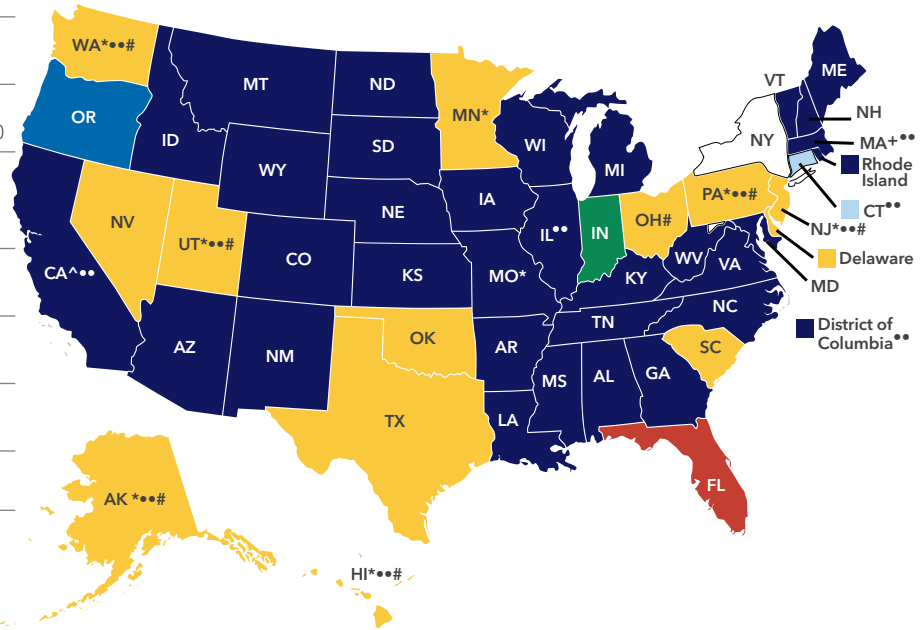


Athene AscentSM Pro and Athene Ascent Income Rider availability by state



Ascent Pro 5: ages 0-85 Ascent Pro 7: ages 0-83	Ascent Pro 10: ages 0-80 Ascent Pro 10 Bonus 2.0: ages 0-80
Ascent Pro 5: ages 0-85 Ascent Pro 7: ages 0-83	Ascent Pro 10: ages 0-80 Ascent Pro 10 Bonus Select: ages 0-80
Ascent Pro 5: ages 0-85 Ascent Pro 7: ages 0-83 Ascent Pro 10: ages 0-80	Ascent Pro 10 Bonus 2.0: ages 0-64 Ascent Pro 10 Bonus: ages 65-80
Ascent Pro 5: ages 0-85 Ascent Pro 7: ages 0-83	Ascent Pro 10: ages 0-80 Ascent Pro 10 Bonus 2.0: ages 0-74
Ascent Pro 5: ages 0-85 Ascent Pro 7: ages 0-83	Ascent Pro 10: ages 0-80
Ascent Pro 5: ages 0-85 Ascent Pro 7: ages 0-83	Ascent Pro 10: ages 0-80 Ascent Pro 10 Bonus Select: 53-78
□ Not available	

- * No MVA in AK, HI, MN, MO, NJ, PA, UT, WA
- + Base Confinement Waiver is not available in MA
- Enhanced Income Benefit on the Income Riders not available in AK, CA, CT, DC, HI, IL, MA, NJ, PA, UT, WA
- # Minimum Interest Credit is not available in AK, HI, NJ, OH, PA, UT, WA
- ^ No Confinement or Terminal Illness Waivers in CA



Athene Ascent Pro Annuity Rates – July 2, 2016

	Athene Ascent Pro 5	Athene Ascent Pro 7	Athene Ascent Pro 10	Athene Ascent 10 Bonus 2.0	Athene Ascent Pro 10 Bonus Select	Athene Ascent Pro 10 Bonus
2-Year No Cap Point-to-Point Index Strategy (Participation Rate) – BNP Paribas Multi Asset Diversified 5 Index (Not available in NH, NV)	130%	130%	100%	75%	75%	75%
2-Year No Cap Point-to-Point Index Strategy (Participation Rate) – Morningstar® Dividend Yield Focus Target Volatility 5 Index SM 1 (Not available in NH, NV)	100%	100%	70%	55%	55%	55%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate) – S&P 500 Daily Risk Control 5%™ Index TR (Total Return) ¹	90%	90%	65%	50%	50%	50%
1-Year Point-to-Point Index Strategy (Cap) – S&P 500®	5.25%	5.25%	3.75%	2.75%	2.75%	2.75%
Bailout Cap Rate	3.00%	3.00%	1.00%	1.00%	1.00%	1.00%
1-Year Monthly Cap Index Strategy (Cap) – S&P 500®	2.20%	2.20%	1.75%	1.30%	1.30%	1.30%
Fixed Account with 1-Year Guarantee	2.15%	2.15%	1.60%	1.05%	1.05%	1.05%
Withdrawal Charge Duration	5 years	7 years	10 years	10 years	10 years	10 years
Premium Bonus	N/A	N/A	N/A	1%	1%	1%

Athene Ascent Income Rider

Minimum Age to Purchase: 35 Maximum Age to Purchase: 80	Athene Ascent Pro 5	Athene Ascent Pro 7	Athene Ascent Pro 10	Athene Ascent 10 Bonus 2.0	Athene Ascent Pro 10 Bonus Select	Athene Ascent Pro 10 Bonus
Income Base Bonus	N/A	N/A	8.00%	10.00%	10.00%	10.00%
Annual Income Rider Charge Rate	N/A	1.00%	1.00%	1.00%	1.00%	1.00%
Option 1: Guaranteed Growth: Income Base Guaranteed Simple Interest Rate	N/A	Years 1-10: 10%; Years 11-20: 5%				
Option 2: Guarantees Plus Interest Credits: Income Base Guaranteed Simple Interest Rate	N/A	Years 1-20: 5% Participation Rate: 200%	Years 1-20: 6% Participation Rate: 200%			

Any rate changes are effective for applications issued on or after the date indicated on the rate card.

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.

The S&P 500® (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Athene Annuity and Life Company. Standard & Poor's® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Athene Annuity and Life Company.

Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products particularly or the ability of the S&P 500® to track general market performance. S&P Dow Jones Indices' only relationship to Athene Annuity and Life Company with respect to the S&P 500® is the licensing of the S&P 500® and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. S&P Dow Jones Indices have no obligation to take the needs of Athene Annuity and Life Company or the owners of Athene annuity and Life Company's Products into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices are not responsible for and have not participated in the determination of the prices, and amount of Athene Annuity and Life Company's products or the timing of the issuance or sale of Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which Athene Annuity and Life Company's products are to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices have no obligation or liability in connection with the administration, marketing or trading of Athene Annuity and Life Company's Products. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ATHENE ANNUITY AND LIFE COMPANY, OWNERS OF THE ATHENE ANNUITY AND LIFE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND ATHENE ANNUITY AND LIFE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by Morningstar. Morningstar makes no representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products or any member of the public regarding the advisability of buying annuities generally or purchasing the Athene Annuity and Life Company's Products in particular or the ability of the Athene Annuity and Life Company's Products to track general stock market performance. Morningstar's only relationship to Athene Annuity and Life Company is the licensing of: (i) certain service marks and service names of Morningstar; and (ii) the relevant Morningstar index ("Index") which is determined, composed and calculated by Morningstar without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. Morningstar has no obligation to take the needs of Athene Annuity and Life Company or the owners of the Athene Annuity and Life Company's Products into consideration in determining, composing or calculating the Index. Morningstar is not responsible for and has not participated in the determination of the prices and amount of the Athene Annuity and Life Company's Products or the timing of the issuance or sale of the Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which the Athene Annuity and Life Company's Products are converted into cash. Morningstar has no obligation or liability in connection with the purchase, administration, marketing or crediting of interest for the Athene Annuity and Life Company's Products.

Morningstar does not guarantee the accuracy and/or the completeness of the Index or any data included therein and Morningstar shall have no liability for any errors, omissions, or interruptions therein. Morningstar makes no warranty, express or implied, as to results to be obtained by Athene Annuity and Life Company, owners or users of the Athene Annuity and Life Company's Products, or any other person or entity from the use of the Index or any data included therein. Morningstar makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, in no event shall Morningstar have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

The BNP Paribas Multi Asset Diversified 5 Index (the "BNPP MAD 5 Index") is the exclusive property of BNP Paribas or one of its affiliates (BNP Paribas and its affiliates collectively, are hereinafter called "BNPP") and is determined, composed and calculated by BNPP. "BNP", "BNPP", "BNP Paribas", "BNPP MAD 5 Index" and "BNP Paribas Multi Asset Diversified 5 Index" (collectively, the "BNPP Marks") are trademarks or service marks of BNPP and have been licensed by Athene Annuity and Life Company ("Company") for use in a fixed indexed annuity offered by the Company (the "fixed indexed annuity"). The fixed indexed annuity is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by BNPP or any of its affiliates, or by Standard and Poor's or any of its affiliates (collectively, "S&P") or by any third party licensor of information to BNPP (the "Third Party Licensors"). BNPP's only relationship to the

Company is the licensing of the BNPP MAD 5 Index and BNPP Marks for certain purposes. S&P®, S&P 500® and S&P GSCI® are trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by BNPP. None of S&P, BNPP or any Third Party Licensors has any obligation to take into consideration any of the needs of the Company or any of the owners, annuitants or beneficiaries of the fixed index annuity.

BNPP, S&P OR ANY THIRD PARTY LICENSOR DOES NOT GUARANTEE THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE BNPP MAD 5 INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN. NONE OF BNPP, S&P OR ANY THIRD PARTY LICENSOR MAKES ANY REPRESENTATION OR WARRANTY, AND EACH OF BNPP, S&P AND THE THIRD PARTY LICENSORS EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE BNPP MAD 5 INDEX, ANY BNPP MARK, AN S&P INDEX, TRADEMARK (INCLUDING S&P 500® OR THE S&P GSCI®) OR SERVICE MARK OF S&P (COLLECTIVELY, THE "S&P MARKS") OR THE FIXED INDEXED ANNUITY, INCLUDING, WITHOUT LIMITATION, THOSE REGARDING (I) MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, OR (II) THE ADVISABILITY OF ANY PERSON INVESTING IN THE FIXED INDEXED ANNUITY.

BNPP, S&P or any Third Party Licensor does not have any liability with respect to the fixed indexed annuity in which an interest crediting option is based on the BNPP MAD 5 Index is included, and is not liable for any loss relating to the fixed indexed annuity, whether arising directly or indirectly from the use of the BNPP MAD 5 Index, its methodology, any BNPP Mark or S&P Mark or otherwise.

No purchaser, seller or holder of the fixed indexed annuity, or any other person or entity, should use or refer to any BNPP Mark or other BNPP trade name to sponsor, endorse, market or promote the fixed indexed annuity without first contacting BNPP. Under no circumstances may any person or entity claim any affiliation with BNPP without the prior written permission of BNPP.

In calculating the performance of the BNPP MAD 5 Index, BNPP deducts a servicing cost of 0.50% per annum, calculated on a daily basis. In addition, the BNPP MAD 5 Index methodology embeds certain costs which cover among other things, rebalancing and replication costs. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

The volatility control applied by BNPP may reduce the potential positive or negative change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

Athene Ascent Pro [GEN (09/15) NB, ICC15 GEN (09/15) NB], Athene Ascent 10 Bonus 2.0 [GEN10 (04/14), GEN10 (07/14), GEN10 (09/15), GEN10 (12/15)], Athene Ascent Pro 10 Bonus Select [TBS10 (09/12) SR, TBS10 (04/14) SR, GEN10 (07/14) SR, ICC16 GEN10 (09/15) SR], Athene Ascent Pro 10 Bonus [TBS10 (09/12)] and Athene Ascent Income Rider [IR1 (09/15), ICC15 IR1 (09/15), IR2 (09/15), ICC15 IR2 (09/15)] 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.

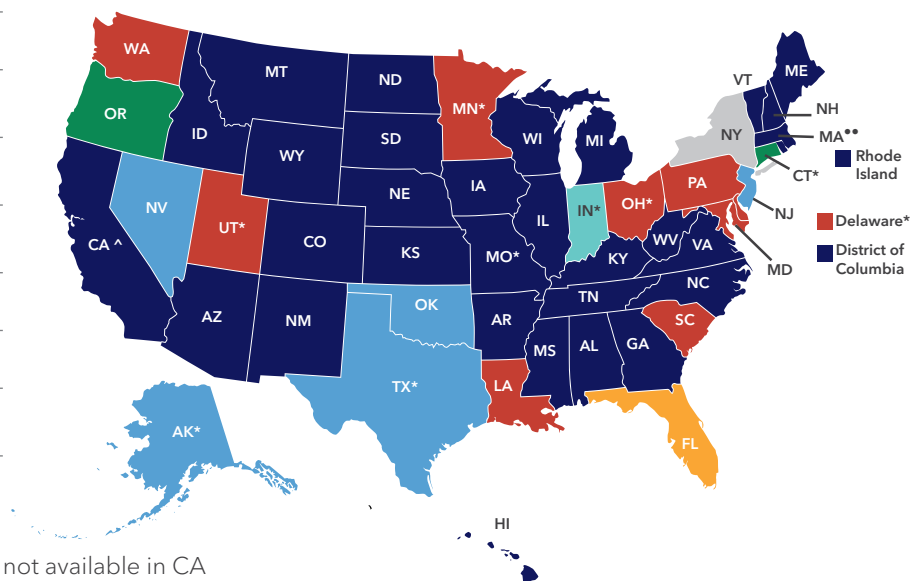
For use in: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, HI, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NE, NH, NJ, NM, NC, ND, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

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 – July 2, 2016

	Athene Benefit 10	Athene Benefit 10 Select	Athene Benefit 10 Pro
Premium Bonus (Not available in CT)	6%	1%	6%
1-Year Point-to-Point Index Strategy (Cap) - S&P 500®	3.50%	3.50%	3.50%
1-Year Monthly Index Strategy (Cap) - S&P 500	1.50%	1.50%	1.50%
Fixed Strategy (1-year guarantee)	1.50%	1.50%	1.50%
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: 8% Years 11+: 5%	1.40% – Most States 1.0% – MN

Any rate changes are effective for applications issued on or after the date indicated on the rate card.

For agent use only. Not to be used with the offer or sale of annuities.

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.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJ"), and has been licensed for use by Athene Annuity and Life Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Athene Annuity and Life Company. Athene Annuity and Life Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such 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 PERFORMANCE ELITE® annuity rates – July 2, 2016



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%
2-year No Cap Point-to-Point Index Strategy ¹ (Participation Rate) – BNP Paribas Multi Asset Diversified 5 Index Not available in NH & NV.	100%		100%		100%		130%	
2-year No Cap Point-to-Point Index Strategy ¹ (Participation Rate) – Morningstar® Dividend Yield Focus Target Volatility 5 Index SM Not available in NH & NV.	75%		75%		75%		85%	
2-year No Cap Point-to-Point Index Strategy ¹ (Annual Spread and 100% Participation Rate) – S&P 500 Daily Risk Control 2 8%™ Index (Total Return) Not available in NH & NV.	2.75%		2.75%		2.75%		1.75%	
1-year No Cap Point-to-Point Index Strategy ¹ (Participation Rate) – S&P 500 Daily Risk Control 2 8%™ Index (Total Return)	45%		45%		45%		55%	
1-year Point-to-Point Index Strategy (Cap) – S&P 500®	4.25%		4.25%		4.25%		5.00%	
1-year Monthly Cap Index Strategy (Cap) – S&P 500®	1.85%		1.85%		1.85%		2.00%	
Fixed Account with 1-Year Guarantee	1.40%		1.40%		1.40%		1.80%	
Withdrawal Charge Duration	10 Years		10 Years		10 Years		15 Years	

Any rate changes are effective for applications issued on or after the date indicated on the rate card.

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.

The BNP Paribas Multi Asset Diversified 5 Index (the "BNPP MAD 5 Index") is the exclusive property of BNP Paribas or one of its affiliates (BNP Paribas and its affiliates are hereinafter called "BNPP") and is determined, composed and calculated by BNPP. "BNP", "BNPP", "BNP Paribas", "BNPP MAD 5 Index" and "BNP Paribas Multi Asset Diversified 5 Index" (collectively, the "BNPP Marks") are trademarks or service marks of BNPP and have been licensed by Athene Annuity and Life Company (the "Company") for use in a fixed indexed annuity offered by the Company. The fixed indexed annuity is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by BNPP or any of its affiliates, or any third party licensor of information to BNPP. BNPP's only relationship to the Company is the licensing of the BNPP MAD 5 Index and BNPP Marks for certain purposes. BNPP shall not have any liability with respect to a fixed indexed annuity in which an interest crediting option is based on the BNPP MAD 5 Index, and is not liable for any loss relating to the fixed indexed annuity, whether arising directly or indirectly from the use of the BNPP MAD 5 Index, its methodology, any BNPP Mark or otherwise.

In calculating the level of the BNPP MAD 5 Index, BNPP deducts a servicing cost of 0.50% per annum, calculated on a daily basis. In addition, the BNPP MAD 5 Index methodology embeds certain costs which cover among other things, rebalancing and replication costs. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the BNPP MAD 5 Index and thus the amount of interest that will be credited to the fixed indexed annuity that includes the BNPP MAD 5 Index.

Morningstar® Dividend Yield Focus Target Volatility 5 IndexSM are service marks of Morningstar, Inc. ("Morningstar") and have been licensed for use for certain purposes by Athene Annuity and Life Company. Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by Morningstar and Morningstar makes no representation regarding the advisability of purchasing Athene Annuity and Life Company's Products.

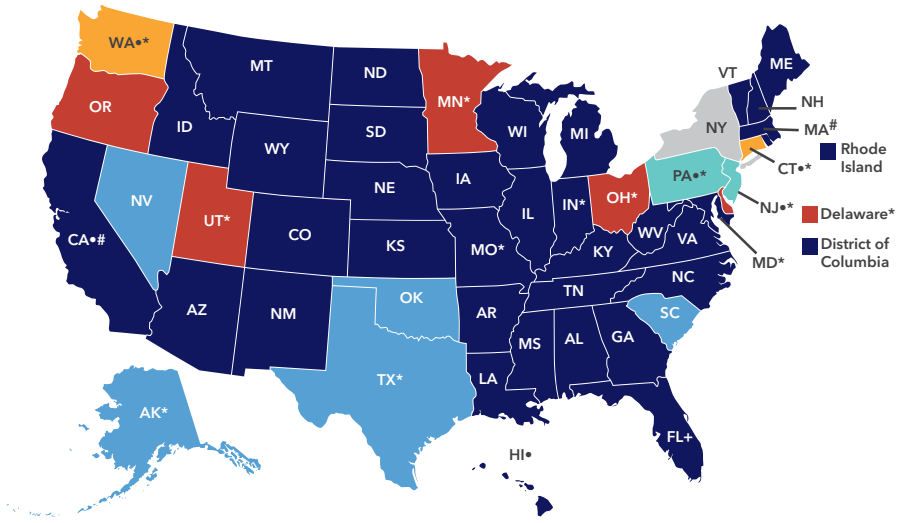
The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Athene Annuity and Life Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Athene Annuity and Life Company. Athene Annuity and Life Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such 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.

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: ages 40-52 TargetHorizon 10 Select: ages 53-78
	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
- # CA, MA: No Confinement or Terminal Illness Waivers.
- CA, CT, HI, NJ, PA, 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 – July 2, 2016

	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	3.25%	3.25%	2.75%
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	2.75%	3.25%	3.25%	2.75%
1-Year Point-to-Point Multiple Index (Cap) – S&P 500, Euro Stoxx 50 [®] and Hang Seng	3.25%	2.75%	2.75%	3.25%
1-Year Point-to-Point Index Strategy (Cap) – S&P 500	3.25%	2.75%	2.75%	3.25%
1-Year Monthly Cap Index Strategy (Cap) – S&P 500	1.55%	1.30%	1.30%	1.55%
1-Year Monthly Average Index Strategy (Cap) – S&P 500	3.25%	2.75%	2.75%	3.25%
Fixed Strategy (1-year guarantee)	1.50%	1.05%	1.05%	1.40%
Withdrawal Charge Duration	5 years	10 years	10 years	15 years
Premium Bonus (Single Premium)	n/a	3% High Band 2% Low Band 2% in OR	n/a	6% High Band 5% Low Band 5% 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, NJ, OH, OR, PA, 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, NJ, OH, OR, PA, 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)

For agent use only. Not to be used with the offer or sale of annuities. Product and strategy availability varies by state.

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.

Any rate changes are effective for applications issued on or after the date indicated on the rate card.

The S&P 500® (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Athene Annuity and Life Company. Standard & Poor's® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Athene Annuity and Life Company.

Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products particularly or the ability of the S&P 500® to track general market performance. S&P Dow Jones Indices' only relationship to Athene Annuity and Life Company with respect to the S&P 500® is the licensing of the S&P 500® and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. S&P Dow Jones Indices have no obligation to take the needs of Athene Annuity and Life Company or the owners of Athene annuity and Life Company's Products into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices are not responsible for and have not participated in the determination of the prices, and amount of Athene Annuity and Life Company's products or the timing of the issuance or sale of Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which Athene Annuity and Life Company's products are to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices have no obligation or liability in connection with the administration, marketing or trading of Athene Annuity and Life Company's Products. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ATHENE ANNUITY AND LIFE COMPANY, OWNERS OF THE ATHENE ANNUITY AND LIFE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND ATHENE ANNUITY AND LIFE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

The Dow Jones Euro STOXX 50® is the intellectual property (including registered trademark) of STOXX Limited, Zurich, Switzerland and/or Dow Jones & Company, Inc., a Delaware corporation, New York, USA, (the "Licensors"), which is used under license. The product based on the Index is in no way sponsored, endorsed, sold or promoted by the Licensors and neither of the Licensors shall have any liability with respect thereto.

The Hang Seng Index (the Index) is published and compiled by HSI Services Limited pursuant to a license from Hang Seng Data Services Limited. The mark and name Hang Seng Index are proprietary to Hang Seng Data Services Limited. HSI Services Limited and Hang Seng Data Services Limited have agreed to the use of, and reference to, the Index by Athene Annuity and Life Company in connection with the Product, **BUT NEITHER HSI SERVICES LIMITED NOR HANG SENG DATA SERVICES LIMITED WARRANTS OR REPRESENTS OR GUARANTEES TO ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON (i) THE ACCURACY OR COMPLETENESS OF ANY OF THE INDEX AND ITS COMPUTATION OR ANY INFORMATION RELATED THERETO; OR (ii) THE FITNESS OR SUITABILITY FOR ANY PURPOSE OF ANY OF THE INDEX OR ANY COMPONENT OR DATA COMPRISED IN IT; OR (iii) THE RESULTS WHICH MAY BE OBTAINED BY ANY PERSON FROM THE USE OF ANY OF THE INDEX OR ANY COMPONENT OR DATA COMPRISED IN IT FOR ANY PURPOSE, AND NO WARRANTY OR REPRESENTATION OR GUARANTEE OF ANY KIND WHATSOEVER RELATING TO ANY OF THE INDEX IS GIVEN OR MAY BE IMPLIED.** The process and basis of computation and compilation of any of the Index and any of the related formula or formulae, constituent stocks and factors may at any time be changed or altered by HSI Services Limited without notice. **TO THE EXTENT PERMITTED BY APPLICABLE LAW, NO RESPONSIBILITY OR LIABILITY IS ACCEPTED BY HSI SERVICES LIMITED OR HANG SENG DATA SERVICES LIMITED (i) IN RESPECT OF THE USE OF AND/OR REFERENCE TO ANY OF THE INDEX BY ATHENE ANNUITY AND LIFE COMPANY IN CONNECTION WITH THE PRODUCT; OR (ii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES OR ERRORS OF HSI SERVICES LIMITED IN THE COMPUTATION OF ANY OF THE INDEX(ES); OR (iii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES, ERRORS OR INCOMPLETENESS OF ANY INFORMATION USED IN CONNECTION WITH THE COMPUTATION OF ANY OF THE INDEX WHICH IS SUPPLIED BY ANY OTHER PERSON; OR (iv) FOR ANY ECONOMIC OR OTHER LOSS WHICH MAY BE DIRECTLY OR INDIRECTLY SUSTAINED BY ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON DEALING WITH THE PRODUCT AS A RESULT OF ANY OF THE AFORESAID, AND NO CLAIMS, ACTIONS OR LEGAL PROCEEDINGS MAY BE BROUGHT AGAINST HSI SERVICES LIMITED AND/OR HANG SENG DATA SERVICES LIMITED** in connection with the Product in any manner whatsoever by any broker, holder or other person dealing with the Product. Any broker, holder or other person dealing with the Product does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on HSI Services Limited and Hang Seng Data Services Limited. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and HSI Services Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.