

	Ascent 5	Ascent 10	Ascent 10 Bonus	Ascent 10 Bonus Select	Ascent 10 Bonus Pro																																																																																																														
Issue Ages (Owner and Annuitant)																																																																																																																			
Most States	0-83	0-78	0-78	N/A	N/A																																																																																																														
AK, DE, MN, OH, OR, PA, SC, UT, WA	0-83	0-78	0-52	53-78	N/A																																																																																																														
NV, NJ, OK, TX	0-83	0-78	0-55	56-78	N/A																																																																																																														
CT	0-83	0-78	N/A	N/A	N/A																																																																																																														
FL	0-83	0-78	0-64	N/A	65-78																																																																																																														
IN	0-74	0-74	0-74	N/A	N/A																																																																																																														
Ownership	IRA: Must be single ownership. Non-Qualified: Joint ownership available.		IRA: Must be single ownership, but joint payout is available for spouses. Non-Qualified: Joint ownership available. For income rider, owner and annuitant must match, unless owned by a non-natural owner.																																																																																																																
Premiums (Single Premium Only)	Minimum: \$5,000; Maximum: \$1,000,000																																																																																																																		
Premium Bonus	N/A	N/A	3% High Band 1% Low Band OR = 3%	3% High Band 1% Low Band OR = 3%	3% High Band 1% Low Band																																																																																																														
Premium Band (Not applicable in OR)	High Band: Premiums \$50,000 and above; Low Band: Premiums less than \$50,000																																																																																																																		
Premium Bonus Vesting Schedule (Varies in AK)	N/A	N/A	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>Vesting Percent</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 Year	Vesting Percent	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"> <thead> <tr> <th>Contract Year</th> <th>Vesting Percent</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 Year	Vesting Percent	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 Year</th> <th>Vesting Percent</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 Year	Vesting Percent	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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Free Withdrawal Schedule	Year 1: 5%; Years 2-10: 10%																																																																																																																		
Interest Crediting Strategies	Fixed Account with 1-Year Guarantee 1-year Monthly Average Index Strategy (Cap) - S&P 500® 1-year Point-to-Point Index Strategy (Cap) - S&P 500® 1-year Monthly Cap Index Strategy (Cap) - S&P 500® 1-year No Cap Point-to-Point Index Strategy (Annual Spread and Participation Rate) - S&P 500 Daily Risk Control 5%™ Index TR (Total Return)*																																																																																																																		
Terminal Illness Waiver (Not applicable 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. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information. (CT, MA, MD, PA, TX and WA: No one-year waiting period. CT: Can be diagnosed at any time.)																																																																																																																		

	Ascent 5	Ascent 10	Ascent 10 Bonus	Ascent 10 Bonus Select	Ascent 10 Bonus Pro
Confinement Waiver (Not applicable 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. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information. (CT, PA, TX, WA: No one-year waiting period. CT: Confinement may begin at any time.)				
Market Value Adjustment (MVA) (Not applicable in MN, MO, PA, WA)	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 for more information.				
Death Benefit	Greatest of (i) Accumulated Value with no surrender charges, or (ii) the Minimum Guaranteed Contract Value.				
Income Rider (optional)	N/A	Income Aspect	Income Aspect	Income Aspect	Income Aspect
Income Base	N/A	Income Base is equal to the Premium plus any applicable Income Base Bonus. The Income Base will be credited with a simple interest credit. On the Contract Anniversary, the interest credit will be calculated based on the Premium minus Withdrawals multiplied by an Income Base Guaranteed Simple Interest Rate. Please see the Certificate of Disclosure for additional information on how Withdrawals will reduce the Income Base. This 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	N/A	3% High Band 1% Low Band OR = 3%	3% High Band 1% Low Band OR = 3%	3% High Band 1% Low Band OR = 3%	3% High Band 1% Low Band
Income Base Guaranteed Simple Initial Interest Rate	N/A	10% High Band 9% Low Band OR = 10%	10% High Band 9% Low Band OR = 10%	10% High Band 9% Low Band OR = 10%	10% High Band 9% Low Band
Initial Income Base Accumulation Years	N/A	10	10	10	10
Income Base Guaranteed Simple Interest Rate - Subsequent Years	N/A	5% High Band 4% Low Band OR = 5%	5% High Band 4% Low Band OR = 5%	5% High Band 4% Low Band OR = 5%	5% High Band 4% Low Band
Income Base Maximum Accumulation Years	N/A	20	20	20	20
Annual Income Rider Charge Rate	N/A	1.10% of the rider's Income Base. Applies for the full term of the contract. The Rider Charge is deducted monthly beginning on the Rider Effective Date from your annuity's Accumulated Value and Minimum Guaranteed Contract Value except in some states, see your states Certificate of Disclosure for details. The Rider charge is calculated as a percentage of the Income Base.			
Minimum Attained Age for Lifetime Income Withdrawal Benefits	N/A	50	50	50	50
Income Payout Options Available	N/A	Level Income Inflation-Adjusted Income			
Enhanced Income Benefit Availability and Qualification (Not applicable in CA, CT, DC, HI, IL, MA, PA, WA)	N/A	Must be confined to a Qualified Care Facility for 180 out of the last 250 days. One-year waiting period. Additional requirements and restrictions may apply. State variations apply. Not available in all states. Enhanced Benefit Limit Period is 60 months or until the Accumulated Value reaches zero, whichever comes first. The Lifetime Income Withdrawal multiplier is 2.			
Income Rider Termination Waiting Period	N/A	After 10th Contract Year	After 10th Contract Year	After 10th Contract Year	After 10th Contract Year

*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.

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parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Athene Ascent 5 [GEN5 (07/14), ICC15 GEN5 (07/14)], Athene Ascent 10 [GEN10 (07/14) NB, ICC15 GEN10 (07/14) NB ST], Athene Ascent 10 Bonus [GEN10 (07/14), ICC14 GEN10 (04/14)], Athene Ascent 10 Bonus Select [GEN10 (07/14) SR, ICC14 TBS10 (04/14) SR], Athene Ascent 10 Bonus Pro [TBS10 (09/12)] and Athene Income Aspect [IR (07/14), ICC15 IR NMV (07/14)] or state variations are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. Products not available in all states.