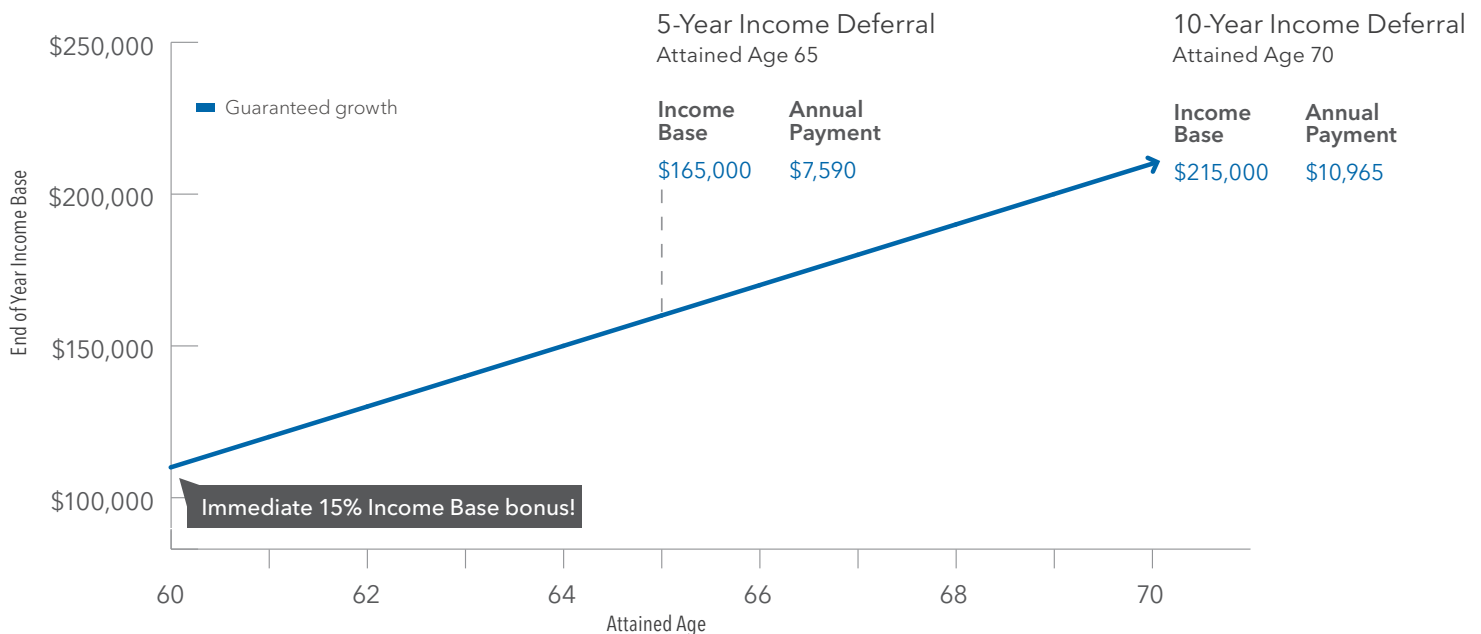




Focus on Option 1: Guaranteed Growth

10% simple interest for powerful guaranteed income



The chart shows the guaranteed growth of the Income Base after 5 years and 10 years, prior to electing income. The example assumes the client is 60 years old and purchased a \$100,000 Athene Ascent 10 Bonus 2.0 annuity and an Athene Ascent Income Rider with Option 1: Guaranteed Growth. Single Life with Level Income Payment Option. Rates are effective as of 03/02/2018 and are subject to change.

Guaranteed Growth Option – Strong at all ages!

Issue Age	5-Year Income Deferral		10-Year Income Deferral	
	Attained Age	Income	Attained Age	Income
50	55	\$5,940	60	\$8,815
55	60	\$6,765	65	\$9,890
60	65	\$7,590	70	\$10,965
65	70	\$8,415	75	\$12,040
70	75	\$9,240	80	\$13,115

Assumed Rates: Annual Rider Charge: 1.00%, Initial Income Base bonus: 15%. The Income Base amounts shown are used to determine the Lifetime Income Withdrawal amount you would receive. Single life payout factors: Age 55: 3.6%, Age 60: 4.1%, Age 65: 4.6%, Age 70: 5.1%, Age 75: 5.6%, Age 80: 6.1%. This hypothetical example assumes no withdrawals are taken prior to Lifetime Income Withdrawals beginning.

Initial Income Base Guaranteed Simple Interest Rate of 10% is guaranteed for years 1-10. Subsequent Income Base Guaranteed Simple Interest Rate of 5% is guaranteed for year 11-20. The Income Base stops growing after 20 years or when Income Rider payments begin, whichever occurs first.

The Income Base is different than the Accumulation Value and cannot be withdrawn.

For use in: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

Taxable amounts from withdrawals and surrenders may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.

This is a brief description of the Athene Income Rider [IR1 (09/15), ICC15 IR1 (09/15)] or state variations, a built-in Income Rider for which a charge is deducted, is only available with the purchase of the Athene Ascent fixed indexed annuity [GEN10 (04/14), GEN10 (07/14), GEN10 (09/15), GEN10 (12/15) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Products not available in all states.

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