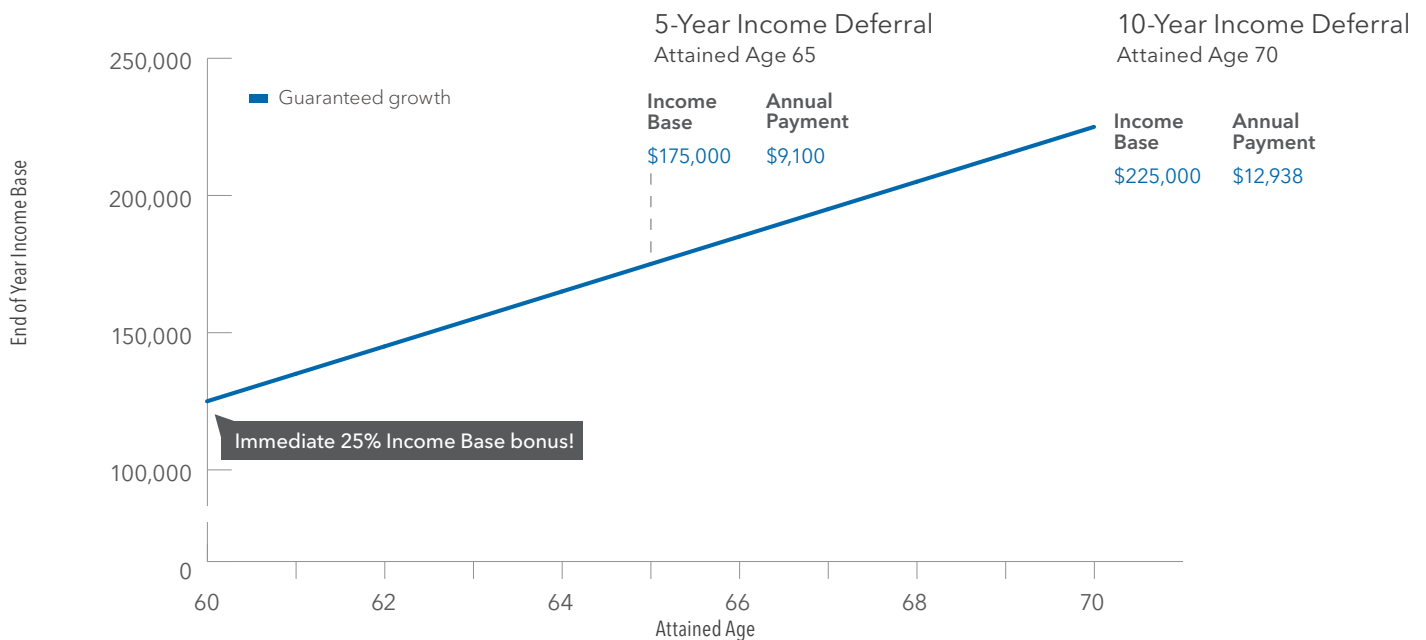


Focus on Income



10.00% simple interest for powerful guaranteed income



The chart shows the guaranteed growth of the Income Base after 5 years and 10 years, prior to electing income. The example assumes the client is 60 years old and purchased a \$100,000 Athene Ascent Pro 10 Bonus annuity and an Athene Ascent Income Rider with Option 1: Guaranteed Growth. Single Life with Level Income Payment Option. Rates are effective as of September 30, 2022 and are subject to change.

Guaranteed Growth Option – Strong at all ages!

Issue Age	5-Year Income Deferral		10-Year Income Deferral	
	Attained Age	Income	Attained Age	Income
50	55	\$7,350	60	\$10,575
55	60	\$8,225	65	\$11,700
60	65	\$9,100	70	\$12,938
65	70	\$10,063	75	\$14,738
70	75	\$11,463	80	\$16,763

For financial professional use only. Not to be used with the offer or sale of annuities.

Assumed Rates: Annual Rider Charge: 1.00%, Initial Income Base bonus: 25%. The Income Base amounts shown are used to determine the Lifetime Income Withdrawal amount you would receive. Single life payout factors: Age 55: 4.20%, Age 60: 4.70%, Age 65: 5.20%, Age 70: 5.75%, Age 75: 6.55%, Age 80: 7.45%. This hypothetical example assumes no withdrawals are taken prior to Lifetime Income Withdrawals beginning.

Initial Income Base Guaranteed Simple Interest Rate of 10.00% is guaranteed for years 1-10. Subsequent Income Base Guaranteed Simple Interest Rate of 5.00% is guaranteed for year 11-20. The Income Base stops growing after 20 years or when Income Rider payments begin, whichever occurs first.

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 The Income Base cannot be withdrawn in a lump sum and does not have a cash value or surrender value.

Taxable amounts from withdrawals and surrenders 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.

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

Athene Ascent Pro 10 Bonus 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.

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