

# Product Guide

Rates effective September 7, 2024



Interest Crediting Rates	Ascent Pro 10 Bonus
<b>2-Year Point-to-Point Strategies (No Cap)</b>	
<b>AI Powered Global Opportunities Index: AIGO</b> (Participation Rate) <sup>1</sup>	130%
<b>AI Powered US Equity Index: AIPEX</b> (Participation Rate) <sup>1</sup>	150%
<b>BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5</b> (Participation Rate) <sup>1</sup>	190%
<b>Nasdaq FC Index: BOFANFCC</b> (Participation Rate) <sup>1,2</sup>	120%
<b>S&amp;P 500 FC Index: SPXFCDUE</b> (Participation Rate) <sup>1,3</sup>	83%
<b>UBS Innovative Balanced Index: UBSIBAL</b> (Participation Rate) <sup>1</sup>	130%
<b>1-Year Point-to-Point Strategies (No Cap)</b>	
<b>AI Powered Global Opportunities Index: AIGO</b> (Participation Rate) <sup>1</sup>	95%
<b>AI Powered US Equity Index: AIPEX</b> (Participation Rate) <sup>1</sup>	112%
<b>BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5</b> (Participation Rate) <sup>1</sup>	140%
<b>Nasdaq FC Index: BOFANFCC</b> (Participation Rate) <sup>1,2</sup>	80%
<b>S&amp;P 500 FC Index: SPXFCDUE</b> (Participation Rate) <sup>1,3</sup>	62%
<b>UBS Innovative Balanced Index: UBSIBAL</b> (Participation Rate) <sup>1</sup>	95%
<b>1-Year Point-to-Point Strategy</b>	
<b>S&amp;P 500® Index: SPX</b> (Cap Rate)	5.50%
Bailout Cap Rate	1.00%
<b>1-Year Fixed Strategy</b>	
<b>Fixed Interest Rate</b>	2.85%
<b>Withdrawal Charge Duration</b>	10 years

## Income Rider Rates

<b>Annual Income Rider Charge Rate</b>	1.00%
<b>Rollup Rate</b>	Years 1-20: 10.00% Simple Interest Rate

<sup>1</sup> The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. 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.

<sup>3</sup> The full name of the S&P 500 FC Index is S&P 500 FC TCA 0.50% Decrement Index (USD) ER.

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 in D.C.

**Product features and availability may vary by state and/or sales distributor.**

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Base Product

For states: AL, AR, AZ, CO, FL (ages 35-64), GA, IA, IL, IN, KS, KY, MD, ME, MI, MS, ND, NE, NM, SD, TN, VA, WI, WV, WY

For states: AK, CT, DC, DE, HI, ID, LA, MA, MN, MO, MT, NC, NH, NJ, NV, OH, OK, OR, PA, RI, SC, TX, UT, VA, VT, WA

FL (ages 65-80)

<b>Ownership</b>	<p><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.</p>																																																																										
<b>Premiums</b> (Single premium only)	<p><b>Minimum:</b> \$10,000 in most states                  \$5,000 in AK, CT, DE, DC, HI, ID, IL, LA, MA, MN, MO, MT, NC, NH, NJ, NV, OH, OK, OR, PA, RI, TX, UT, VA, VT and WA</p> <p><b>Maximum:</b> \$1,000,000 (larger amounts may be accepted with company approval)</p>																																																																										
<b>Premium Bonus</b>	10%	10%	10%																																																																								
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<b>Free Withdrawal Schedule</b>	<p>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.</p>																																																																										

<sup>4</sup> Ascent Pro 10 Bonus Premium Bonus Vesting Schedule in CA: 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100%

<sup>5</sup> Ascent Pro 10 Bonus Withdrawal Charge Schedule in CA: 7.8%, 7.4%, 6.5%, 5.6%, 4.5%, 3.4%, 2.3%, 1.2%, 0.1%, 0%

<b>Terminal Illness Waiver<sup>6</sup></b> (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.
<b>Confinement Waiver<sup>6</sup></b> (Not available in CA)	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>Bailout Feature</b>	If Athene lowers the declared 1-Year Point-to-Point S&P 500® 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> (Not available in CA)	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 (MGCV).

<sup>6</sup> This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

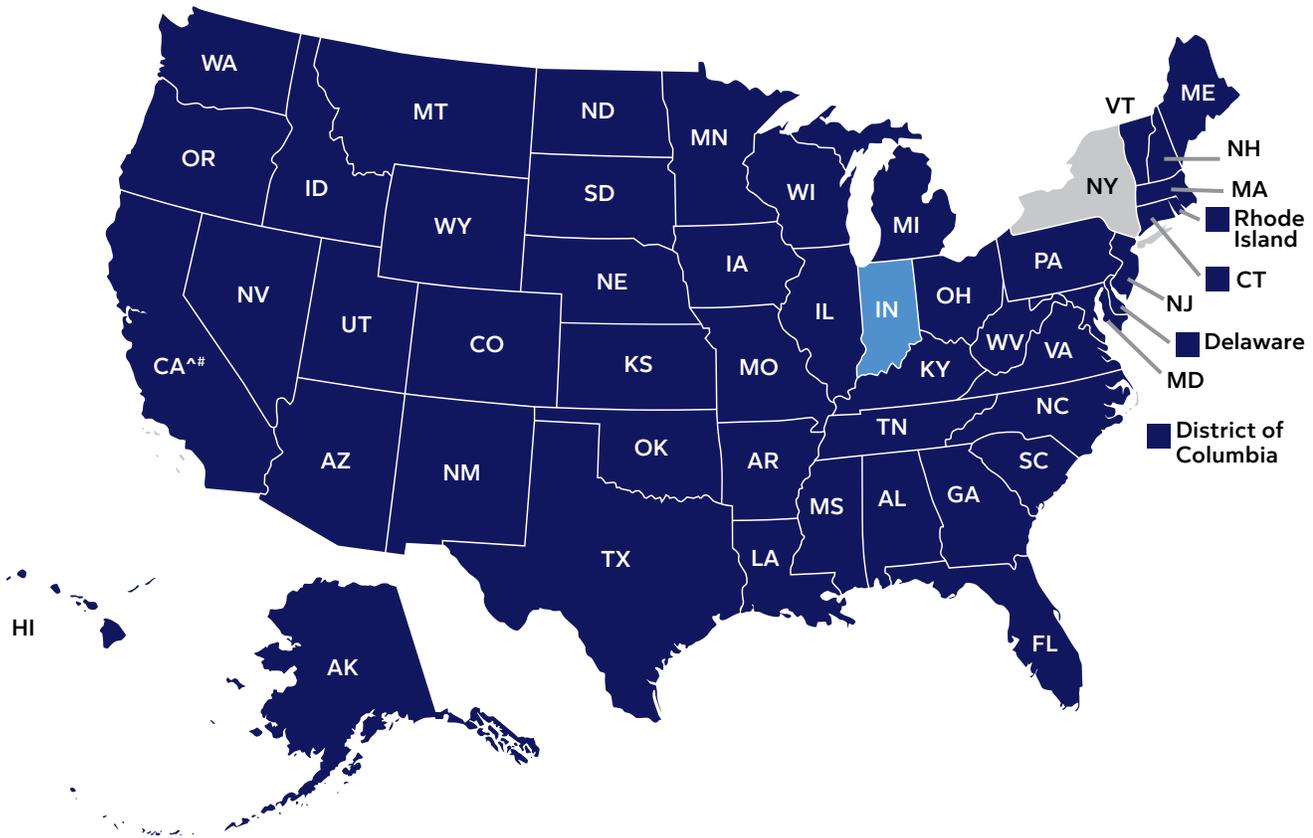
## Income Rider

	Income Rider
<b>Income Base</b>	The Initial Income Base is equal to the Initial Premium plus Income Base bonus. 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>	20%
<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 (MGCV). Rider Charges are not deducted from the MGCV in certain states.
<b>Minimum Age for Lifetime Income Withdrawals Benefit</b>	50
<b>Income Payout Options Available</b>	Level Income, Earnings-Indexed Income, or Accelerated Income
<b>Accelerated Income<sup>7</sup></b>	Option offers increased payouts during 10-year Accelerated Income Period, then reduces for the remainder of your life. A unique Guaranteed Minimum Lifetime Income Withdrawal Percentage is used to determine payout amounts for each defined period. Cumulative Lifetime Income Withdrawals may be lower under the Accelerated Income Option than under the Level or Earnings-Indexed Income Options.
<b>Enhanced Income Benefit Availability and Qualification<sup>8</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 <sup>9</sup> or be unable to perform at least 2 of 6 Activities of Daily Living (ADLs consist of bathing, continence, dressing, eating, toileting, and transferring) for 90 out of the last 125 Days. If qualifications are met, the Lifetime Income Withdrawal amount will increase based on the applicable Enhanced Income Benefit Multiplier. The Enhanced Benefit Limit Period is 60 months as long as the eligibility requirements are met and the Accumulated Value is greater than zero. Enhanced Income Benefit qualification must be certified by a licensed physician. If the Accelerated Income option is selected, the Enhanced Income Benefit Multiplier is applied to the ultimate Lifetime Income Withdrawal amount even if the Accelerated Income Period has not ended. Not available in all states.
<b>Enhanced Income Benefit Multiplier</b>	Single Life Withdrawals: 2x Joint Life Withdrawals: 1.5x
<b>Income Rider Termination Waiting Period</b>	After 10th Contract Year

<sup>7</sup>The Accelerated Income Period starts at the beginning of the Contract Year in which you enter the Income Phase, even if you do not start Lifetime Income Withdrawals on that Contract Anniversary.

<sup>8</sup> This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

<sup>9</sup> Confinement to a Qualified Care Facility not applicable in CA.



## State Availability

- Ascent Pro 10 Bonus: ages 35–80  
Minimum issue age in MD: 50
- Ascent Pro 10 Bonus: ages 35–74
- Not available

<sup>^</sup> No Confinement or Terminal Illness Waivers in CA

<sup>#</sup> No MVA in CA

Rates are guaranteed for the initial term and subject to change.

Index crediting strategies may be added (upon regulatory approval) or eliminated at the company's discretion. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy.

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

**AI Powered Global Opportunities Index** • The AI Powered Global Opportunities Index (the "AiGO Index") is the exclusive property of EquBot Inc ("EquBot") and administered, calculated, and published by MerQube, Inc. ("MerQube").

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In calculating the performance of each of the Indices, EquBot deducts a servicing cost of 0.85% per annum for the AiGO Index, and a servicing cost of 0.50% per annum for the AiPEX Index, calculated on a daily basis. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the Indices and thus the amount of interest that will be credited to the fixed indexed annuity option based on each of the Indices.

The volatility control applied by EquBot may reduce the potential positive or negative change in each of the Indices and thus the amount of interest that will be credited to the fixed indexed annuity option that is based on either of the Indices.

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In calculating the level 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.

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