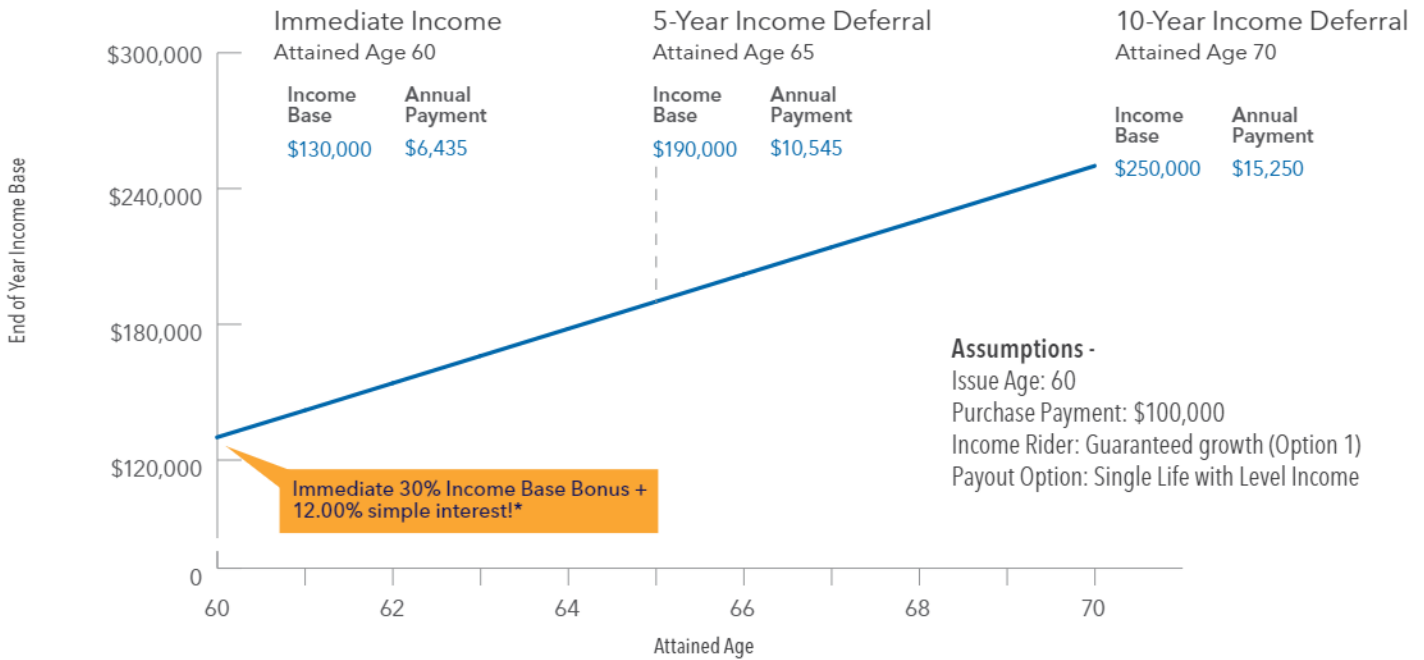


Focus on Income

It's the calculation that counts!



When it comes to guaranteed income, payout factors are only part of the story. With Ascent Pro 10 Bonus, there's more than meets the eye.



The hypothetical examples show the guaranteed growth of the Income Base prior to electing income. The Income Base is used to determine the annual lifetime income payment and assumes no prior withdrawals have been taken. All rates effective as of September 29, 2023 and subject to change.

Guaranteed Growth Option – Strong at all ages!					
Immediate Income		5-Year Income Deferral		10-Year Income Deferral	
Issue Age	Annual Payment	Attained Age	Annual Payment	Attained Age	Annual Payment
50	\$5,720	55	\$8,455	60	\$12,375
55	\$5,785	60	\$9,405	65	\$13,875
60	\$6,435	65	\$10,545	70	\$15,250
65	\$7,215	70	\$11,590	75	\$16,750
70	\$7,930	75	\$12,730	80	\$18,625
73	\$8,320	78	\$13,585	83	\$20,000

Assumptions - Annual Rider Charge: 1.00%, Initial Income Base bonus: 30%. Single life payout factors: Age 50: 4.40%, Age 55: 4.45%, Age 60: 4.95%, Age 65: 5.55%, Age 70: 6.10%, Age 73: 6.40%, Age 75: 6.70%, Age 78: 7.15%, Age 80: 7.45%, Age 83: 8.00%.

INVESTMENT AND INSURANCE PRODUCTS ARE:

• NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY BANK AFFILIATE • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

* Initial Simple Interest Rate of 12.00% is guaranteed for years 1-10. Subsequent Simple Interest Rate of 6.00% 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 The Income Base cannot be withdrawn in a lump sum and does not have a cash value or surrender value.

Withdrawals and surrenders are subject to ordinary 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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