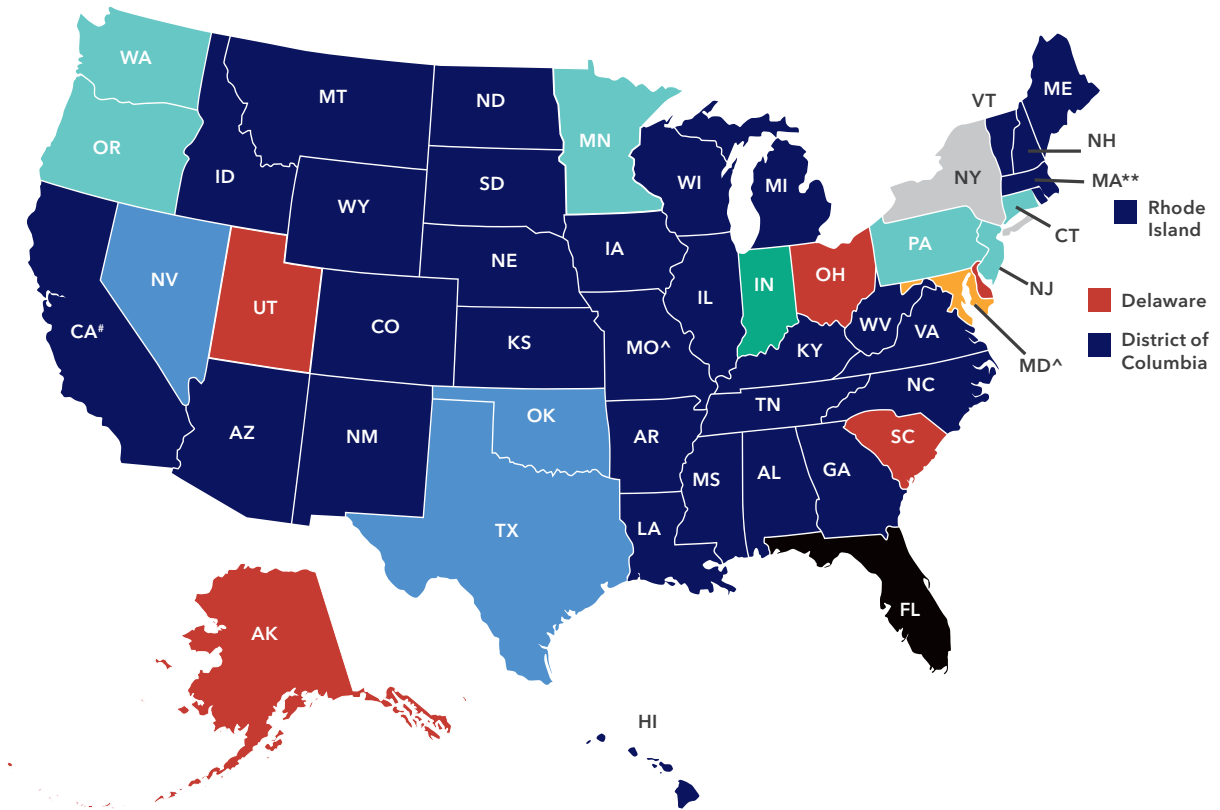










# Athene Performance Elite® 10

Product Guide – Rates effective January 14, 2019



## State Availability



	Performance Elite 10: ages 0-78		Performance Elite 10 Select: ages 0-78
	Performance Elite 10: ages 0-55 Performance Elite 10 Select: ages 56-78		Performance Elite 10: ages 0-52 Performance Elite 10 Select: ages 53-78
	Performance Elite 10 Pro: ages 0-78		Performance Elite 10: ages 0-64 Performance Elite 10 Pro: ages 65-78
	Performance Elite 10: ages 0-74		Performance Elite 10 is not available for sale at this time.

^No MVA in MD & MO

\*\*Confinement Waiver not available in MA.

#Confinement and Terminal Illness Waivers not available in CA.

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (including MA) and D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities only in New York. Products not available in all states.

# Interest Crediting Rates

	Performance Elite 10		Performance Elite 10 Select		Performance Elite 10 Pro	
	Base	Plus	Base	Plus	Base	Plus
<b>Premium Bonus</b>	6% 4% in CA	12% 10% in OH 9% in CA	4%	9% 7% in OH	4%	10%
<b>Annual Rider Charge Rate</b>	NA	0.95%	NA	0.95%	NA	0.95%
<b>BNP Paribas Multi Asset Diversified 5 Index</b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		85%		85%		85%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		120%		120%		120%
<b>Morningstar® Dividend Yield Focus Target Volatility 5 Index<sup>SM 1</sup></b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		60%		60%		60%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		75%		75%		75%
<b>Janus SG Market Consensus Index II<sup>2</sup></b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		50%		50%		50%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		80%		80%		80%
<b>S&amp;P 500 Daily Risk Control 2 8%<sup>TM</sup> Index TR (Total Return)<sup>1</sup></b>						
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		45%		45%		45%
2-Year No Cap Point-to-Point Index Strategy (Annual Spread)		3.50%		3.50%		3.50%
<b>S&amp;P 500<sup>®</sup></b>						
1-year Point-to-Point Index Strategy (Cap)		4.50%		4.50%		4.50%
1-year Monthly Cap Index Strategy (Cap)		1.75%		1.75%		1.75%
<b>Fixed Account with 1-Year Guarantee</b>		1.65%		1.65%		1.65%
<b>Withdrawal Charge Duration</b>	10 years					

# Quick Reference Guide

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<b>Ownership</b>	Qualified <sup>3</sup> – must be single ownership Nonqualified – joint ownership available																																																																																														
<b>Premiums</b>	Single premium only: Minimum – \$10,000 (\$5,000 in CT, MN, NJ, OR, PA, TX, WA) Maximum – \$1,000,000																																																																																														
<b>Withdrawal Charge Rate Schedule<sup>4</sup></b>	<table border="1"> <thead> <tr> <th rowspan="2">Contract Yr</th> <th colspan="2">Charge %</th> </tr> <tr> <th>Most States</th> <th>CA</th> </tr> </thead> <tbody> <tr><td>1</td><td>12%</td><td>8.3%</td></tr> <tr><td>2</td><td>12%</td><td>7.8%</td></tr> <tr><td>3</td><td>12%</td><td>6.7%</td></tr> <tr><td>4</td><td>11%</td><td>5.6%</td></tr> <tr><td>5</td><td>10%</td><td>4.5%</td></tr> <tr><td>6</td><td>9%</td><td>3.4%</td></tr> <tr><td>7</td><td>8%</td><td>2.3%</td></tr> <tr><td>8</td><td>7%</td><td>1.2%</td></tr> <tr><td>9</td><td>6%</td><td>0.1%</td></tr> <tr><td>10</td><td>4%</td><td>0%</td></tr> <tr><td>11+</td><td>0%</td><td>0%</td></tr> </tbody> </table>			Contract Yr	Charge %		Most States	CA	1	12%	8.3%	2	12%	7.8%	3	12%	6.7%	4	11%	5.6%	5	10%	4.5%	6	9%	3.4%	7	8%	2.3%	8	7%	1.2%	9	6%	0.1%	10	4%	0%	11+	0%	0%	<table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Charge %</th> </tr> </thead> <tbody> <tr><td>1</td><td>8.3%</td></tr> <tr><td>2</td><td>8.0%</td></tr> <tr><td>3</td><td>7.1%</td></tr> <tr><td>4</td><td>6.2%</td></tr> <tr><td>5</td><td>5.3%</td></tr> <tr><td>6</td><td>4.4%</td></tr> <tr><td>7</td><td>3.5%</td></tr> <tr><td>8</td><td>2.6%</td></tr> <tr><td>9</td><td>1.6%</td></tr> <tr><td>10</td><td>0.9%</td></tr> <tr><td>11+</td><td>0.0%</td></tr> </tbody> </table>			Contract Yr	Charge %	1	8.3%	2	8.0%	3	7.1%	4	6.2%	5	5.3%	6	4.4%	7	3.5%	8	2.6%	9	1.6%	10	0.9%	11+	0.0%	<table border="1"> <thead> <tr> <th>Contract Yr</th> <th>Charge %</th> </tr> </thead> <tbody> <tr><td>1</td><td>10%</td></tr> <tr><td>2</td><td>10%</td></tr> <tr><td>3</td><td>10%</td></tr> <tr><td>4</td><td>10%</td></tr> <tr><td>5</td><td>9%</td></tr> <tr><td>6</td><td>8%</td></tr> <tr><td>7</td><td>7%</td></tr> <tr><td>8</td><td>6%</td></tr> <tr><td>9</td><td>5%</td></tr> <tr><td>10</td><td>4%</td></tr> <tr><td>11+</td><td>0%</td></tr> </tbody> </table>			Contract Yr	Charge %	1	10%	2	10%	3	10%	4	10%	5	9%	6	8%	7	7%	8	6%	9	5%	10	4%	11+	0%
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<b>Premium Bonus Vesting Percentage Schedule</b>  *Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.	<table border="1"> <thead> <tr> <th rowspan="2">Contract Yr</th> <th colspan="2">Vesting %</th> </tr> <tr> <th>Most States</th> <th>CA</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td><td>10%</td></tr> <tr><td>2</td><td>0%</td><td>20%</td></tr> <tr><td>3</td><td>0%</td><td>30%</td></tr> <tr><td>4</td><td>0%</td><td>40%</td></tr> <tr><td>5</td><td>0%</td><td>50%</td></tr> <tr><td>6</td><td>0%</td><td>60%</td></tr> <tr><td>7</td><td>20%</td><td>70%</td></tr> <tr><td>8</td><td>40%</td><td>80%</td></tr> <tr><td>9</td><td>60%</td><td>90%</td></tr> <tr><td>10</td><td>80%</td><td>100%</td></tr> <tr><td>11+</td><td>100%</td><td>100%</td></tr> </tbody> </table>			Contract Yr	Vesting %		Most States	CA	1	0%	10%	2	0%	20%	3	0%	30%	4	0%	40%	5	0%	50%	6	0%	60%	7	20%	70%	8	40%	80%	9	60%	90%	10	80%	100%	11+	100%	100%	<table border="1"> <thead> <tr> <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"> <thead> <tr> <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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	Performance Elite 10		Performance Elite 10 Select		Performance Elite 10 Pro	
	Base	Plus	Base	Plus	Base	Plus
<b>Free Withdrawal Percentage Schedule<sup>4</sup></b>	Y1 0%	Y2+ 5%	Plus Y1 10%	Plus Y2+ 10%	The Free Withdrawal amount is calculated by applying the percentage shown in the schedule above to the Accumulated Value as of the previous contract anniversary.	
<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 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. Not available in all states.					
<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 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.					
<b>Death Benefit<sup>6</sup></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>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.					
<b>Enhanced Annuitization</b> (Not Available in CA & FL) (Plus only)	After the 7th 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.					

This insert must be accompanied by the applicable Certificate of Disclosure, product brochure and Index Strategy Inserts. The Certificate of Disclosure provides more detailed product information and definitions of terms that are capitalized in this insert.

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

<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> 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.

<sup>4</sup> Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

<sup>5</sup> Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.

<sup>6</sup> After annuitization, payments will be consistent with the settlement option selected.

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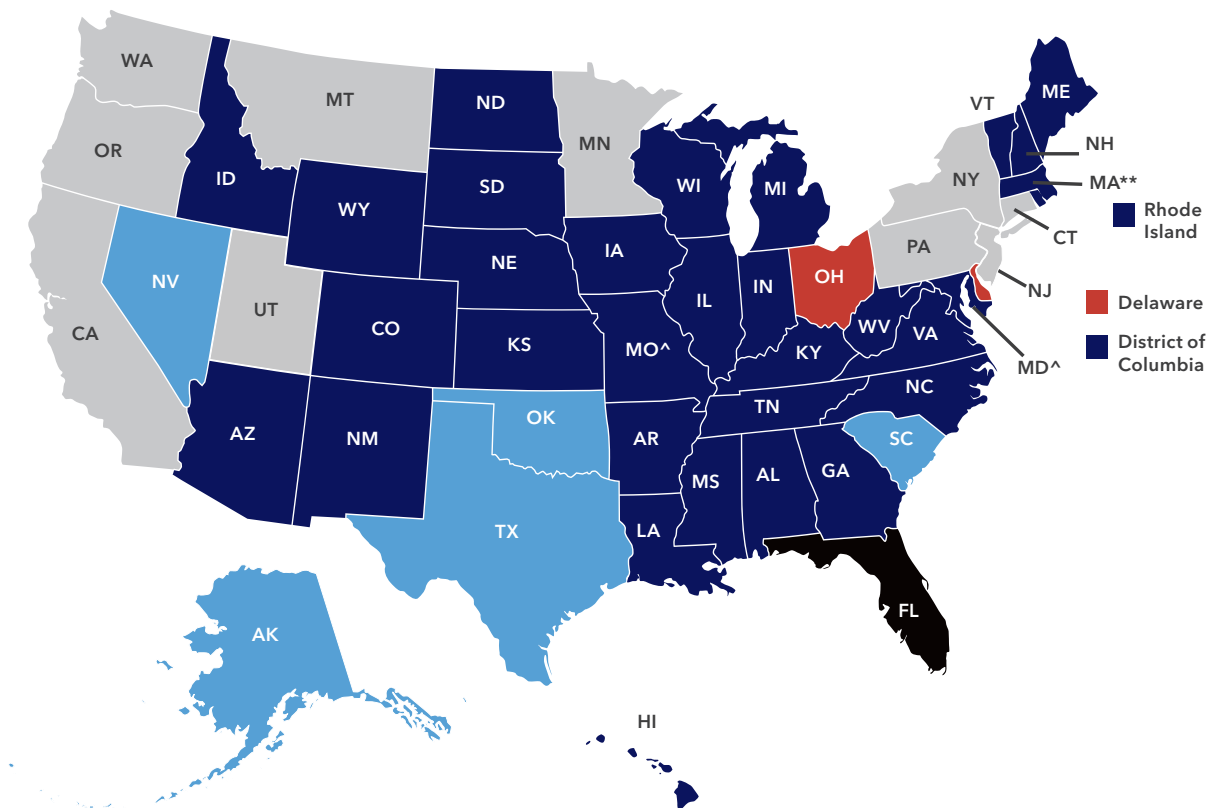
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# Athene Performance Elite® 15

Product Guide – Rates effective January 14, 2019



## State Availability



Dark Blue: Performance Elite 15: ages 0-73

Black: Performance Elite 15: ages 0-64

Light Blue: Performance Elite 15: ages 0-50

Grey: Performance Elite 15 is not available for sale at this time.

Red: Performance Elite 15: ages 0-47

^No MVA in MD & MO

\*\*Confinement Waiver not available in MA.

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# Interest Crediting Rates

	Athene Performance Elite 15	
	Base	Plus
<b>Premium Bonus</b>	9%	15% 14% in IN 13% in OH
<b>Annual Rider Charge Rate</b>	NA	0.95%
<b>BNP Paribas Multi Asset Diversified 5 Index</b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		95%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		135%
<b>Morningstar® Dividend Yield Focus Target Volatility 5 Index<sup>SM 1</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		70%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		85%
<b>Janus SG Market Consensus Index II<sup>2</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		55%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		90%
<b>S&amp;P 500 Daily Risk Control 2 8%™ Index TR (Total Return)<sup>1</sup></b>		
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)		50%
2-Year No Cap Point-to-Point Index Strategy (Annual Spread)		2.75%
<b>S&amp;P 500®</b>		
1-year Point-to-Point Index Strategy (Cap)		5.00%
1-year Monthly Cap Index Strategy (Cap)		1.85%
<b>Fixed Account with 1-Year Guarantee</b>		1.90%
<b>Withdrawal Charge Duration</b>		15 years



# Quick Reference Guide

	Athene Performance Elite 15	Athene Performance Elite 15 Plus																																
<b>Ownership</b>	Qualified <sup>3</sup> – must be single ownership Nonqualified – joint ownership available																																	
<b>Premiums</b>	Single premium only: Minimum – \$10,000 (\$5,000 in TX) Maximum – \$1,000,000																																	
<b>Withdrawal Charge Rate Schedule<sup>4</sup></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> <p>The Free Withdrawal amount is calculated by applying the percentage shown in the schedule above to the Accumulated Value as of the previous contract anniversary.</p>		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> <small>*Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.</small>	<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> <p>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.</p>		Y1-11	Y12	Y13	Y14	Y15	Y16+	0%	20%	40%	60%	80%	100%																				
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0%	5%																																	
Plus Y1	Plus Y2+																																	
10%	10%																																	
<b>Terminal Illness Waiver<sup>5</sup></b>	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. Not available in all states.																																	
<b>Confinement Waiver<sup>5</sup></b>	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.																																	
<b>Death Benefit<sup>6</sup></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 (Plus only)</b>	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 (Plus only)</b>	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.																																	

# Quick Reference Guide

	Athene Performance Elite 15	Athene Performance Elite 15 Plus
<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.	
<b>Enhanced Annuitization</b> (Plus only)	After the 9th 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.	

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<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

<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> 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.

<sup>4</sup> Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

<sup>5</sup> Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.

<sup>6</sup> After annuitization, payments will be consistent with the settlement option selected.

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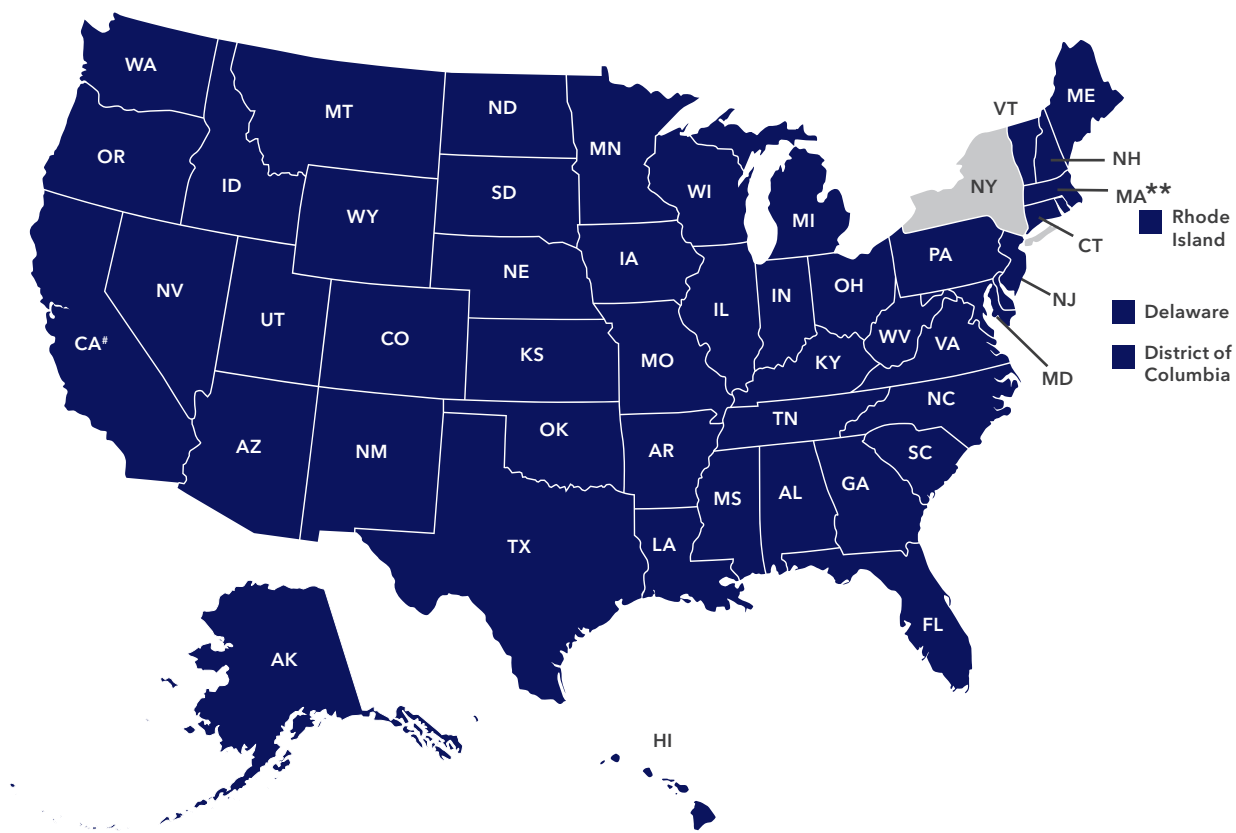
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# Athene Performance Elite<sup>®</sup> 7


Product Guide – Rates effective December 3, 2018



## State Availability



 Performance Elite 7: ages 0-83

 Performance Elite 7 is not available for sale at this time.

\*\*Confinement Waiver not available in MA.

#Confinement and Terminal Illness Waivers not available in CA.

# Interest Crediting Rates

	Athene Performance Elite 7	
	Base	Plus
<b>Premium Bonus</b> (Most States)	NA	6%
<b>Premium Bonus</b> (AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA)	NA	5%
<b>Annual Rider Charge Rate</b>	NA	0.95%
<b>BNP Paribas Multi Asset Diversified 5 Index</b> 1-Year No Cap Point-to-Point Index Strategy (Participation Rate) 2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		95% 135%
<b>Morningstar® Dividend Yield Focus Target Volatility 5 Index<sup>SM 1</sup></b> 1-Year No Cap Point-to-Point Index Strategy (Participation Rate) 2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		70% 85%
<b>Janus SG Market Consensus Index II<sup>2</sup></b> 1-Year No Cap Point-to-Point Index Strategy (Participation Rate) 2-Year No Cap Point-to-Point Index Strategy (Participation Rate)		55% 90%
<b>S&amp;P 500 Daily Risk Control 2 8%™ Index TR (Total Return)<sup>1</sup></b> 1-Year No Cap Point-to-Point Index Strategy (Participation Rate) 2-Year No Cap Point-to-Point Index Strategy (Annual Spread)		50% 2.75%
<b>S&amp;P 500®</b> 1-year Point-to-Point Index Strategy (Cap) 1-year Monthly Cap Index Strategy (Cap)		5.00% 1.85%
<b>Fixed Account with 1-Year Guarantee</b>		1.90%
<b>Withdrawal Charge Duration</b>		7 years

# Quick Reference Guide

## Athene Performance Elite 7

## Athene Performance Elite 7 Plus

<b>Ownership</b>	Qualified <sup>3</sup> – must be single ownership Nonqualified – joint ownership available																																																								
<b>Premiums</b>	Single premium only: Minimum – \$10,000 (\$25,000 in TX) Maximum – \$1,000,000																																																								
<b>Withdrawal Charge Rate Schedule<sup>4</sup></b>	<table border="1" data-bbox="477 472 857 814"> <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>8.2%</td></tr> <tr><td>3</td><td>7.9%</td><td>7.0%</td></tr> <tr><td>4</td><td>6.9%</td><td>5.9%</td></tr> <tr><td>5</td><td>5.9%</td><td>4.8%</td></tr> <tr><td>6</td><td>5.0%</td><td>3.6%</td></tr> <tr><td>7</td><td>4.0%</td><td>2.5%</td></tr> <tr><td>8+</td><td>0.0%</td><td>0.0%</td></tr> </tbody> </table> <p data-bbox="472 835 1536 913">A Withdrawal Charge in accordance with this schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount.</p>			Contract Yr	Charge %	CA	1	9.0%	9.0%	2	8.8%	8.2%	3	7.9%	7.0%	4	6.9%	5.9%	5	5.9%	4.8%	6	5.0%	3.6%	7	4.0%	2.5%	8+	0.0%	0.0%																											
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<b>Market Value Adjustment</b>	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> (Plus only)  *Applied to surrenders or withdrawals in excess of the Free Withdrawal amount.	<table border="1" data-bbox="477 1102 717 1486"> <thead> <tr> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>5%</td></tr> <tr><td>3</td><td>15%</td></tr> <tr><td>4</td><td>25%</td></tr> <tr><td>5</td><td>40%</td></tr> <tr><td>6</td><td>60%</td></tr> <tr><td>7</td><td>80%</td></tr> <tr><td>8+</td><td>100%</td></tr> </tbody> </table> <p data-bbox="841 1045 1091 1102">AK, CT, DE, HI, IL, IN, MD, MN, MO, NJ, OH, OR, PA, SC, UT, WA</p> <table border="1" data-bbox="841 1108 1091 1486"> <thead> <tr> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>35%</td></tr> <tr><td>3</td><td>50%</td></tr> <tr><td>4</td><td>60%</td></tr> <tr><td>5</td><td>70%</td></tr> <tr><td>6</td><td>85%</td></tr> <tr><td>7</td><td>95%</td></tr> <tr><td>8+</td><td>100%</td></tr> </tbody> </table> <p data-bbox="1328 1071 1360 1096">CA</p> <table border="1" data-bbox="1214 1102 1481 1486"> <thead> <tr> <th>Contract Yr</th> <th>Vesting %</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td></tr> <tr><td>2</td><td>40%</td></tr> <tr><td>3</td><td>55%</td></tr> <tr><td>4</td><td>60%</td></tr> <tr><td>5</td><td>65%</td></tr> <tr><td>6</td><td>70%</td></tr> <tr><td>7</td><td>75%</td></tr> <tr><td>8+</td><td>100%</td></tr> </tbody> </table> <p data-bbox="472 1507 1536 1617">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.</p>			Contract Yr	Vesting %	1	0%	2	5%	3	15%	4	25%	5	40%	6	60%	7	80%	8+	100%	Contract Yr	Vesting %	1	0%	2	35%	3	50%	4	60%	5	70%	6	85%	7	95%	8+	100%	Contract Yr	Vesting %	1	0%	2	40%	3	55%	4	60%	5	65%	6	70%	7	75%	8+	100%
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<b>Free Withdrawal Percentage Schedule<sup>4</sup></b>	<table border="1" data-bbox="477 1638 600 1747"> <tr> <td><b>Y1+</b></td> </tr> <tr> <td>10%</td> </tr> </table> <p data-bbox="620 1638 1536 1795">The Free Withdrawal amount is calculated by applying the percentage shown in the schedule above to the Accumulated Value as of the previous contract anniversary.</p>			<b>Y1+</b>	10%																																																				
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<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 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. Not available in all states.																																																								

# Quick Reference Guide

	Athene Performance Elite 7	Athene Performance Elite 7 Plus
<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 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. Confinement period must begin at least one year after the contract date.	
<b>Death Benefit<sup>6</sup></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>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.	
<b>Enhanced Annuitization</b> (Not Available in CA) (Plus only)	After the 5th 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.	

This insert must be accompanied by the applicable Certificate of Disclosure, product brochure and Index Strategy Inserts. The Certificate of Disclosure provides more detailed product information and definitions of terms that are capitalized in this insert.

<sup>1</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

<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> 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.

<sup>4</sup> Withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

<sup>5</sup> Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.

<sup>6</sup> After annuitization, payments will be consistent with the settlement option selected.



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