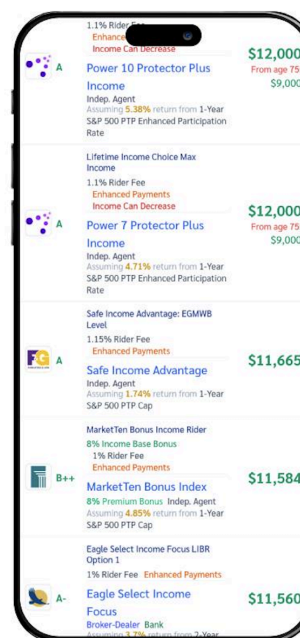




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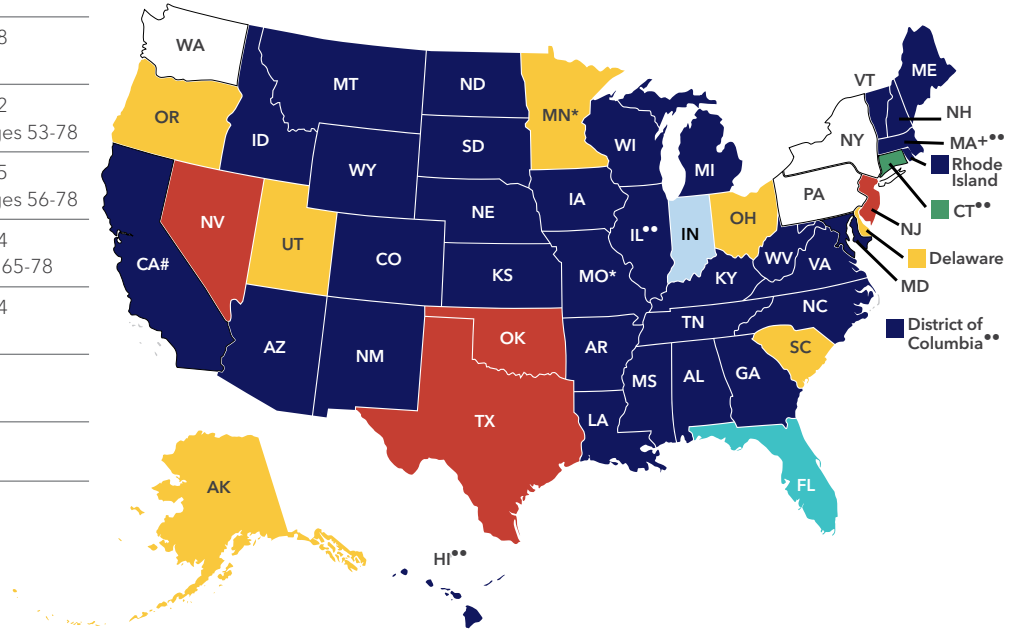
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Athene AscentSM and Athene Income AspectSM Rider availability by state



	Ascent 5: ages 0-83 Ascent 10: ages 0-78	Ascent 10 Bonus: ages 0-78
	Ascent 5: ages 0-83 Ascent 10: ages 0-78	Ascent 10 Bonus: ages 0-52 Ascent 10 Bonus Select: ages 53-78
	Ascent 5: ages 0-83 Ascent 10: ages 0-78	Ascent 10 Bonus: ages 0-55 Ascent 10 Bonus Select: ages 56-78
	Ascent 5: ages 0-83 Ascent 10: ages 0-78	Ascent 10 Bonus: ages 0-64 Ascent 10 Bonus Pro: ages 65-78
	Ascent 5: ages 0-74 Ascent 10: ages 0-74	Ascent 10 Bonus: ages 0-74
	Ascent 5: ages 0-83 Ascent 10: ages 0-78	
	Not available	

*No MVA in MN and MO
 + Base Confinement Waiver is not available in MA
 •• Enhanced Income Benefit on the Income Rider not available in CA, CT, DC, HI, IL, MA
 # No Confinement or Terminal Illness Waivers.



	Athene Ascent 5	Athene Ascent 10	Athene Ascent 10 Bonus	Athene Ascent 10 Bonus Select	Athene Ascent 10 Bonus Pro
1-year No Cap Point-to-Point Index Strategy (Annual Spread and 100% Participation Rate) - S&P 500 Daily Risk Control 5%™ Index TR (Total Return) ¹	1.95%	2.65%	2.00%	2.00%	2.00%
1-year Point-to-Point Index Strategy (Cap) - S&P 500®	4.00%	3.50%	4.00%	4.00%	4.00%
1-year Monthly Cap Index Strategy (Cap) - S&P 500®	1.80%	1.50%	1.70%	1.70%	1.70%
1-year Monthly Average Index Strategy (Cap) - S&P 500®	4.00%	3.50%	4.00%	4.00%	4.00%
Fixed Account with 1-Year Guarantee	1.90%	1.70%	1.90%	1.90%	1.90%
Withdrawal Charge Duration	5 years	10 years	10 years	10 years	10 years
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				

	Athene Ascent 5	Athene Ascent 10	Athene Ascent 10 Bonus	Athene Ascent 10 Bonus Select	Athene Ascent 10 Bonus Pro
Minimum Age to Purchase: 35					
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
Annual Income Rider Charge Rate	N/A	1.10% 1% in MN	1.10% 1% in MN	1.10% 1% in MN	1.10%
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

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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.

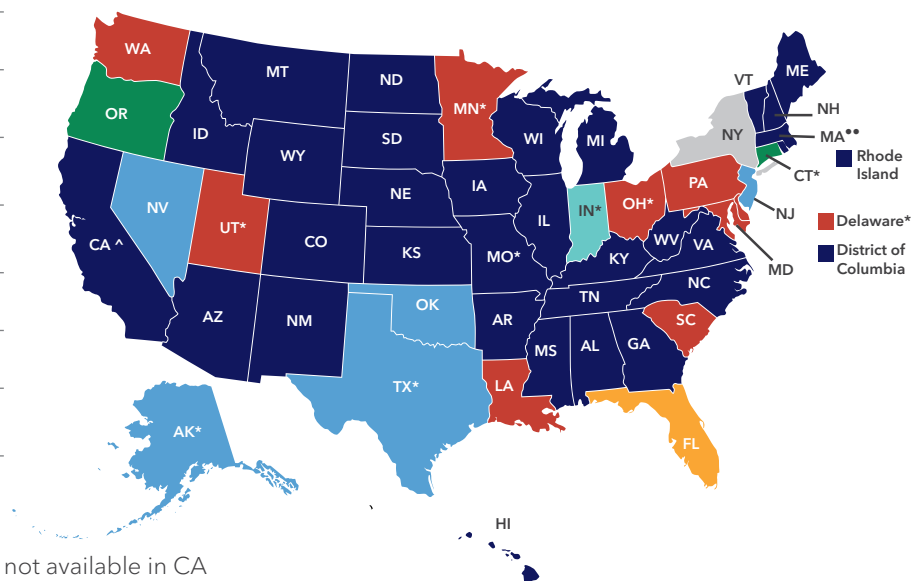
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Athene Ascent 5 [GEN5 (07/14)], Athene Ascent 10 [GEN10 (07/14) NB], Athene Ascent 10 Bonus [GEN10 (07/14)], Athene Ascent 10 Bonus Select [GEN10 (07/14) SR], Athene Ascent 10 Bonus Pro [TBS10 (09/12)] and Athene Income Aspect [IR (07/14)] or state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

Athene Benefit 10SM and Enhanced Benefits Rider availability by state

This map shows availability for Athene Benefit 10 annuities and Enhanced Benefits Rider.

- Benefit 10: ages 30-78
- Benefit 10: ages 30-55
Benefit 10 Select: ages 56-78
- Benefit 10: ages 30-52
Benefit 10 Select: ages 53-78
- Benefit 10: ages 30-64
Benefit 10 Pro: ages 65-78
- Benefit 10: ages 30-74
- Benefit 10 Select: ages 30-78
- Benefit 10 is not available for sale at this time.



*No MVA in AK, CT, DE, IN, LA, MD, MN, MO, OH, OR, PA, TX, UT & WA

** Base Confinement waiver not available in MA

^ Base Confinement and Terminal Illness waivers not available in CA

Athene Benefit 10 Annuity Rates – October 1, 2015

	Athene Benefit 10	Athene Benefit 10 Select	Athene Benefit 10 Pro
Premium Bonus (Not available in CT)	6%	5%	6%
1-Year Point-to-Point Index Strategy (Cap) - S&P 500®	4.00%	4.00%	4.00%
1-Year Monthly Index Strategy (Cap) - S&P 500	1.80%	1.80%	1.80%
Fixed Strategy (1-year guarantee)	2.00%	2.00%	2.00%
Withdrawal Charge Schedule	10 years	10 years	10 years

Enhanced Benefits Rider (Rider known as Benefits Rider in MA)

Rider Benefits	Benefit Base Rate (annual simple interest)	Annual Rider Charge
Lifetime Income Withdrawals Enhanced Income Benefit (ADL triggered) – Not Available in CA, CT, DC, HI, IL, LA, MA, MD, PA & WA Confinement Benefit – Not Available in CA, CT, DC, HI, IL, LA, MA, MD, PA & WA Terminal Illness Provision – Not Available in CA, CT, IL, LA, MD, PA & WA Rider Death Benefit – Lump sum (percentage of Benefit Base) option is not available in NJ.	Years 1-10: 7% Years 11+: 5%	1.40% – Most States 1.0% – MN

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Athene Benefit 10 with Enhanced Benefits Rider [GEN10 (04/14), ICC14 GEN10 (04/14), EBR (04/14), ICC14 EBR (04/14)], Athene Benefit 10 Select with Enhanced Benefits Rider [ICC14 TBS10 (04/14) SR, TBS10 (04/14) SR, TBS10 (09/12) SR, or TBS10 (09/12) NB, EBR (04/14), ICC14 EBR (04/14)], and Athene Benefit 10 Pro with Enhanced Benefits Rider [TBS10 (09/12), EBR (04/14)] 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. Product not available in all states.

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Income Preferred Series and Income Edge Plus Rider availability by state

This map shows availability for Income Preferred Series base products only.

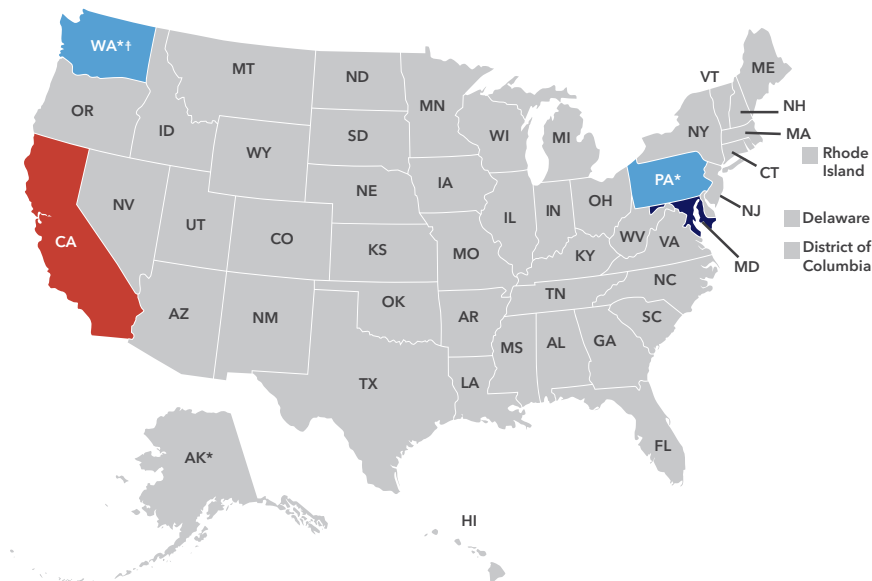
- Income Preferred Series:
All products approved for sale

- All base products approved without
Confinement and Terminal Illness Waivers

- Income Preferred Ten and Income Preferred
Bonus S approved

- Income Preferred Series not available

* Income Preferred Series - no MVA.



Income Preferred Annuity Rates – October 1, 2015	Income Preferred Bonus (0-78)		Income Preferred Bonus S (0-78)		Income Preferred Ten (0-78)	
	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+	Initial Premium \$5,000-\$74,999	Initial Premium \$75,000+
Premium Bonus (1st Year Premium)	4%		1% most states		n/a	
1-Year Point-to-Point Index Strategy (Cap) - S&P 500®	2.00%	3.00%	2.00%	3.00%	2.00%	3.00%
1-Year Monthly Cap Index Strategy (Cap) - S&P 500	1.00%	1.30%	1.00%	1.30%	1.00%	1.30%
1-Year Monthly Average Index Strategy (Cap) - S&P 500	2.00%	3.00%	2.00%	3.00%	2.00%	3.00%
Fixed Strategy (1-year guarantee)	1.00%	1.40%	1.00%	1.40%	1.00%	1.40%
Withdrawal Charge Duration	10 years	10 years	10 years ¹	10 years ¹	10 years	10 years

Riders

Base Product	Rider (issue ages)	Rollup Rate	Annual Rider Charge
Income Preferred	Income Edge Plus (40-78)	6%	1.00%

† In WA: the Income Doubler is not available on the Income Edge Plus.

¹ Please check AtheneConnect (athene.com/connect) for withdrawal charge schedule as it varies by state.

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Athene **PERFORMANCE ELITE**[®] annuity rates – October 1, 2015



Athene Performance Elite:	10	10 Plus	10 Select	10 Select Plus	10 Pro	10 Pro Plus	15	15 Plus
Premium Bonus	4.00%	9.00%	1.00%	5.00%	2.00%	7.00%	7.00%	12.00% 9.00% in MN
Annual Rider Charge Rate	–	0.95%	–	0.95%	–	0.95%	–	0.95%
1-year No Cap Point-to-Point Index Strategy (Annual Spread and 100% Participation Rate) – S&P 500 Daily Risk Control 2.8%™ Index (Total Return) ¹	4.75%		4.75%		4.75%		3.75%	
2-year No Cap Point-to-Point Index Strategy (Annual Spread and 100% Participation Rate) – S&P 500 Daily Risk Control 2.8%™ Index (Total Return) ¹ Not available in NH & NV.	2.50%		2.50%		2.50%		1.25%	
1-year Point-to-Point Index Strategy (Cap) – S&P 500 [®]	4.00%		4.00%		4.00%		5.00%	
1-year Monthly Cap Index Strategy (Cap) – S&P 500 [®]	1.70%		1.70%		1.70%		2.10%	
Fixed Account with 1-Year Guarantee	1.70%		1.70%		1.70%		2.20%	
Withdrawal Charge Duration	10 Years		10 Years		10 Years		15 Years	

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¹ 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.

Athene Performance Elite[®] 10 [GEN10 (04/14), ICC14 GEN10 (04/14), GEN10 (04/14) G, GEN10 (07/14), GEN10 (09/14)], Athene Performance Elite[®] 10 Select [TBS10 (09/12) SR, ICC14 GEN10 (04/14) SR, TBS10 (09/12) SR G, TBS10 (04/14) SR, GEN10 (07/14) SR], Athene Performance Elite[®] 10 Pro [TBS10 (09/12)], Athene Performance Elite[®] 15 [TBS15 (09/12), TBS15 (09/12) G, TBS15 (09/14), GEN15 (11/14), ICC14 GEN15(11/14)] and Enhanced Liquidity Rider [PEPR (11/14), PEPR (11/14) G, ICC15 PEPR (11/14), ICC15 PEPR NMV (11/14)] 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.

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TargetHorizonSM and Income Riders availability by state



This map shows availability for TargetHorizon Annuities and applicable TargetHorizon, TargetPaySM and TargetPaySM Plus Income Benefit Riders.

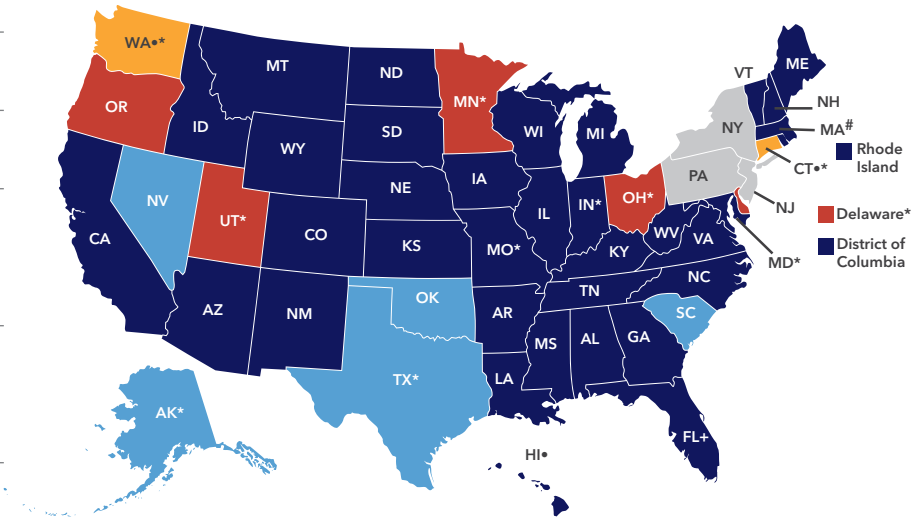
- TargetHorizon 5, 10 & 15: All products approved for sale.

- TargetHorizon 5: ages 0-83
TargetHorizon 10 Select: ages 40-78

- TargetHorizon 5: ages 0-83
TargetHorizon 10: ages 40-55
TargetHorizon 10 Select: ages 56-78
TargetHorizon 15: ages 40-50

- TargetHorizon 5: ages 0-83
TargetHorizon 10: ages 40-52
TargetHorizon 10 Select: ages 53-78
TargetHorizon 15: ages 40-47

- TargetHorizon is not approved for sale at this time



- * No MVA
- # MA: No Confinement or Terminal Illness Waivers.
- CT, HI and WA: Confinement Income Benefit Tripler not available on TargetHorizon, TargetPay, TargetPay Plus income riders.
- + Issue ages in FL: TargetHorizon 5: ages 0-83; TargetHorizon 10: ages 40-78; TargetHorizon 15: ages 40-64.

Athene TargetHorizon Annuity Rates – October 1, 2015

	TargetHorizon 5	TargetHorizon 10	TargetHorizon 10 Select	TargetHorizon 15
5-Year No Cap Point-to-Point Index Strategy (Annual Spread and Participation Rate) - S&P 500 [®] Daily Risk Control 10% TM Index TR (Total Return) ^{1,2}	n/a	2.85%	2.85%	1.65%
1-Year No Cap Point-to-Point Index Strategy (Annual Spread and Participation Rate) - S&P 500 Daily Risk Control 5% TM Index TR (Total Return) ²	1.95%	3.10%	3.10%	1.80%
1-Year Point-to-Point Multiple Index (Cap) - S&P 500, Euro Stoxx 50 [®] and Hang Seng	3.75%	3.00%	3.00%	4.50%
1-Year Point-to-Point Index Strategy (Cap) - S&P 500	4.00%	3.00%	3.00%	4.00%
1-Year Monthly Cap Index Strategy (Cap) - S&P 500	1.85%	1.35%	1.35%	1.75%
1-Year Monthly Average Index Strategy (Cap) - S&P 500	4.00%	3.00%	3.00%	4.50%
Fixed Strategy (1-year guarantee)	2.00%	1.60%	1.60%	1.85%
Withdrawal Charge Duration	5 years	10 years	10 years	15 years
Premium Bonus (Single Premium)	n/a	3% High Band 2% Low Band 3% in OR	n/a	6% High Band 5% Low Band 3% in OR
Premium Band (Not applicable in OR)	High Band: Single Premium \$50,000 and above Low Band: Single Premium \$5,000 - \$49,999			

TargetHorizon, TargetPay & TargetPay Plus Income Benefit Riders³

Base Product	Riders Available	Rider issue ages
TargetHorizon 10	TargetHorizon - no charge TargetPay - 1.25% Annual Rider Charge (1.00% in MN) TargetPay Plus - 0.95% Annual Rider Charge	Most States (40-78); DE, MN, OH, OR, UT (40-52); AK, NV, OK, SC, TX (40-55)
TargetHorizon 10 Select	TargetHorizon - no charge TargetPay - 1.25% Annual Rider Charge (1.00% in MN) TargetPay Plus - 0.95% Annual Rider Charge	Most States (56-78); CT, WA (40-78); DE, MN, OH, OR, UT (53-78)
TargetHorizon 15	TargetHorizon - no charge TargetPay - 1.25% Annual Rider Charge (1.00% in MN) TargetPay Plus - 0.95% Annual Rider Charge	Most States (40-73); FL (40-64); DE, MN, OH, OR, UT (40-47); AK, NV, OK, SC, TX (40-50)

¹ 5-Year No Cap PTP Index not available in NH and NV.

² 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.

³ TargetHorizon, TargetPay and TargetPay Plus are not available on TargetHorizon 5.

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