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Athene Annuity Fixed Annuity Interest Rates

Annuities issued by Athene Annuity & Life Assurance Company, Wilmington, DE All rates effective August 8, 2015

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ATHENE Choice Serie	es Fixed Index	Annuitie	S				
	Immediate Premium		Account	AP2P Cap (S&P 500)	1 Year MP2P Cap (S&P 500)	1 Year QP2P Cap (DJIA)	1 Year MAVG Cap (DJIA)
	Bonus	Years	Rate				
Enhanced Choice 8	2.00%	8	1.00%	4.00%	1.00%	1.00%	5.00%
Choice 10	N/A	1	1.50%	4.00%	1.70%	1.70%	5.00%
Enhanced Choice 12	5.00%	8	1.00%	4.00%	1.00%	1.00%	5.00%
ATHENE Income Ride	ers						
				Income Bonus	Rollup Percentage	Rollup Period	Rider Cost
Guaranteed Lifetime Withdrawal Benefit Rider				1.00%	6.50%	10 Years	1.25%
Enhanced Guaranteed Lifetime Withdrawal Benefit Rider				1.00%	6.50%	10 Years	1.50%

For more information on our annuities and income riders, please contact our **Sales Desk at 855-4-ATHENE**

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ATHENE Traditional Multi-Year Guarantee Annuity							
	Guarantee Period (Yrs)	Yr 1 Rate	Yrs 2-7 Rate	Effective Annual Rate			
ATHENE 7 MYG	7	3.50%	2.50%	2.64%			
ATHENE MaxRate [®] Multi-Year Guarantee Annuities							
	Guarantee		Rate				
	Period (Yrs)	Most States	CA	FL			
MaxRate 7	7	2.80%	2.50%	2.70%			
Enhanced Liquidity				2.50%			

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Athene Annuity Income Annuity Payouts

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ATHENE MaxRetire sm Single Premium Immediate Annuity Monthly guaranteed payout (\$100,000 premium)*								
20 Year Specified Period	\$553.71							
25 Year Specified Period	\$473.08							
30 Year Specified Period	\$420.28							
Male - Ages	55	60	65	70	75	80		
Income for Life	\$429.64	\$475.18	\$537.42	\$622.84	\$737.66	\$895.21		
Life with 10 Year Specified Period	\$425.97	\$468.61	\$523.80	\$592.73	\$673.50	\$761.13		
Life with 15 Year Specified Period	\$420.84	\$458.90	\$504.35	\$554.71	\$604.06	\$645.05		
Life with 20 Year Specified Period	\$412.88	\$444.08	\$477.20	\$508.03	\$531.65	\$545.94		
Female - Ages	55	60	65	70	75	80		
Income for Life	\$407.23	\$447.43	\$501.71	\$577.23	\$686.30	\$844.19		
Life with 10 Year Specified Period	\$405.17	\$443.50	\$493.83	\$560.09	\$644.86	\$743.06		
Life with 15 Year Specified Period	\$402.09	\$437.68	\$482.11	\$535.06	\$591.62	\$639.99		
Life with 20 Year Specified Period	\$397.26	\$428.48	\$463.85	\$499.39	\$527.96	\$544.79		
Male/Female - Ages	55/55	60/60	65/65	70/70	75/75	80/80		
Joint and Survivor Income for Life	\$370.27	\$400.33	\$440.59	\$495.64	\$572.28	\$680.36		
Joint and 75% Survivor	#200 7 5	¢ 4 3 0 4 0	\$476.57	\$542.51	\$634.16	\$763.18		
,	\$392.75	\$428.48	\$4/0.5/	\$J42.J1	Ψ0 5 -10	\$705.10		
Joint and 66% Survivor	\$392.75 \$401.52	\$428.48 \$439.61	\$491.00	\$542.51 \$561.63	\$659.85	\$798.15		

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* Payouts assume 30 day income deferral and will be reduced by premium tax if applicable. Rates subject to change. To quote current rates, visit portal.atheneannuity.com. Not all payout options are available for qualified funds.