

# Athene MaxRate 3, 5 & 7

Rates and Availability as of March 22, 2024



Available in: AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, & WY

Initial Premium <sup>1</sup>	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 10, 10, 10%	4.70%	4.70%	4.95%	4.95%
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10%	4.90%	4.90%	5.15%	5.15%
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10, 10%	4.90%	4.90%	5.15%	5.15%

A Multi-Year Fixed Strategy is used to credit interest to the Initial Premium. The interest rate is guaranteed for the full Term Period. At the end of the Term Period the Accumulated Value will be transferred to the 1-Year Fixed Strategy.

Additional Premiums will be allocated to the 1-Year Fixed Strategy. The Initial Interest Rate for this strategy is set at issue and is guaranteed for one year. A Renewal Interest Rate is declared on each Contract Anniversary for the next Contract Year. This rate may vary each year, but it will always equal or exceed the Minimum Renewal Interest Rate.

Available in: AK, CA<sup>2</sup>, CT, DE, HI, ID, MD, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA

Initial Premium <sup>1</sup>	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 9.3, 8.4, 7.5%	4.70%	4.70%	4.95%	4.95%
CA: 8.3, 7.3, 6.3%				
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7%	4.85%	4.85%	5.10%	5.10%
CA: 8.3, 7.3, 6.3, 5.3, 4.2%				
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8%	4.85%	4.85%	5.10%	5.10%
CA: 8.3, 7.3, 6.3, 5.3, 4.2, 3.2, 2.1%				

<sup>1</sup> Minimum initial premium - \$10,000

<sup>2</sup> CA withdrawal charge schedules differ from other states.

Any rate changes are effective for applications issued on or after the date indicated on the rate card.

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.**

**INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**



# Product Guide

Rates effective February 3, 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>	135%
<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: SPXFC DUE</b> (Participation Rate) <sup>1,3</sup>	83%
<b>UBS Innovative Balanced Index: UBSIBAL</b> (Participation Rate) <sup>1</sup>	135%
<b>1-Year Point-to-Point Strategies (No Cap)</b>	
<b>AI Powered Global Opportunities Index: AIGO</b> (Participation Rate) <sup>1</sup>	100%
<b>AI Powered US Equity Index: AIPEX</b> (Participation Rate) <sup>1</sup>	115%
<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: SPXFC DUE</b> (Participation Rate) <sup>1,3</sup>	62%
<b>UBS Innovative Balanced Index: UBSIBAL</b> (Participation Rate) <sup>1</sup>	100%
<b>1-Year Point-to-Point Strategy</b>	
<b>S&amp;P 500® Index: SPX</b> (Cap Rate)	6.25%
Bailout Cap Rate	1.00%
<b>1-Year Fixed Strategy</b>	
<b>Fixed Interest Rate</b>	3.00%
CA	3.00%
<b>Withdrawal Charge Duration</b>	10 years

## Income Rider Rates

<b>Annual Income Rider Charge Rate</b>	1.00%
<b>Option 1: Guaranteed Growth</b>	Years 1-10: 12.00% Simple Interest Rate Years 11-20: 6.00% Simple Interest Rate
<b>Option 2: Guaranteed Growth, Plus Interest Credits</b>	Years 1-10: 6.00% Simple Interest Rate Years 11-20: 3.00% Simple Interest Rate 200% Stacking Percentage

<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.

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Base Product

For States: AL, AR, AZ, CO, DC, FL (ages 35-64), GA, IA, IL, IN, KS, KY, MA, MD, ME, MI, MS, MT, NC, ND, NE, NM, RI, SD, TN, VA, VT, WI, WV, WY	For states: AK, CT, DE, HI, ID, LA, MN, MO, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	FL (ages 65-80)
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<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>
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<b>Premiums</b> (Single premium only)	<p><b>Minimum:</b> \$10,000 (\$5,000 in AK, CT, HI, ID, LA, MN, MO, NH, NJ, OR, PA, UT and WA)</p> <p><b>Maximum:</b> \$1,000,000 (larger amounts may be accepted with company approval)</p>
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<b>Premium Bonus</b>	3%	3%	3%
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<b>Premium Bonus Vesting Schedule<sup>4</sup></b>	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr style="background-color: #1a3d54; color: white;"> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>0%</td></tr> <tr><td>3</td><td>0%</td></tr> <tr><td>4</td><td>0%</td></tr> <tr><td>5</td><td>0%</td></tr> <tr><td>6</td><td>0%</td></tr> <tr><td>7</td><td>20%</td></tr> <tr><td>8</td><td>40%</td></tr> <tr><td>9</td><td>60%</td></tr> <tr><td>10</td><td>80%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Contract Yr	Vesting %	1	0%	2	0%	3	0%	4	0%	5	0%	6	0%	7	20%	8	40%	9	60%	10	80%	11+	100%	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr style="background-color: #1a3d54; color: white;"> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>10%</td></tr> <tr><td>3</td><td>20%</td></tr> <tr><td>4</td><td>30%</td></tr> <tr><td>5</td><td>40%</td></tr> <tr><td>6</td><td>50%</td></tr> <tr><td>7</td><td>60%</td></tr> <tr><td>8</td><td>70%</td></tr> <tr><td>9</td><td>80%</td></tr> <tr><td>10</td><td>90%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Contract Yr	Vesting %	1	0%	2	10%	3	20%	4	30%	5	40%	6	50%	7	60%	8	70%	9	80%	10	90%	11+	100%	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr style="background-color: #1a3d54; color: white;"> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>0%</td></tr> <tr><td>3</td><td>0%</td></tr> <tr><td>4</td><td>0%</td></tr> <tr><td>5</td><td>0%</td></tr> <tr><td>6</td><td>0%</td></tr> <tr><td>7</td><td>20%</td></tr> <tr><td>8</td><td>40%</td></tr> <tr><td>9</td><td>60%</td></tr> <tr><td>10</td><td>80%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Contract Yr	Vesting %	1	0%	2	0%	3	0%	4	0%	5	0%	6	0%	7	20%	8	40%	9	60%	10	80%	11+	100%
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<b>Free Withdrawal Schedule</b>	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.
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<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: 8.2%, 7.7%, 6.6%, 5.6%, 4.5%, 3.4%, 2.3%, 1.2%, 0.1%, 0%

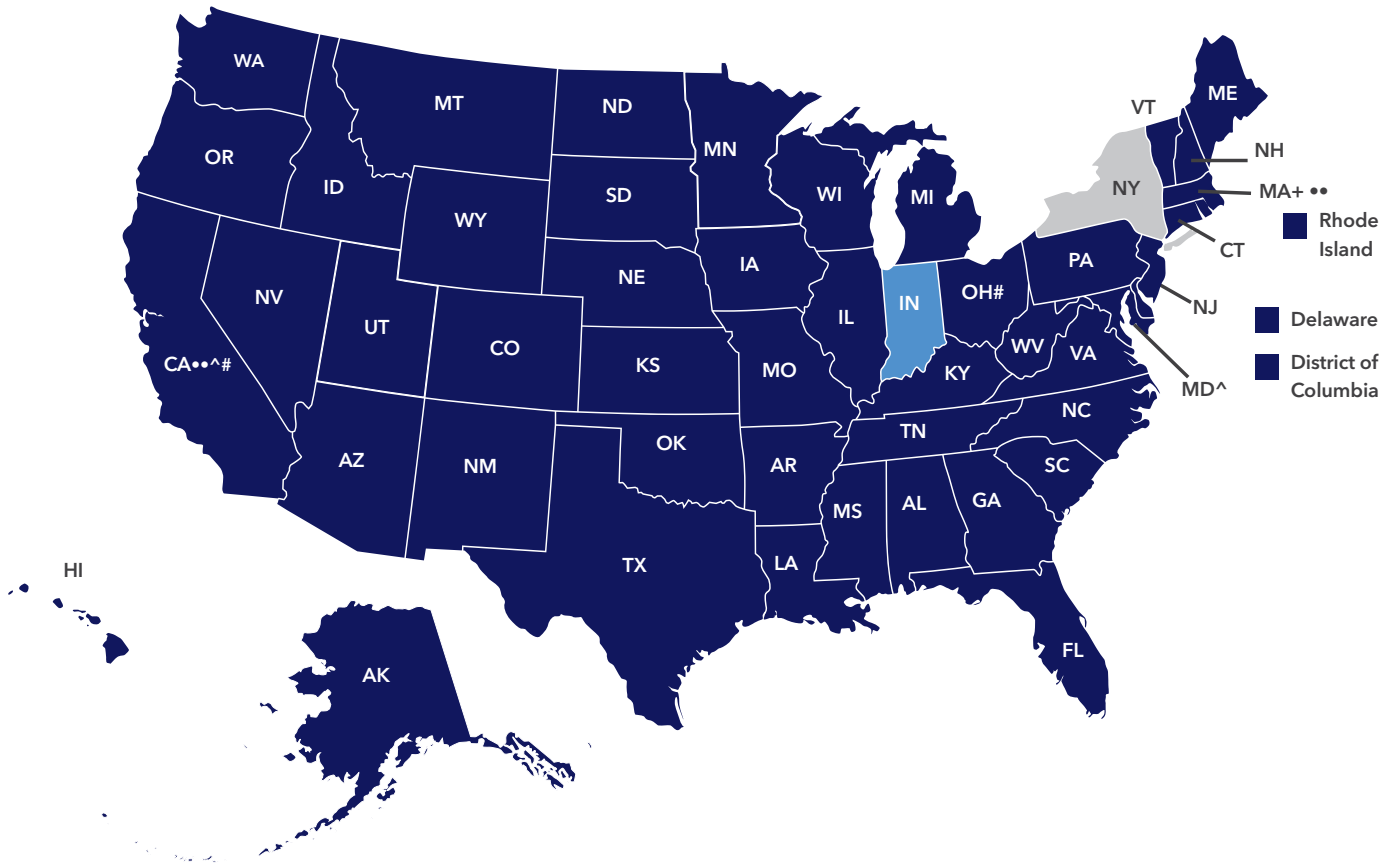
<b>Terminal Illness Waiver<sup>6</sup></b>	You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract 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<sup>6</sup></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 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>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 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>	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.

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

Income Rider	Ascent Income Rider
Crediting Options	Option 1: Guaranteed Growth or Option 2: Guaranteed Growth, Plus Interest Credits
Income Base	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.
Income Base Bonus	Option 1: 20% Option 2: 15%
Annual Income Rider Charge Rate	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. Rider Charges are not deducted from the MGCV in certain states.
Minimum Attained Age for Lifetime Income Withdrawal Benefits	50
Income Payout Options Available	Level Income, Inflation-Adjusted Income or Earnings-Indexed Income
Enhanced Income Benefit Availability and Qualification <sup>7</sup>	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 for 180 out of the last 250 Days. <sup>8</sup> 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.
Income Rider Termination Waiting Period	After 10th Contract Year

<sup>7</sup> This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

<sup>8</sup> The confinement period is 90 out of 125 days in AK, CT, HI, ID, LA, MN, MO, NH, NJ, OR, PA, UT and WA.



## State Availability



Ascent Pro 10 Bonus: ages 35-80



Not available



Ascent Pro 10 Bonus: ages 35-74

- + Base Confinement Waiver is not available in MA
- Enhanced Income Benefit on the Income Riders not available in CA or MA
- # Minimum Interest Credit is not available in CA or OH
- ^ No Confinement or Terminal Illness Waivers 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").

**AI Powered US Equity Index** • The AI Powered US Equity Index (the "AiPEX Index") is the exclusive property of EquBot and is administered, calculated, and published by Solactive AG ("Solactive"). We also refer to each of the AiGO Index and the AiPEX Index herein as an "Index" and, together, the "Indices."

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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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**This insert must be accompanied by the applicable product brochure and Certificate of Disclosure which provide more detailed product information, including all charges or limitations as well as definitions of capitalized terms.**



# Product Guide

Rates effective December 30, 2023



Premium Bonus	Performance Elite 15	
	Base	Plus
Annual Rider Charge Rate	N/A	0.95%
Premium Bonus	15% 11% in IN 11% in DE	20% 14% in IN 15% in DE

## Interest Crediting Rates

Strategies with and/or without a Strategy Charge are available on both Base and Plus versions	With 1.25% Strategy Charge	No Strategy Charge
<b>2-Year Point-to-Point Strategies (No Cap)<sup>1</sup></b>		
AI Powered Global Opportunities Index: AIGO (Participation Rate) <sup>2</sup>	225%	170%
AI Powered US Equity Index: AIPEX (Participation Rate) <sup>2</sup>	260%	200%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) <sup>2</sup>	330%	250%
Nasdaq FC Index: BOFANFCC (Participation Rate) <sup>2,3</sup>	210%	160%
S&P 500 FC Index: SPXCDUE (Participation Rate) <sup>2,4</sup>	145%	110%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) <sup>2</sup>	225%	170%
<b>1-Year Point-to-Point Strategies (No Cap)</b>		
AI Powered Global Opportunities Index: AIGO (Participation Rate) <sup>2</sup>	170%	130%
AI Powered US Equity Index: AIPEX (Participation Rate) <sup>2</sup>	195%	150%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) <sup>2</sup>	235%	180%
Nasdaq FC Index: BOFANFCC (Participation Rate) <sup>2,3</sup>	135%	105%
S&P 500 FC Index: SPXCDUE (Participation Rate) <sup>2,4</sup>	107%	82%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) <sup>2</sup>	170%	130%
<b>1-Year Point-to-Point Strategy</b>		
S&P 500® Index: SPX (Cap Rate)	11.00%	8.00%
<b>1-Year Fixed Strategy</b>		
Fixed Interest Rate	N/A	4.00%
Withdrawal Charge Duration	15 years	

<sup>1</sup>Two-year strategies not available in NH.

<sup>2</sup>Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>3</sup>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.

<sup>4</sup>S&P 500 FC TCA 0.50% Decrement Index (USD) ER

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<b>Ownership</b>	Qualified – must be single ownership Nonqualified – joint ownership available																																															
<b>Premiums</b> (Single premium only)	Minimum – \$10,000 Maximum – \$1,000,000 (larger amounts may be accepted with company approval)																																															
<b>Withdrawal Charge Rate Schedule</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>	<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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Base Y1	Base Y2+	Plus Y1	Plus Y2+																																													
0%	5%	10%	10%																																													
<b>Strategy Charge</b> (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.																																															
<b>Strategy Charge Credit</b>	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.																																															
<b>Strategy Preset™</b> (Not available in NH)	Strategy Preset is a simple way to diversify across indices, which can help increase growth potential and mitigate risk. You can choose between one of three growth profiles and the renewing portion of your Accumulated Value will be automatically rebalanced each year.																																															

<b>Terminal Illness Waiver<sup>5</sup></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 the Annuitant meets the eligibility requirements. This waiver is available after your first Contract Anniversary. The Annuitant may not be diagnosed during the first Contract Year.
<b>Confinement Waiver<sup>5</sup></b> (Not available in MA)	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. The Annuitant 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</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>Enhanced Annuitization</b> (Plus only) (Not available in FL)	After the ninth 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.
<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.

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The purpose of this material is solicitation of insurance. Any sale of an annuity will require contact with a financial professional.

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.

**This insert must be accompanied by the applicable product brochure and Certificate of Disclosure which provide more detailed product information, including all charges or limitations as well as definitions of capitalized terms.**



# Product Guide

Rates effective December 30, 2023



Premium Bonus	Performance Elite 10	
	Base	Plus
<b>Annual Rider Charge Rate</b>	N/A	0.95%
<b>Most states:</b> AL, AZ, AR, CO, DC, FL (issue ages 0-64), GA, HI, IL, IA, KS, KY, LA, MA, ME, MI, MO, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY	12%	18%
CT, ID, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	11%	16%
CA	11%	16%
FL (issue ages 65-78), MD	11%	17%
AK	6%	10%
DE	4%	8%
IN	11%	16%

## Interest Crediting Rates

Strategies with and/or without a Strategy Charge are available on both Base and Plus versions	With 1.25% Strategy Charge	No Strategy Charge
<b>2-Year Point-to-Point Strategies (No Cap)<sup>1</sup></b>		
AI Powered Global Opportunities Index: AIGO (Participation Rate) <sup>2</sup>	200%	145%
AI Powered US Equity Index: AIPLEX (Participation Rate) <sup>2</sup>	230%	170%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) <sup>2</sup>	280%	205%
Nasdaq FC Index: BOFANFCC (Participation Rate) <sup>2, 3</sup>	185%	135%
S&P 500 FC Index: SPXFC DUE (Participation Rate) <sup>2, 4</sup>	130%	95%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) <sup>2</sup>	200%	145%
<b>1-Year Point-to-Point Strategies (No Cap)</b>		
AI Powered Global Opportunities Index: AIGO (Participation Rate) <sup>2</sup>	150%	110%
AI Powered US Equity Index: AIPLEX (Participation Rate) <sup>2</sup>	170%	125%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) <sup>2</sup>	205%	150%
Nasdaq FC Index: BOFANFCC (Participation Rate) <sup>2, 3</sup>	120%	89%
S&P 500 FC Index: SPXFC DUE (Participation Rate) <sup>2, 4</sup>	95%	70%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) <sup>2</sup>	150%	110%
<b>1-Year Point-to-Point Strategy</b>		
S&P 500® Index: SPX (Cap Rate)	9.75%	7.00%
<b>1-Year Fixed Strategy</b>		
Fixed Interest Rate	N/A	3.30%
CA	N/A	3.00%
<b>Withdrawal Charge Duration</b>	10 years	

<sup>1</sup>Two-year strategies not available in NH

<sup>2</sup>Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>3</sup>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.

<sup>4</sup>S&P 500 FC TCA 0.50% Decrement Index (USD) ER

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<b>Ownership</b>	Qualified – must be single ownership Nonqualified – joint ownership available																																																																																														
<b>Premiums</b> (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)																																																																																														
<b>Withdrawal Charge Rate Schedule</b>  <b>Chart A:</b> 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  <b>Chart B:</b> AK, CT, DE, ID, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA  <b>Chart C:</b> FL (ages 65-78) & MD  <b>Chart D:</b> CA	<p><b>Chart A</b></p> <table border="1"> <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><b>Chart B</b></p> <table border="1"> <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><b>Chart C</b></p> <table border="1"> <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><b>Chart D</b></p> <table border="1"> <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>8.2%</td><td>7.7%</td><td>6.6%</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 %	8.2%	7.7%	6.6%	5.6%	4.5%	3.4%	2.3%	1.2%	0.1%	0%
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<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>  <b>Chart A:</b> 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  <b>Chart B:</b> AK, CT, DE, ID, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA  <b>Chart C:</b> FL (ages 65-78) & MD  <b>Chart D:</b> CA	<p><b>Chart A</b></p> <table border="1"> <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><b>Chart B</b></p> <table border="1"> <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><b>Chart C</b></p> <table border="1"> <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><b>Chart D</b></p> <table border="1"> <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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<b>Strategy Charge</b> (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.
<b>Strategy Charge Credit</b>	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.
<b>Strategy Preset™</b> (Not available in NH)	Strategy Preset is a simple way to diversify across indices, which can help increase growth potential and mitigate risk. You can choose between one of three growth profiles and the renewing portion of your Accumulated Value will be automatically rebalanced each year.
<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 the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one year and the Annuitant meets the eligibility requirements. This waiver is available after your first Contract Anniversary. The Annuitant may not be diagnosed during the first Contract Year.
<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 the Annuitant is confined to a Qualified Care facility for at least 60 consecutive days and meets the eligibility requirements. The Annuitant 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</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>Enhanced Annuitization<sup>6</sup></b> (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.
<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.

<sup>5</sup>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.

<sup>6</sup>In MD, Performance Elite 10 allows Enhanced Annuitization after the sixth Contract Year.



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

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.

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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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The purpose of this material is solicitation of insurance. Any sale of an annuity will require contact with a financial professional.

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.

**This insert must be accompanied by the applicable product brochure and Certificate of Disclosure which provide more detailed product information, including all charges or limitations as well as definitions of capitalized terms.**



# Product Guide

Rates effective December 30, 2023



Premium Bonus	Performance Elite 7	
	Base	Plus
<b>Annual Rider Charge Rate</b>	N/A	0.95%
<b>Most states</b>	N/A	6%
AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	N/A	5%

## Interest Crediting Rates

Strategies with and/or without a Strategy Charge are available on both Base and Plus versions	With 1.25% Strategy Charge	No Strategy Charge
<b>2-Year Point-to-Point Strategies (No Cap)<sup>1</sup></b>		
AI Powered Global Opportunities Index: AIGO (Participation Rate) <sup>2</sup>	250%	195%
AI Powered US Equity Index: AIPEX (Participation Rate) <sup>2</sup>	280%	220%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) <sup>2</sup>	350%	275%
Nasdaq FC Index: BOFANFCC (Participation Rate) <sup>2, 3</sup>	225%	175%
S&P 500 FC Index: SPXFC DUE (Participation Rate) <sup>2, 4</sup>	160%	125%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) <sup>2</sup>	250%	195%
<b>1-Year Point-to-Point Strategies (No Cap)</b>		
AI Powered Global Opportunities Index: AIGO (Participation Rate) <sup>2</sup>	185%	145%
AI Powered US Equity Index: AIPEX (Participation Rate) <sup>2</sup>	210%	165%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) <sup>2</sup>	255%	200%
Nasdaq FC Index: BOFANFCC (Participation Rate) <sup>2, 3</sup>	145%	115%
S&P 500 FC Index: SPXFC DUE (Participation Rate) <sup>2, 4</sup>	117%	92%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) <sup>2</sup>	185%	145%
<b>1-Year Point-to-Point Strategy</b>		
S&P 500® Index: SPX (Cap Rate)	12.75%	9.25%
<b>1-Year Fixed Strategy</b>		
Fixed Interest Rate	N/A	4.50%
CA	N/A	3.00%
<b>Withdrawal Charge Duration</b>	7 years	

<sup>1</sup>Two-year strategies not available in NH.

<sup>2</sup>Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>3</sup>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.

<sup>4</sup>S&P 500 FC TCA 0.50% Decrement Index (USD) ER

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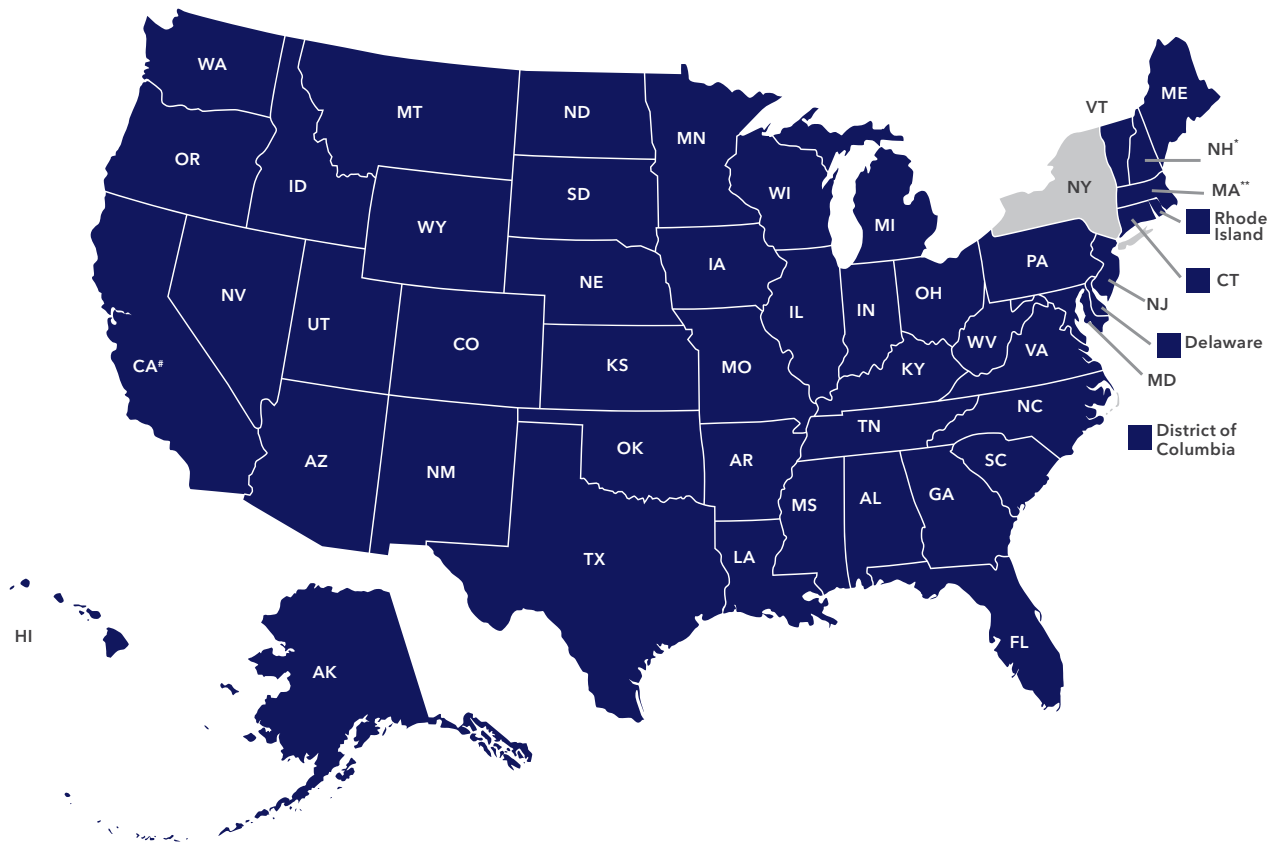
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<b>Ownership</b>	Qualified – must be single ownership Nonqualified – joint ownership available																																																												
<b>Premiums</b> (Single premium only)	Minimum – \$10,000 Maximum – \$1,000,000 (larger amounts may be accepted with company approval)																																																												
<b>Withdrawal Charge Rate Schedule</b>	<table border="1"> <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>8.0%</td> </tr> <tr> <td>3</td> <td>7.9%</td> <td>6.9%</td> </tr> <tr> <td>4</td> <td>6.9%</td> <td>5.8%</td> </tr> <tr> <td>5</td> <td>5.9%</td> <td>4.7%</td> </tr> <tr> <td>6</td> <td>5.0%</td> <td>3.6%</td> </tr> <tr> <td>7</td> <td>4.0%</td> <td>2.4%</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%	8.0%	3	7.9%	6.9%	4	6.9%	5.8%	5	5.9%	4.7%	6	5.0%	3.6%	7	4.0%	2.4%	8+	0.0%	0.0%																																	
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<b>Free Withdrawal Percentage Schedule</b>	The 10% Free Withdrawal amount is calculated by applying the percentage shown to the Accumulated Value as of the previous contract anniversary. 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.																																																												
<b>Strategy Charge</b> (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.																																																												
<b>Strategy Charge Credit</b>	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.																																																												



<b>Strategy Preset™</b> (Not available in NH)	Strategy Preset is a simple way to diversify across indices, which can help increase growth potential and mitigate risk. You can choose between one of three growth profiles and the renewing portion of your Accumulated Value will be automatically rebalanced each year.
<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 the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one year and the Annuitant meets the eligibility requirements. This waiver is available after your first Contract Anniversary. The Annuitant may not be diagnosed during the first Contract Year.
<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 the Annuitant is confined to a Qualified Care facility for at least 60 consecutive days and meets the eligibility requirements. The Annuitant cannot be confined at the time the contract is issued. Confinement period must begin at least one year after the contract date.
<b>Death Benefit</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)	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>Enhanced Annuitization</b> (Not Available in CA or FL) (Plus only)	After the fifth 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.
<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.

<sup>5</sup>**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.



## State Availability

■ Performance Elite 7: ages 0-83

■ Performance Elite 7 is not available for sale.

\* Two-year strategies not available in NH.

\*\* Confinement Waiver not available in MA.

# Confinement and Terminal Illness Waivers not available in CA.

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# Product Guide

Rates effective March 1, 2024



## Interest Crediting Rates

	Athene Agility 10
<b>2-Year Point-to-Point Strategies (No Cap)</b>	
<b>AI Powered Global Opportunities Index: AIGO</b> (Participation Rate) <sup>1</sup>	135%
<b>AI Powered US Equity Index: AIPEX</b> (Participation Rate) <sup>1</sup>	155%
<b>BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5</b> (Participation Rate) <sup>1</sup>	200%
<b>Nasdaq FC Index: BOFANFCC</b> (Participation Rate) <sup>1,2</sup>	125%
<b>S&amp;P 500 FC Index: SPXFCDUE</b> (Participation Rate) <sup>1,3</sup>	90%
<b>UBS Innovative Balanced Index: UBSIBAL</b> (Participation Rate) <sup>1</sup>	135%
<b>2-Year Point-to-Point Strategies</b>	
<b>S&amp;P 500<sup>®</sup> Index: SPX</b> (Cap Rate)	12.50%
<b>1-Year Point-to-Point Strategies (No Cap)</b>	
<b>AI Powered Global Opportunities Index: AIGO</b> (Participation Rate) <sup>1</sup>	100%
<b>AI Powered US Equity Index: AIPEX</b> (Participation Rate) <sup>1</sup>	120%
<b>BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5</b> (Participation Rate) <sup>1</sup>	145%
<b>Nasdaq FC Index: BOFANFCC</b> (Participation Rate) <sup>1,2</sup>	82%
<b>S&amp;P 500 FC Index: SPXFCDUE</b> (Participation Rate) <sup>1,3</sup>	65%
<b>UBS Innovative Balanced Index: UBSIBAL</b> (Participation Rate) <sup>1</sup>	100%
<b>1-Year Point-to-Point Strategies</b>	
<b>S&amp;P 500<sup>®</sup> Index: SPX</b> (Cap Rate)	6.00%
Bailout Cap Rate	0.50%
<b>1-Year Fixed Strategy</b>	
<b>Fixed Interest Rate</b>	3.00%
CA	3.00%
<b>Withdrawal Charge Duration</b>	10 years

<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.

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## Base Product

<b>Issue Ages</b>	Owner and Annuitant: 40-80																																				
<b>Ownership</b>	IRA – Must be single ownership, but joint payout is available for spouses. Nonqualified – Owner and Annuitant must be the same person, unless the Owner is a non-natural person, like a trust. If there are Joint Owners, they must be natural persons and they must be Joint Annuitants. Also, Joint Annuitants must be spouses.																																				
<b>Premiums</b>	Single premium only: Minimum – \$10,000 (\$5,000 in AK, AZ, HI, IL, LA, MN, MO, NH, NJ, OR, PA, TX, UT, WA) Maximum – \$1,000,000 (larger amounts may be accepted with company approval)																																				
<b>Withdrawal Charge Schedule</b>	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Charge Percent</td> <td>9%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> <tr> <td>For CA:</td> <td>9%</td> <td>8%</td> <td>6.9%</td> <td>5.8%</td> <td>4.7%</td> <td>3.6%</td> <td>2.4%</td> <td>1.3%</td> <td>0.1%</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Charge Percent	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	For CA:	9%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	1.3%	0.1%	0%	0%
Contract Year	1	2	3	4	5	6	7	8	9	10	11+																										
Charge Percent	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%																										
For CA:	9%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	1.3%	0.1%	0%	0%																										
<b>Free Withdrawals</b>	Maximum of 10% of Accumulated Value or 10% of Initial Premium 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.																																				
<b>Terminal Illness Waiver<sup>4</sup></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<sup>4</sup></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 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 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 Understanding the MVA guide for more information.																																				
<b>Death Benefit</b>	Greater of (i) Accumulated Value and (ii) the Minimum Guaranteed Contract Value or may elect the Enhanced Death Benefit amount.																																				

<sup>4</sup> This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

## Income and Death Benefit Rider – included, no additional charge

<b>Issue Ages</b>	40-80
<b>Benefit Base Bonus</b>	45%
<b>Benefit Base Growth</b>	The Benefit Base <sup>5</sup> is equal to the Initial Premium, plus the Benefit Base bonus amount. On each Contract Anniversary, the Benefit Base will be credited 200% of the dollar amount credited to the Accumulated Value. During the Income Phase, the Benefit Base will continue to grow by 200% of the dollar amount credited to the Accumulated Value.
<b>Minimum Attained Age for Lifetime Income Withdrawals</b>	50
<b>Withdrawals</b>	All withdrawals will reduce the Benefit Base by the same percentage that the Accumulated Value is reduced by.
<b>Income Payout Option</b>	Earnings-Indexed Income
<b>Lifetime Income Waiting Period</b>	10 years
<b>Enhanced Death Benefit<sup>6</sup></b>	The Benefit Base is paid out in equal payments over the currently declared Death Benefit Payout Period. The Death Benefit Payout Period is currently set to five years and is guaranteed not to exceed ten years.
<b>Enhanced Income Benefit Availability and Qualification<sup>7</sup></b>	To qualify for the Enhanced Income Benefit, the person 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. There is no Enhanced Income Benefit Limit Period as long as the eligibility requirements are met and the Accumulated Value is greater than zero. Not available in all states.

<sup>5</sup>The Benefit Base is used only for the calculation of the rider benefits. It cannot be withdrawn in a lump sum. It does not have a cash value or a surrender value.

<sup>6</sup>Enhanced Death Benefit is capped at the greater of 125% of the Cash Surrender Value or 250% of the net premium in AK, HI, LA, NH, NJ, PA and WA.

<sup>7</sup>**This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**





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# Product Guide

Rates effective March 1, 2024



Interest Crediting Rates	Athene Agility 7
<b>2-Year Point-to-Point Strategies (No Cap)</b>	
<b>AI Powered Global Opportunities Index: AIGO</b> (Participation Rate) <sup>1</sup>	120%
<b>AI Powered US Equity Index: AIPEX</b> (Participation Rate) <sup>1</sup>	145%
<b>BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5</b> (Participation Rate) <sup>1</sup>	185%
<b>Nasdaq FC Index: BOFANFCC</b> (Participation Rate) <sup>1,2</sup>	117%
<b>S&amp;P 500 FC Index: SPXCDUE</b> (Participation Rate) <sup>1,3</sup>	80%
<b>UBS Innovative Balanced Index: UBSIBAL</b> (Participation Rate) <sup>1</sup>	120%
<b>2-Year Point-to-Point Strategies</b>	
<b>S&amp;P 500® Index: SPX</b> (Cap Rate)	12.00%
<b>1-Year Point-to-Point Strategies (No Cap)</b>	
<b>AI Powered Global Opportunities Index: AIGO</b> (Participation Rate) <sup>1</sup>	90%
<b>AI Powered US Equity Index: AIPEX</b> (Participation Rate) <sup>1</sup>	110%
<b>BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5</b> (Participation Rate) <sup>1</sup>	135%
<b>Nasdaq FC Index: BOFANFCC</b> (Participation Rate) <sup>1,2</sup>	77%
<b>S&amp;P 500 FC Index: SPXCDUE</b> (Participation Rate) <sup>1,3</sup>	60%
<b>UBS Innovative Balanced Index: UBSIBAL</b> (Participation Rate) <sup>1</sup>	90%
<b>1-Year Point-to-Point Strategy</b>	
<b>S&amp;P 500® Index: SPX</b> (Cap Rate)	5.75%
Bailout Cap Rate	0.50%
<b>1-Year Fixed Strategy</b>	
<b>Fixed Interest Rate</b>	2.90%
CA	2.90%
<b>Withdrawal Charge Duration</b>	7 years

<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.

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## Base Product

<b>Issue Ages</b>	Owner and Annuitant: 40-83																											
<b>Ownership</b>	IRA – Must be single ownership, but joint payout is available for spouses. Nonqualified – Owner and Annuitant must be the same person, unless the Owner is a non-natural person, like a trust. If there are Joint Owners, they must be natural persons and they must be Joint Annuitants. Also, Joint Annuitants must be spouses.																											
<b>Premiums</b>	Single premium only: Minimum – \$10,000 (\$5,000 in AK, AZ, HI, IL, LA, MN, MO, NH, NJ, OR, PA, TX, UT, WA) Maximum – \$1,000,000 (larger amounts may be accepted with company approval)																											
<b>Withdrawal Charge Schedule</b>	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td>Charge Percent</td> <td>8%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> <tr> <td>In CA:</td> <td>8%</td> <td>8%</td> <td>6.9%</td> <td>5.8%</td> <td>4.7%</td> <td>3.6%</td> <td>2.4%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8+	Charge Percent	8%	8%	7%	6%	5%	4%	3%	0%	In CA:	8%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	0%
Contract Year	1	2	3	4	5	6	7	8+																				
Charge Percent	8%	8%	7%	6%	5%	4%	3%	0%																				
In CA:	8%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	0%																				
<b>Free Withdrawals</b>	Maximum of 10% of Accumulated Value or 10% of Initial Premium 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.																											
<b>Terminal Illness Waiver<sup>4</sup></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<sup>4</sup></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 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 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 Understanding the MVA guide for more information.																											
<b>Death Benefit</b>	Greater of (i) Accumulated Value and (ii) the Minimum Guaranteed Contract Value or may elect the Enhanced Death Benefit amount.																											

<sup>4</sup>This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

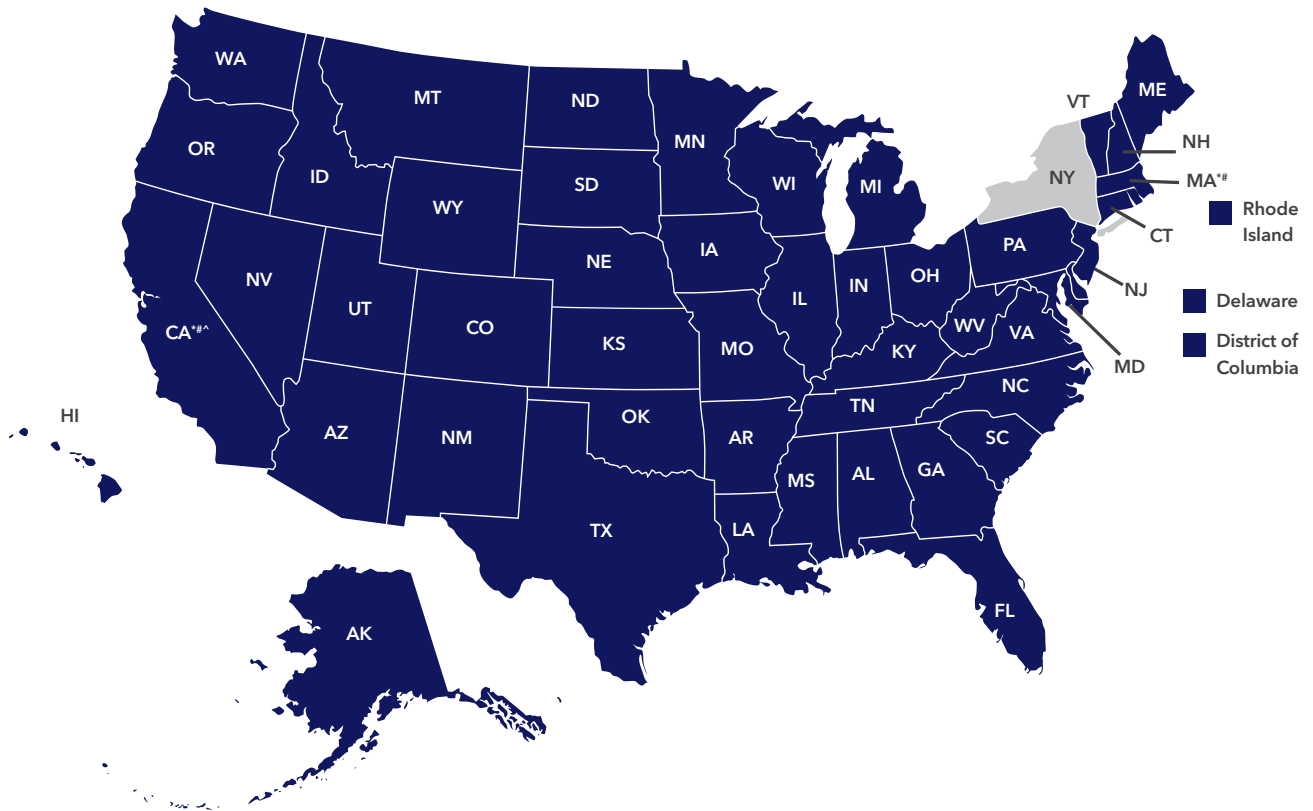
## Income and Death Benefit Rider – included, no additional charge

<b>Issue Ages</b>	40-83
<b>Benefit Base Bonus</b>	25%
<b>Benefit Base Growth</b>	The Benefit Base <sup>5</sup> is equal to the Initial Premium, plus the Benefit Base bonus amount. On each Contract Anniversary, the Benefit Base will be credited 200% of the dollar amount credited to the Accumulated Value. During the Income Phase, the Benefit Base will continue to grow by 200% of the dollar amount credited to the Accumulated Value.
<b>Minimum Attained Age for Lifetime Income Withdrawals</b>	50
<b>Withdrawals</b>	All withdrawals will reduce the Benefit Base by the same percentage that the Accumulated Value is reduced by.
<b>Income Payout Option</b>	Earnings-Indexed Income
<b>Lifetime Income Waiting Period</b>	7 years
<b>Enhanced Death Benefit<sup>6</sup></b>	The Benefit Base is paid out in equal payments over the currently declared Death Benefit Payout Period. The Death Benefit Payout Period is currently set to five years and is guaranteed not to exceed ten years.
<b>Enhanced Income Benefit Availability and Qualification<sup>7</sup></b>	To qualify for the Enhanced Income Benefit, the person 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. There is no Enhanced Income Benefit Limit Period as long as the eligibility requirements are met and the Accumulated Value is greater than zero. Not available in all states.

<sup>5</sup>The Benefit Base is used only for the calculation of the rider benefits. It cannot be withdrawn in a lump sum. It does not have a cash value or a surrender value.

<sup>6</sup>Enhanced Death Benefit is capped at the greater of 125% of the Cash Surrender Value or 250% of the net premium in AK, HI, LA, NH, NJ, PA and WA.

<sup>7</sup>**This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**



## State Availability

\*Confinement Waiver not available in CA and MA

#Enhanced Income Benefit not available in CA and MA

^Terminal Illness Waiver not available in CA



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