

	TargetHorizon 5	TargetHorizon 10	TargetHorizon 15																																																																																																
Issue Ages (Owner and Annuitant)	0-83	TargetHorizon 10: 40-78 40-55 in AK, NV, OK, SC, TX 40-52 in DE, MN, NJ, OH, OR, PA, UT TargetHorizon 10 Select: 40-78 in CT, WA 53-78 in DE, MN, NJ, OH, OR, PA, UT 56-78 in AK, NV, OK, SC, TX	40-73 40-64 in FL 40-50 in AK, NV, OK, SC, TX 40-47 in DE, MN, OH, OR, UT																																																																																																
Premiums (Single Premium Only)	Minimum: \$5,000 Maximum: \$1,000,000																																																																																																		
Premium Bonus	None	2%: under \$50,000 3%: \$50,000 and Over No premium bonus on TargetHorizon 10 Select OR: 2% (No Premium Banding)	5%: under \$50,000 6%: \$50,000 and Over OR: 5% (No Premium Banding)																																																																																																
Ownership	IRA - must be single ownership Non-Qualified - single or joint ownership available																																																																																																		
Withdrawal Charge Schedule	<table border="1"> <tr><th>Contract Year</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr> <tr><th>Charge %</th><td>8.3</td><td>7.8</td><td>6.8</td><td>5.9</td><td>4.9</td><td>0</td></tr> </table>	Contract Year	1	2	3	4	5	6	Charge %	8.3	7.8	6.8	5.9	4.9	0	<p>TargetHorizon 10:</p> <table border="1"> <tr><th>Contract Year</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>TargetHorizon 10 Select schedule in AK, CT, DE, MN, NJ, NV, OH, OK, PA, SC, TX, UT, WA</p> <table border="1"> <tr><th>Contract Year</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>9.2</td><td>8.7</td><td>7.8</td><td>6.8</td><td>5.9</td><td>4.9</td><td>3.9</td><td>3</td><td>2</td><td>1</td><td>0</td></tr> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Charge %	10	10	10	10	9	8	7	6	5	4	0	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Charge %	9.2	8.7	7.8	6.8	5.9	4.9	3.9	3	2	1	0	<table border="1"> <tr><th>Contract Year</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><td>12</td><td>13</td><td>14</td><td>15</td><td>16+</td></tr> <tr><th>Charge %</th><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> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+	Charge %	15	15	14	14	13	13	12	11	10	9	8	7	6	5	4	0
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Free Annual Withdrawals	Beginning the second contract year, a 10% free annual withdrawal is available each year throughout the withdrawal charge period.	Beginning the second contract year, a 5% free annual withdrawal is available each year throughout the withdrawal charge period.																																																																																																	
	RMDs and Lifetime Income Benefits can be taken without applicable Withdrawal Charges, Premium Bonus Vesting Adjustment or Market Value Adjustment beginning in year 1.																																																																																																		
Premium Bonus Vesting Schedule	N/A	<table border="1"> <tr><th>Contract Year</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>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Charge %	0	0	0	0	0	0	20	40	60	80	100	Not applicable to TargetHorizon 10 Select	<table border="1"> <tr><th>Contract Year</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><td>12</td><td>13</td><td>14</td><td>15</td><td>16+</td></tr> <tr><th>Vested %</th><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><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>	Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+	Vested %	0	0	0	0	0	0	0	0	0	0	0	20	40	60	80	100																																					
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Available Interest Crediting Strategies*	<ul style="list-style-type: none"> Fixed Interest 1-year Point-to-Point Index Strategy (Cap) – S&P 500® 1-year Monthly Cap Index Strategy (Cap) – S&P 500® 1-year Monthly Average Index Strategy (Cap) – S&P 500® 1-Year Point-to-Point Multiple Index (Cap) - S&P 500®, Euro Stoxx 50® and Hang Seng 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)¹ 	<ul style="list-style-type: none"> Fixed Interest 1-year Point-to-Point Index Strategy (Cap) – S&P 500® 1-year Monthly Cap Index Strategy (Cap) – S&P 500® 1-year Monthly Average Index Strategy (Cap) – S&P 500® 1-Year Point-to-Point Multiple Index (Cap) - S&P 500®, Euro Stoxx 50® and Hang Seng 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)¹ 5-Year No Cap Point-to-Point Index Strategy (Annual Spread and Participation Rate) - S&P 500 Daily Risk Control 10%™ Index TR (Total Return)¹ 																																																																																																	
Waiver of Withdrawal and MVA Charges	Withdrawal Charges, Market Value Adjustment and Premium Bonus Vesting Adjustment are waived in the event of terminal illness and/or confinement into a Qualified Care Facility. There are no Withdrawal Charges, Market Value Adjustment or Premium Bonus Vesting Adjustment upon the death of the annuitant or owner.**																																																																																																		
Death Benefit Floor	The Death Benefit Floor feature adds 1% simple interest to your remaining premium, plus any applicable premium bonus. No Withdrawal Charge, Market Value Adjustment (MVA), or applicable Premium Bonus Vesting Adjustment applies to this value. Income Rider Charges, if applicable, do not reduce the value of the Death Benefit Floor.																																																																																																		
Income Rider (no charge)	N/A	TargetHorizon Income Rider																																																																																																	
Optional Income Riders	N/A	Optional TargetPay SM or TargetPay SM Plus Income Benefit Riders (available for a charge)																																																																																																	
Confinement Income Benefit (Available on TargetHorizon, TargetPay and TargetPay Plus Income Benefit Riders)	N/A	After the second contract year, the owner's available annual income may be tripled,*** provided they have started receiving their Lifetime Income Benefit.																																																																																																	

S&P 500® Index

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* 5-Year No Cap PTP Index not available in NH and NV for TargetHorizon 10 and 15. Not available on TargetHorizon 5.

** Please see contract for exact requirements regarding terminal illness and confinement. Confinement or Terminal Illness waivers are not available in MA.

*** Owner must meet confinement criteria outlined in contract. Once the owner is released from a Qualified Care Facility, the rider income will adjust back to the original level. The Confinement Income Benefit will cease upon reaching the Extended Income Guarantee Phase, or after a maximum period of 60 months, whichever occurs first. The Confinement Income Benefit is not available in CT, HI, NJ, PA & WA. This benefit is available on non-qualified and qualified dollars.

¹Because 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.

TargetHorizon 5 Annuity TBS5 (09/12), TargetHorizon 5 Annuity ICC15 TBS5 (09/12A), TargetHorizon 10 Annuity TBS10 (09/12), TargetHorizon 10 Annuity ICC15 TBS10 (09/12), TargetHorizon 10 Select Annuity TBS10 (09/12) NB, TargetHorizon 10 Select Annuity ICC15 TBS10 (09/12) NB, TargetHorizon 15 Annuity TBS15 (09/12), TargetPay Income Benefit Rider TBSIRF (09/12), TargetPay Income Benefit Rider ICC13 TBSIRF (04/13), TargetHorizon Income Benefit Rider TBSIRF (09/12), TargetHorizon Income Benefit Rider ICC13 TBSIRF (04/13), TargetPay Plus Income Benefit Rider TBSIRI (09/12), TargetPay Plus Income Benefit Rider ICC13 TBSIRI (04/13) or state variations are 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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