		Performance Elite 10: ages 0-64 Performance Elite 10 Pro: ages 65-78
	Performance Elite 10: ages 0-74		Performance Elite 10 is not available for sale at this time.

^No MVA in MD & MO

\*\*Confinement Waiver not available in MA.

#Confinement and Terminal Illness Waivers not available in CA.

This material is provided by Athene Annuity and Life Company headquartered in West Des Moines, Iowa, which issues annuities in 49 states and D.C., and Athene Annuity & Life Assurance Company of New York headquartered in Pearl River, New York, which issues annuities only in New York. Products not available in all states.

# Interest Crediting Rates

	Performance Elite 10		Performance Elite 10 Select		Performance Elite 10 Pro	
	Base	Plus	Base	Plus	Base	Plus
<b>Premium Bonus</b>	5% 3% in CA	10% 7% in CA	3%	7%	3%	8%
<b>Annual Rider Charge Rate</b>	NA	0.95%	NA	0.95%	NA	0.95%
<b>BNP Paribas Multi Asset Diversified 5 Index</b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		85%		85%		85%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		120%		120%		120%
<b>Morningstar® Dividend Yield Focus Target Volatility 5 Index<sup>SM 1</sup></b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		60%		60%		60%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		75%		75%		75%
<b>Janus SG Market Consensus Index<sup>2</sup></b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		50%		50%		50%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		80%		80%		80%
<b>S&amp;P 500 Daily Risk Control 2 8%™ Index TR (Total Return)<sup>1</sup></b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		45%		45%		45%
2-Year No Cap Point-to-Point Index Strategy (Annual Spread)		3.50%		3.50%		3.50%
<b>S&amp;P 500®</b>						
1-year Point-to-Point Index Strategy (Cap)		4.50%		4.50%		4.50%
1-year Monthly Cap Index Strategy (Cap)		1.75%		1.75%		1.75%
Fixed Account with 1-Year Guarantee		1.65%		1.65%		1.65%
Withdrawal Charge Duration	10 years					

<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. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

<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.

# Quick Reference Guide

	Performance Elite 10			Performance Elite 10 Select			Performance Elite 10 Pro																																																																																								
	Base	Plus		Base	Plus		Base	Plus																																																																																							
<b>Ownership</b>	Qualified <sup>3</sup> – must be single ownership Nonqualified – joint ownership available																																																																																														
<b>Premiums</b>	Single premium only: Minimum – \$10,000 (\$5,000 in CT, MN, NJ, OR, PA, TX, WA) Maximum – \$1,000,000																																																																																														
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# Quick Reference Guide

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	Base	Plus	Base	Plus	Base	Plus								
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Y1	Y2+													
0%	5%													
Plus Y1	Plus Y2+													
10%	10%													
<b>Terminal Illness Waiver<sup>5</sup></b> (Not available in CA)	You can withdraw up to 100% of your annuity's Accumulated Value if you're 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. Not available in all states.													
<b>Confinement Waiver<sup>5</sup></b> (Not available in CA & MA)	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if you've been confined to a Qualified Care facility for at least 60 consecutive days and meet the eligibility requirements. You cannot be confined at the time the contract is issued and confinement must begin at least one year after the Contract Date.													
<b>Death Benefit<sup>6</sup></b>	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).													
<b>Enhanced Free Withdrawals</b> (Plus only)	The free withdrawal amount is increased to 10% per year and may be taken as early as the first contract year. If no withdrawals are taken in a given year, up to 20% of the Accumulated Value is available for withdrawal in the next year.													
<b>Return of Premium</b> (Plus only)	After the fourth contract year, the Cash Surrender Value will never be less than the premium minus premium taxes (if applicable) and prior withdrawals, including Withdrawal Charges, Premium Bonus Vesting Adjustment and Market Value Adjustment (if applicable) on those withdrawals.													
<b>Annual Liquidity Rider Charge Rate</b> (Plus only)	0.95% charge deducted from the Accumulated Value during the Rider Charge Period (same duration as the Withdrawal Charge period). The Charge is assessed upon the following: (i) end of each contract year; (ii) when a withdrawal is taken; (iii) on the Annuity Date; (iv) upon surrender; (v) upon the date of proof of death. The rider may not be terminated during the Withdrawal Charge period.													
<b>Enhanced Annuitization</b> (Not Available in CA & FL) (Plus only)	After the 7th contract year, you may elect to surrender your contract and apply the Accumulated Value to one of five settlement options. No Withdrawal Charges, Premium Bonus Vesting Adjustments, or Market Value Adjustments will apply upon election of this feature, provided one of the Settlement Options is elected and annuity payments commence. Please refer to the Certificate of Disclosure for specific settlement options.													

**This insert must be accompanied by the applicable Certificate of Disclosure, product brochure and Index Strategy Inserts. The Certificate of Disclosure provides more detailed product information and definitions of terms that are capitalized in this insert.**

<sup>3</sup> Under current tax law, the Internal Revenue Code already provides tax deferral to qualified contracts, such as IRAs, so there is no additional tax benefit obtained by funding a qualified contract with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.

<sup>4</sup> Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

<sup>5</sup> Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.

<sup>6</sup> After annuitization, payments will be consistent with the settlement option selected.

Athene Performance Elite [GEN (09/15) NB, GEN10 (04/14), TBS15 (09/12)] Athene Performance Elite Plus [BONUS (04/17)] and Enhanced Liquidity Rider [ICC15 PEPR (11/14)] or state variations 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. Products not available in all states.

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In calculating the performance of the Janus SG MC Index, SG deducts a maintenance fee of 0.50% per annum, calculated on a daily basis. Because the Index can experience potential leverage up to 400%, these fees may be as high as 2.00% per year. This fee will reduce the potential positive change in the Janus SG MC Index and increase the potential negative change in the Janus SG MC Index. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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Athene Annuity and Life Company  
7700 Mills Civic Parkway  
West Des Moines, IA 50266-3862  
[Athene.com](http://Athene.com)

**We are Athene.** And we are relentless when it comes to creating an innovative portfolio of fixed annuities to meet your accumulation and retirement income needs.

At Athene, we see every day as a new opportunity to measure ourselves against the best – and then we don't stop until we've set the bar even higher. We stand ready to help you achieve more.



# Athene Performance Elite® 7



Product Guide – Rates effective October 26, 2018

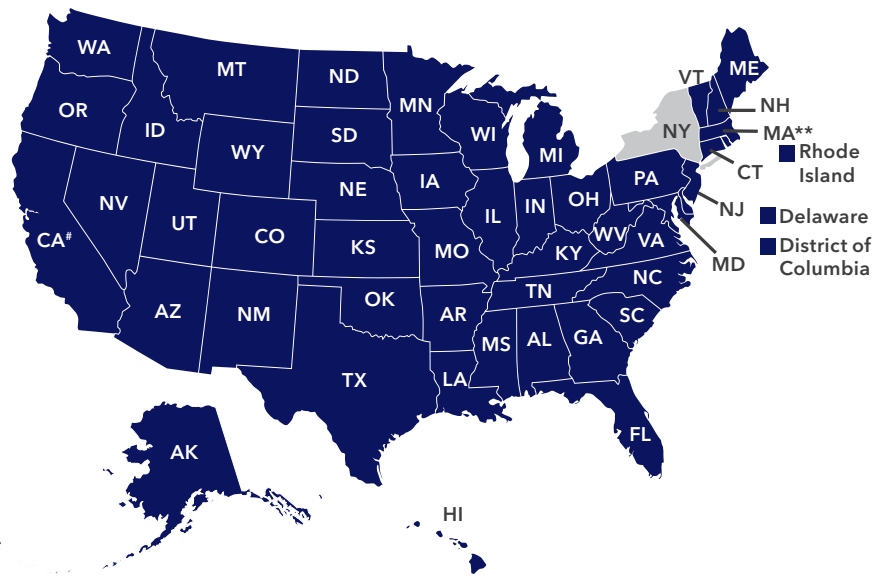
## State Availability

Performance Elite 7: ages 0-83

Performance Elite 7 is not available for sale at this time.

\*\*Confinement Waiver not available in MA.

#Confinement and Terminal Illness Waivers not available in CA.



## Interest Crediting Rates

	Performance Elite 7	
	Base	Plus
<b>Premium Bonus</b> (Most States)	NA	6%
<b>Premium Bonus</b> (AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA)	NA	5%
<b>Annual Rider Charge Rate</b>	NA	0.95%
<b>BNP Paribas Multi Asset Diversified 5 Index</b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		95%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		135%
<b>Morningstar® Dividend Yield Focus Target Volatility 5 Index<sup>SM 1</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		70%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		85%
<b>Janus SG Market Consensus Index<sup>2</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		55%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		90%
<b>S&amp;P 500 Daily Risk Control 2 8%™ Index TR (Total Return)<sup>1</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		50%
2-Year No Cap Point-to-Point Index Strategy (Annual Spread)		2.75%
<b>S&amp;P 500®</b>		
1-year Point-to-Point Index Strategy (Cap)		5.00%
1-year Monthly Cap Index Strategy (Cap)		1.85%
Fixed Account with 1-Year Guarantee		1.90%
Withdrawal Charge Duration		7 years

This material is provided by Athene Annuity and Life Company headquartered in West Des Moines, Iowa, which issues annuities in 49 states and D.C., and Athene Annuity & Life Assurance Company of New York headquartered in Pearl River, New York, which issues annuities only in New York. Products not available in all states.

## Athene Performance Elite 7

## Athene Performance Elite 7 Plus

Ownership	Qualified <sup>3</sup> – must be single ownership Nonqualified – joint ownership available																																																								
Premiums	Single premium only: Minimum – \$10,000 (\$25,000 in TX) Maximum – \$1,000,000																																																								
Withdrawal Charge Rate Schedule <sup>4</sup>	<table border="1" data-bbox="474 361 857 718"> <thead> <tr> <th>Contract Yr</th> <th>Charge %</th> <th>CA</th> </tr> </thead> <tbody> <tr><td>1</td><td>9.0%</td><td>9.0%</td></tr> <tr><td>2</td><td>8.8%</td><td>8.2%</td></tr> <tr><td>3</td><td>7.9%</td><td>7.0%</td></tr> <tr><td>4</td><td>6.9%</td><td>5.9%</td></tr> <tr><td>5</td><td>5.9%</td><td>4.8%</td></tr> <tr><td>6</td><td>5.0%</td><td>3.6%</td></tr> <tr><td>7</td><td>4.0%</td><td>2.5%</td></tr> <tr><td>8+</td><td>0.0%</td><td>0.0%</td></tr> </tbody> </table>			Contract Yr	Charge %	CA	1	9.0%	9.0%	2	8.8%	8.2%	3	7.9%	7.0%	4	6.9%	5.9%	5	5.9%	4.8%	6	5.0%	3.6%	7	4.0%	2.5%	8+	0.0%	0.0%																											
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Market Value Adjustment	A Market Value Adjustment applies to surrenders or withdrawals in excess of the Free Withdrawal amount during the withdrawal charge period.																																																								
Premium Bonus Vesting Percentage Schedule (For Plus version only)  *Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.	<table border="1" data-bbox="474 928 717 1318"> <thead> <tr> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>5%</td></tr> <tr><td>3</td><td>15%</td></tr> <tr><td>4</td><td>25%</td></tr> <tr><td>5</td><td>40%</td></tr> <tr><td>6</td><td>60%</td></tr> <tr><td>7</td><td>80%</td></tr> <tr><td>8+</td><td>100%</td></tr> </tbody> </table>	Contract Yr	Vesting %	1	0%	2	5%	3	15%	4	25%	5	40%	6	60%	7	80%	8+	100%	AK, CT, DE, HI, IL, IN, MD, MN, MO, NJ, OH, OR, PA, SC, UT, WA  <table border="1" data-bbox="831 928 1091 1318"> <thead> <tr> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>35%</td></tr> <tr><td>3</td><td>50%</td></tr> <tr><td>4</td><td>60%</td></tr> <tr><td>5</td><td>70%</td></tr> <tr><td>6</td><td>85%</td></tr> <tr><td>7</td><td>95%</td></tr> <tr><td>8+</td><td>100%</td></tr> </tbody> </table>	Contract Yr	Vesting %	1	0%	2	35%	3	50%	4	60%	5	70%	6	85%	7	95%	8+	100%	CA  <table border="1" data-bbox="1205 928 1474 1318"> <thead> <tr> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>40%</td></tr> <tr><td>3</td><td>55%</td></tr> <tr><td>4</td><td>60%</td></tr> <tr><td>5</td><td>65%</td></tr> <tr><td>6</td><td>70%</td></tr> <tr><td>7</td><td>75%</td></tr> <tr><td>8+</td><td>100%</td></tr> </tbody> </table>	Contract Yr	Vesting %	1	0%	2	40%	3	55%	4	60%	5	65%	6	70%	7	75%	8+	100%
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Free Withdrawal Percentage Schedule <sup>4</sup>	<table border="1" data-bbox="474 1344 604 1474"> <tr><td>Y1+</td></tr> <tr><td>10%</td></tr> </table>	Y1+	10%	The Free Withdrawal amount is calculated by applying the percentage shown in the schedule above to the Accumulated Value as of the previous contract anniversary.																																																					
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10%																																																									
Terminal Illness Waiver <sup>5</sup> (Not available in CA)	You can withdraw up to 100% of your annuity's Accumulated Value if you're 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. Not available in all states.																																																								
Confinement Waiver <sup>5</sup> (Not available in CA & MA)	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if you've been confined to a Qualified Care facility for at least 60 consecutive days and meet the eligibility requirements. You cannot be confined at the time the contract is issued. Confinement period must begin at least one year after the contract date.																																																								
Death Benefit <sup>6</sup>	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).																																																								

<b>Enhanced Free Withdrawals</b> (Plus only)	If no withdrawals are taken in a given year, up to 20% of the Accumulated Value is available for withdrawal in the next year.
<b>Return of Premium</b> (Plus only)	After the fourth contract year, the Cash Surrender Value will never be less than the premium minus premium taxes (if applicable) and prior withdrawals, including Withdrawal Charges, Premium Bonus Vesting Adjustment and Market Value Adjustment (if applicable) on those withdrawals.
<b>Annual Liquidity Rider Charge Rate</b> (Plus only)	0.95% charge deducted from the Accumulated Value during the Rider Charge Period (same duration as the Withdrawal Charge period). The Charge is assessed upon the following: (i) end of each contract year; (ii) when a withdrawal is taken; (iii) on the Annuity Date; (iv) upon surrender; (v) upon the date of proof of death. The rider may not be terminated during the Withdrawal Charge period.
<b>Enhanced Annuitization</b> (Not Available in CA) (Plus only)	After the 5th contract year, you may elect to surrender your contract and apply the Accumulated Value to one of five settlement options. No Withdrawal Charges, Premium Bonus Vesting Adjustments, or Market Value Adjustments will apply upon election of this feature, provided one of the Settlement Options is elected and annuity payments commence. Please refer to the Certificate of Disclosure for specific settlement options.

This insert must be accompanied by the applicable Certificate of Disclosure, product brochure and Index Strategy Inserts. The Certificate of Disclosure provides more detailed product information and definitions of terms that are capitalized in this insert.

<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. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

<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.

<sup>3</sup> Under current tax law, the Internal Revenue Code already provides tax deferral to qualified contracts, such as IRAs, so there is no additional tax benefit obtained by funding a qualified contract with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.

<sup>4</sup> Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

<sup>5</sup> Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.

<sup>6</sup> After annuitization, payments will be consistent with the settlement option selected.

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Index and increase the potential negative change in the Janus SG MC Index. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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West Des Moines, IA 50266-3862  
[Athene.com](http://Athene.com)

**We are Athene.** And we are relentless when it comes to creating an innovative portfolio of fixed annuities to meet your accumulation and retirement income needs.

At Athene, we see every day as a new opportunity to measure ourselves against the best – and then we don't stop until we've set the bar even higher. We stand ready to help you achieve more.



# Athene Performance Elite® 15



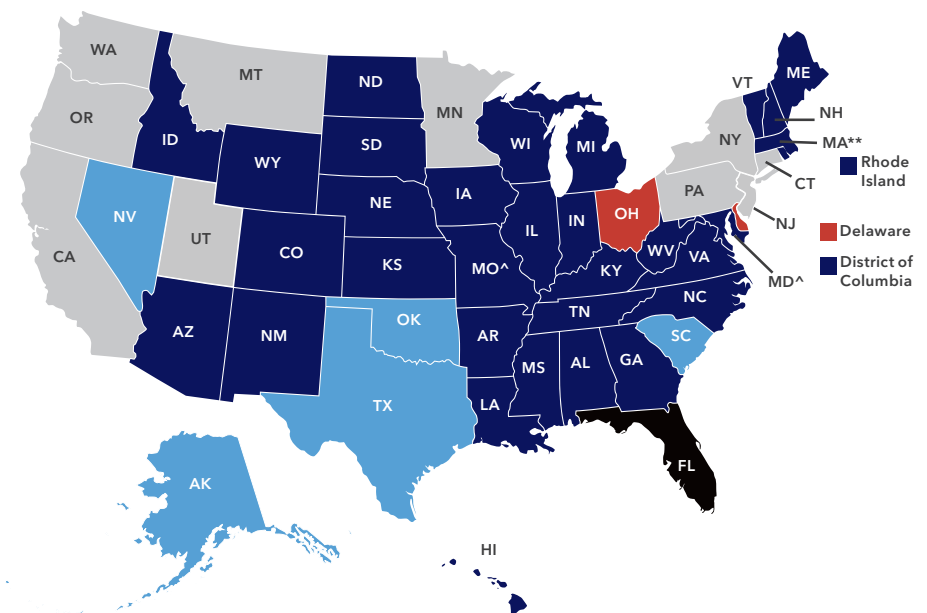
Product Guide – Rates effective October 26, 2018

## State Availability

- Performance Elite 15: ages 0-73
- Performance Elite 15: ages 0-50
- Performance Elite 15: ages 0-47
- Performance Elite 15: ages 0-64
- Performance Elite 15 is not available for sale at this time.

^No MVA in MD & MO

\*\*Confinement Waiver not available in MA.



## Interest Crediting Rates

	Performance Elite 15	
	Base	Plus
<b>Premium Bonus</b>	8%	13%
<b>Annual Rider Charge Rate</b>	NA	0.95%
<b>BNP Paribas Multi Asset Diversified 5 Index</b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		95%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		135%
<b>Morningstar® Dividend Yield Focus Target Volatility 5 Index<sup>SM 1</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		70%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		85%
<b>Janus SG Market Consensus Index<sup>2</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		55%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		90%
<b>S&amp;P 500 Daily Risk Control 2 8%™ Index TR (Total Return)<sup>1</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		50%
2-Year No Cap Point-to-Point Index Strategy (Annual Spread)		2.75%
<b>S&amp;P 500®</b>		
1-year Point-to-Point Index Strategy (Cap)		5.00%
1-year Monthly Cap Index Strategy (Cap)		1.85%
Fixed Account with 1-Year Guarantee		1.90%
Withdrawal Charge Duration		15 years

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## Athene Performance Elite 15

## Athene Performance Elite 15 Plus

<b>Ownership</b>	Qualified <sup>3</sup> – must be single ownership Nonqualified – joint ownership available																																	
<b>Premiums</b>	Single premium only: Minimum – \$10,000 (\$5,000 in TX) Maximum – \$1,000,000																																	
<b>Withdrawal Charge Rate Schedule<sup>4</sup></b>	<table border="1"> <thead> <tr> <th>Y1</th><th>Y2</th><th>Y3</th><th>Y4</th><th>Y5</th><th>Y6</th><th>Y7</th><th>Y8</th><th>Y9</th><th>Y10</th><th>Y11</th><th>Y12</th><th>Y13</th><th>Y14</th><th>Y15</th><th>Y16+</th> </tr> </thead> <tbody> <tr> <td>15%</td><td>15%</td><td>14%</td><td>14%</td><td>13%</td><td>13%</td><td>12%</td><td>11%</td><td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>0%</td> </tr> </tbody> </table>		Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16+	15%	15%	14%	14%	13%	13%	12%	11%	10%	9%	8%	7%	6%	5%	4%	0%
Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16+																			
15%	15%	14%	14%	13%	13%	12%	11%	10%	9%	8%	7%	6%	5%	4%	0%																			
<b>Market Value Adjustment</b> (Not applicable in MD & MO)	A Market Value Adjustment applies to surrenders or withdrawals in excess of the Free Withdrawal amount during the withdrawal charge period.																																	
<b>Premium Bonus Vesting Percentage Schedule</b> *Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.	<table border="1"> <thead> <tr> <th>Y1-11</th><th>Y12</th><th>Y13</th><th>Y14</th><th>Y15</th><th>Y16+</th> </tr> </thead> <tbody> <tr> <td>0%</td><td>20%</td><td>40%</td><td>60%</td><td>80%</td><td>100%</td> </tr> </tbody> </table>		Y1-11	Y12	Y13	Y14	Y15	Y16+	0%	20%	40%	60%	80%	100%																				
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0%	20%	40%	60%	80%	100%																													
<b>Free Withdrawal Percentage Schedule<sup>4</sup></b>	<table border="1"> <thead> <tr> <th>Y1</th><th>Y2+</th> </tr> </thead> <tbody> <tr> <td>0%</td><td>5%</td> </tr> </tbody> </table>	Y1	Y2+	0%	5%	<table border="1"> <thead> <tr> <th>Plus Y1</th><th>Plus Y2+</th> </tr> </thead> <tbody> <tr> <td>10%</td><td>10%</td> </tr> </tbody> </table> <p>The Free Withdrawal amount is calculated by applying the percentage shown in the schedule above to the Accumulated Value as of the previous contract anniversary.</p>	Plus Y1	Plus Y2+	10%	10%																								
Y1	Y2+																																	
0%	5%																																	
Plus Y1	Plus Y2+																																	
10%	10%																																	
<b>Terminal Illness Waiver<sup>5</sup></b>	You can withdraw up to 100% of your annuity's Accumulated Value if you're 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. Not available in all states.																																	
<b>Confinement Waiver<sup>5</sup></b>	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if you've been confined to a Qualified Care facility for at least 60 consecutive days and meet the eligibility requirements. You cannot be confined at the time the contract is issued and confinement must begin at least one year after the Contract Date.																																	
<b>Death Benefit<sup>6</sup></b>	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).																																	
<b>Enhanced Free Withdrawals (Plus only)</b>	The free withdrawal amount is increased to 10% per year and may be taken as early as the first contract year. If no withdrawals are taken in a given year, up to 20% of the Accumulated Value is available for withdrawal in the next year.																																	
<b>Return of Premium (Plus only)</b>	After the fourth contract year, the Cash Surrender Value will never be less than the premium minus premium taxes (if applicable) and prior withdrawals, including Withdrawal Charges, Premium Bonus Vesting Adjustment and Market Value Adjustment (if applicable) on those withdrawals.																																	
<b>Annual Liquidity Rider Charge Rate (Plus only)</b>	0.95% charge deducted from the Accumulated Value during the Rider Charge Period (same duration as the Withdrawal Charge period). The Charge is assessed upon the following: (i) end of each contract year; (ii) when a withdrawal is taken; (iii) on the Annuity Date; (iv) upon surrender; (v) upon the date of proof of death. The rider may not be terminated during the Withdrawal Charge period.																																	

**Enhanced Annuitization**  
(Plus only)

After the 9th contract year, you may elect to surrender your contract and apply the Accumulated Value to one of five settlement options. No Withdrawal Charges, Premium Bonus Vesting Adjustments, or Market Value Adjustments will apply upon election of this feature, provided one of the Settlement Options is elected and annuity payments commence. Please refer to the Certificate of Disclosure for specific settlement options.

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- <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.
- <sup>3</sup> Under current tax law, the Internal Revenue Code already provides tax deferral to qualified contracts, such as IRAs, so there is no additional tax benefit obtained by funding a qualified contract with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a Death Benefit.
- <sup>4</sup> Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.
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At Athene, we see every day as a new opportunity to measure ourselves against the best – and then we don't stop until we've set the bar even higher. We stand ready to help you achieve more.



# Athene Benefit 10<sup>SM</sup> and Enhanced Benefits Rider availability by state



This map shows availability for Athene Benefit 10 annuities and Enhanced Benefits Rider.

- Benefit 10: ages 30-78

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- Benefit 10: ages 30-55  
Benefit 10 Select: ages 56-78

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- Benefit 10: ages 30-52  
Benefit 10 Select: ages 53-78

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- Benefit 10: ages 30-64  
Benefit 10 Pro: ages 65-78

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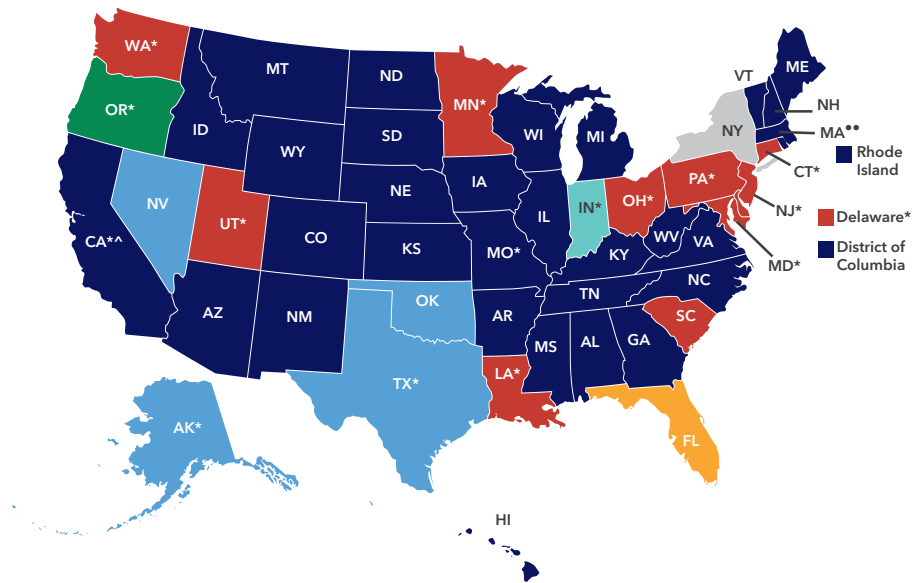
- Benefit 10: ages 30-74

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- Benefit 10 Select: ages 30-78

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- Benefit 10 is not available for sale at this time.



\*No MVA in AK, CA, CT, DE, IN, LA, MD, MN, MO, NJ, OH, OR, PA, TX, UT & WA  
 \*\* Base Confinement waiver not available in MA  
 ^ Base Confinement and Terminal Illness waivers not available in CA

## Athene Benefit 10 Annuity Rates – October 26, 2018

	Athene Benefit 10	Athene Benefit 10 Select	Athene Benefit 10 Pro
<b>Premium Bonus</b>	<b>6%</b> 1% in CA	<b>4%</b>	<b>6%</b>
1-Year Point-to-Point Index Strategy (Cap) - S&P 500®	2.50%	2.50%	2.50%
1-Year Monthly Index Strategy (Cap) - S&P 500	1.30%	1.30%	1.30%
Fixed Strategy (1-year guarantee)	1.10%	1.10%	1.10%
Withdrawal Charge Schedule	10 years	10 years	10 years

## Enhanced Benefits Rider (Rider known as Benefits Rider in MA)

Rider Benefits	Benefit Base Rate (annual simple interest)	Annual Rider Charge
<b>Lifetime Income Withdrawals</b> <b>Enhanced Income Benefit</b> (ADL triggered) – Not Available in CA, CT, DC, HI, IL, LA, MA, MD, NJ, PA & WA <b>Confinement Benefit</b> – Not Available in CA, CT, DC, HI, IL, LA, MA, MD, NJ, PA & WA <b>Terminal Illness Benefit</b> – Not Available in CA, CT, IL, LA, MD, NJ, PA & WA <b>Rider Death Benefit</b> – Lump sum (percentage of Benefit Base)	Years 1-10: 10% (most states) Years 1-10: 8% (CT, LA, MD, NJ, PA, & WA) Years 11+: 5%	1.40% – Most States 1.0% – MN

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The Enhanced Benefits Rider is included with the Athene Benefit 10 annuity; therefore it must be purchased with the annuity. It has an annual Rider Charge. The rider may be cancelled only after the tenth Contract Anniversary. Once cancelled it cannot be reinstated. Cancellation will result in a loss of features. Rider benefits not available in all states.

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