

Product Guide

Rates effective January 16, 2021



Premium Bonus	Performance Elite 10	
	Base	Plus
Annual Rider Charge Rate	N/A	0.95%
Most states: AL, AZ, AR, CO, DC, FL (issue ages 0-64), GA, HI, IL, IA, IN, KS, KY, LA, MA, ME, MI, MO, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY	2%	8%
AK, CT, DE, ID, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	1%	6%
CA	2%	6%
FL (issue ages 65-78), MD	1%	7%
Interest Crediting Rates		
Annual Strategy Charge Rate	1.75%	
Multi-Asset (No Cap)		
BNP Paribas Multi Asset Diversified 5 Index¹ – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	185%	
2-Year (Participation Rate)*	90%	
1-Year (Participation Rate) With Charge	135%	
1-Year (Participation Rate)	65%	
Equity (No Cap)		
Nasdaq FC Index^{1,2} – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	130%	
2-Year (Participation Rate)*	60%	
1-Year (Participation Rate) With Charge	85%	
1-Year (Participation Rate)	40%	
AI Powered US Equity Index¹ – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	150%	
2-Year (Participation Rate)*	70%	
1-Year (Participation Rate) With Charge	115%	
1-Year (Participation Rate)	55%	
S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return)¹ – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	90%	
2-Year (Participation Rate)*	40%	
1-Year (Participation Rate) With Charge	70%	
1-Year (Participation Rate)	30%	
Equity (Cap)		
S&P 500® – Point-to-Point Index Strategy		
1-year (Cap) With Charge	6.75%	
1-year (Cap)	3.25%	
Fixed		
Fixed Account with 1-Year Guarantee	1.30%	
Withdrawal Charge Duration	10 years	

* Two-year strategies not available in NH

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.

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(01/16/21)

	Athene Performance Elite 10	Athene Performance Elite 10 Plus
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Ownership	Qualified ³ – must be single ownership Nonqualified – joint ownership available
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Premiums (Single premium only)	Minimum – \$10,000 (\$5,000 in CT, ID, MN, NJ, OH, OR, PA, UT, WA) Maximum – \$1,000,000 (larger amounts may be accepted with company approval)
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<p>Withdrawal Charge Rate Schedule⁴</p> <p>Chart A: AL, AZ, AR, CO, DC, FL (ages 0-64), GA, HI, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MO, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY</p> <p>Chart B: AK, CT, DE, ID, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA</p> <p>Chart C: FL (ages 65-78) & MD</p> <p>Chart D: CA</p>	<p>Chart A</p> <table border="1" style="width:100%; border-collapse: collapse; text-align: center;"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>12%</td><td>12%</td><td>12%</td><td>11%</td><td>10%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>4%</td><td>0%</td></tr> </table> <p>Chart B</p> <table border="1" style="width:100%; border-collapse: collapse; text-align: center;"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>8.3%</td><td>8.0%</td><td>7.1%</td><td>6.2%</td><td>5.3%</td><td>4.4%</td><td>3.5%</td><td>2.6%</td><td>1.6%</td><td>0.9%</td><td>0%</td></tr> </table> <p>Chart C</p> <table border="1" style="width:100%; border-collapse: collapse; text-align: center;"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>10%</td><td>10%</td><td>10%</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> </table> <p>Chart D</p> <table border="1" style="width:100%; border-collapse: collapse; text-align: center;"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10+</td></tr> <tr><th>Charge %</th><td>8.3%</td><td>7.8%</td><td>6.7%</td><td>5.6%</td><td>4.5%</td><td>3.4%</td><td>2.3%</td><td>1.2%</td><td>0.1%</td><td>0%</td></tr> </table> <p>Please reference left column for applicable states.</p>	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	12%	12%	12%	11%	10%	9%	8%	7%	6%	4%	0%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	8.3%	8.0%	7.1%	6.2%	5.3%	4.4%	3.5%	2.6%	1.6%	0.9%	0%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	0%	Contract Yr	1	2	3	4	5	6	7	8	9	10+	Charge %	8.3%	7.8%	6.7%	5.6%	4.5%	3.4%	2.3%	1.2%	0.1%	0%
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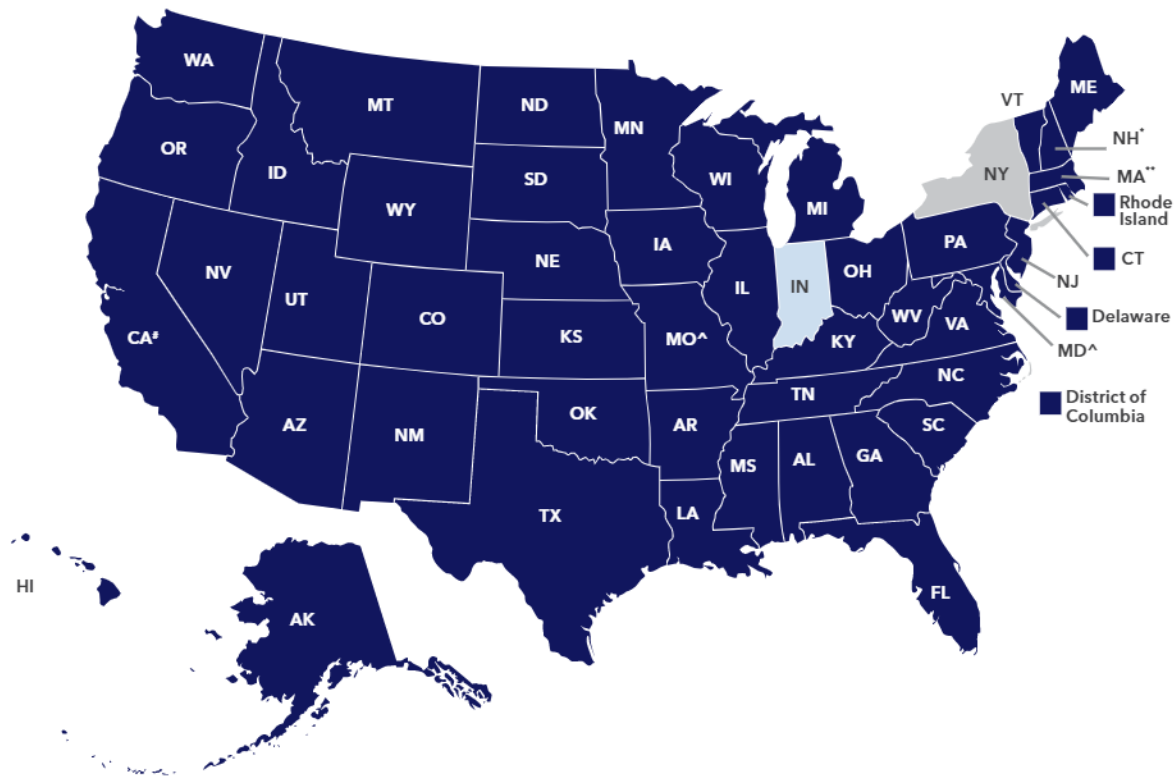
A Withdrawal Charge in accordance with this schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount.

Market Value Adjustment (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.
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<p>Premium Bonus Vesting Percentage Schedule</p> <p>*Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.</p> <p>Chart A: AL, AZ, AR, CO, DC, FL (ages 0-64), GA, HI, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MO, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY</p> <p>Chart B: AK, CT, DE, ID, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA</p> <p>Chart C: FL (ages 65-78) & MD</p> <p>Chart D: CA</p>	<p>Chart A</p> <table border="1" style="width:100%; border-collapse: collapse; text-align: center;"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>20%</td><td>40%</td><td>60%</td><td>80%</td><td>100%</td></tr> </table> <p>Chart B</p> <table border="1" style="width:100%; border-collapse: collapse; text-align: center;"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>0%</td><td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td></tr> </table> <p>Chart C</p> <table border="1" style="width:100%; border-collapse: collapse; text-align: center;"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr> <tr><th>Charge %</th><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>20%</td><td>40%</td><td>60%</td><td>80%</td><td>100%</td></tr> </table> <p>Chart D</p> <table border="1" style="width:100%; border-collapse: collapse; text-align: center;"> <tr><th>Contract Yr</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10+</td></tr> <tr><th>Charge %</th><td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td></tr> </table> <p>Please reference left column for applicable states.</p>	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	0%	0%	0%	0%	0%	0%	20%	40%	60%	80%	100%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	0%	0%	0%	0%	0%	0%	20%	40%	60%	80%	100%	Contract Yr	1	2	3	4	5	6	7	8	9	10+	Charge %	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
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This schedule shows the percentage of the Premium Bonus that is vested each Contract Year. It applies only to surrenders and withdrawals in excess of the Free Withdrawal amount.

	Athene Performance Elite 10		Athene Performance Elite 10 Plus		
Free Withdrawal Percentage Schedule ⁴	Y1	Y2+	Plus Y1	Plus Y2+	The Free Withdrawal amount is calculated by applying the percentage shown to the Accumulated Value as of the previous contract anniversary.
	0%	5%	10%	10%	
Strategy Charge (Not available on the Fixed Strategy)	Strategy charge options offer higher Cap and Participation Rates. The charge is calculated by multiplying the Strategy Value of the associated Strategy and an Annual Strategy Charge Rate on each contract anniversary. A portion of that charge (1/12th) is deducted from the applicable Strategy Value each month. The Initial Annual Strategy Charge Rate is set at contract issue and guaranteed for the first Index Term Period. A new Annual Strategy Charge Rate will be declared at the start of each Index Term Period.				
Strategy Charge Credit	A one-time Strategy Charge Credit will be added to the Accumulated Value at the end of the Withdrawal Charge Period, if the sum of all strategy charges applied, minus the sum of all interest credits, is greater than zero. If withdrawals subject to a Withdrawal Charge are taken (including a full surrender), the Credit will not be applied.				
Terminal Illness Waiver ⁵ (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.				
Confinement Waiver ⁵ (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.				
Death Benefit ⁶	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).				
Enhanced Free Withdrawals (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.				
Return of Premium (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.				
Enhanced Annuitization ⁷ (Not Available in CA or FL) (Plus only)	After the seventh 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.				
Annual Liquidity Rider Charge Rate (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.				



State Availability

 Performance Elite 10: ages 0-78	 Performance Elite 10 is not available for sale.
 Performance Elite 10: ages 0-74	

- ^ No MVA in MD & MO.
- * Two-year strategies not available in NH.
- ** Confinement Waiver not available in MA.
- # Confinement and Terminal Illness Waivers not available in CA.

¹ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

² The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forgo part of the growth of the Index if it rises beyond this limit within a month.

³ 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.

⁴ Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

⁵ **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.** Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.

⁶ After annuitization, payments will be consistent with the settlement option selected.

⁷ In MD, Performance Elite 10 allows Enhanced Annuitization after the sixth Contract Year.

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

Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks; neither an Index nor any market-indexed annuity is comparable to a direct investment in the equity markets.

Index Crediting strategies may be added or eliminated at the company's discretion and may not be available in all states. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy. Please refer to the Product Guide for additional details and available index options.

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

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

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