



Current Annuities from Athene Annuity & Life Assurance Company, Wilmington, DE

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Product/features not available in all states. See product spec sheet for full details.

ATHENE CHOICE SERIES INDEX ANNUITIES

	ISSUE AGE	MINIMUM INITIAL PREMIUM	INTEREST RATE FEATURES (Check for indexed account state availability)	WITHDRAWAL CHARGE (%)	FEATURES
ATHENE Enhanced Choice 8SM Fixed Index Annuity (SPDA) – AN3021 & ANR3000 (05-09) & ANR3001 (05-09)	0-80 Q 0-80 NQ	\$5,000 <i>Single premium</i> 2% premium enhancement/ bonus (no recapture)	Four Indexed Accounts – 1-yr DJIA quarterly additive point-to-point with cap – 1-yr DJIA monthly averaging with cap – 1-yr S&P 500 monthly additive point-to-point with cap* – 1-yr S&P 500 annual point-to-point with cap* One Fixed Account – 8-yr guaranteed fixed account with a 1% minimum guarantee after the eighth contract year	8 Years 10, 9, 8, 7, 6, 5, 4, 2 CA & WA only: 9, 8, 7, 6, 5, 4, 3, 2	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1st yr (CA & WA: Allowed during 1st yr; commission chargeback may apply) Systematics Market Value Adjustment (MVA) Annuitization: 5x5
ATHENE Choice 10SM Fixed Index Annuity (SPDA w/addl premium deposits allowed in first 12 mos) – AN3022 & ANR3000 (05-09) & ANR3001 (05-09)	0-80 Q 0-80 NQ 0-58 in NV	\$5,000 <i>Single premium</i> with 5 additional premiums of at least \$500 each allowed in first 12 mos	Four Indexed Accounts – 1-yr DJIA quarterly additive point-to-point with cap – 1-yr DJIA monthly averaging with cap – 1-yr S&P 500 monthly additive point-to-point with cap* – 1-yr S&P 500 annual point-to-point with cap* One Fixed Account – 1-yr guaranteed fixed account with a 1% enhancement and with a 1% minimum guarantee after the first contract year	10 Years 10, 10, 9.5, 9, 8, 7, 6, 5, 4, 2 CA, TX & WA: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1st yr Systematics Market Value Adjustment (MVA) Annuitization: 5x5
ATHENE Enhanced Choice 12SM Fixed Index Annuity (SPDA) – AN3023 & ANR3000 (05-09) & ANR3001 (05-09)	0-80 Q 0-80 NQ 0-64 in FL 0-57 in NV	\$5,000, <i>Single premium</i> 5% premium enhancement/ bonus (no recapture)	Four Indexed Accounts – 1-yr DJIA quarterly additive point-to-point with cap – 1-yr DJIA monthly averaging with cap – 1-yr S&P 500 monthly additive point-to-point with cap* – 1-yr S&P 500 annual point-to-point with cap* One Fixed Account – 8-yr guaranteed fixed account with a 1% enhancement in the first contract year and with a 1% minimum guarantee after the eighth year	12 Years 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3 CA only: 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1st yr (CA & TX: Allowed during 1st yr; commission chargeback may apply) Systematics Market Value Adjustment (MVA) Annuitization: 5x10

*Not available in IL & LA
S7293

INCOME RIDERS AVAILABLE WITH CHOICE SERIES INDEX ANNUITIES

	ROLLUP RATE	ROLLUP PERIOD	IMMEDIATE INCOME BONUS	FEATURES
ATHENE GLWBSM Rider – AN3025 (12-08)	6.5% compounded annually; credited annually	10 years	1% no recapture / In addition to any premium bonus available with annuity	Helps clients create buildup more quickly
ATHENE Enhanced GLWBSM Rider – AN3026 (12-08)	6.5% compounded annually; credited annually	10 years	1% no recapture / In addition to any premium bonus available with annuity	For clients who plan to take payments later or who have health concerns / Allows for enhanced payout of 50% if client qualifies by becoming unable to perform 2 of 6 ADLs on a permanent basis – paid directly to client

ATHENE MULTI-YEAR GUARANTEE ANNUITIES

	ISSUE AGE	MINIMUM INITIAL PREMIUM	INTEREST RATE FEATURES	WITHDRAWAL CHARGE (%)	FEATURES												
ATHENE MaxRate[®] MYGA	0-80 Q 0-80 NQ	\$5,000 <i>Single premium</i> with 5 additional premiums of at least \$500 each allowed in first 6 months	The initial Interest Rate is guaranteed for 7 years. A new guaranteed rate will be declared for each Subsequent Guaranteed Period. This rate will never be less than 1%.* During the 30-day window at the end of the guarantee period, the owner can: Accept the new interest rate and begin a new contract period of the same duration (no action required); or Request a partial withdrawal, full surrender or elect an income option without incurring a market value adjustment or any withdrawal charges. If the owner does not notify the company of a decision, the contract will automatically begin a new guarantee period of the same duration.*	7 Year Contract: 9,8,7,6,5,4,3 A reduced withdrawal charge schedule applies to subsequent guarantee periods. The renewal withdrawal charges are as follows: 7 Year Contract: 5,5,5,5,4,3 Maximum Subsequent Guarantee Period Withdrawal Charges <table border="1"> <thead> <tr> <th>Attained Age</th> <th>Max W/D Charge</th> </tr> </thead> <tbody> <tr> <td>94</td> <td>4%</td> </tr> <tr> <td>95</td> <td>3%</td> </tr> <tr> <td>96</td> <td>2%</td> </tr> <tr> <td>97</td> <td>1%</td> </tr> <tr> <td>98-100</td> <td>0</td> </tr> </tbody> </table>	Attained Age	Max W/D Charge	94	4%	95	3%	96	2%	97	1%	98-100	0	Market Value Adjustment (MVA) (not available in CA) Death Benefit is Accumulation Value 30-Day window at end of each guarantee period. Annuitization: 1 x 10 or 20. Based on Cash Surrender Value except during the 30-day free out period when full accumulation will apply. ATHENE MaxRate with Enhanced Liquidity alternative offers clients a guaranteed interest rate, plus the ability to access a portion of their accumulation value through the utilization of free withdrawal options. (not available in CA)
Attained Age	Max W/D Charge																
94	4%																
95	3%																
96	2%																
97	1%																
98-100	0																
ATHENE 7 MYGSM Annuity** (SPDA with additional premium deposits allowed in first 12 months) – AN3015	0-80 Q 0-80 NQ	\$5,000 <i>Single premium</i> with 5 additional premiums of at least \$500 each allowed in first 12 months	Interest rates guaranteed for 7 years and declared at issue Starting in year 8, renews at portfolio rate each year for 12 months 1-3% guaranteed minimum	7 Years (7,7,7,6,5,4,3)	Confinement Waiver Terminal Illness Waiver 10% Free Withdrawals after 1st yr Systematics Market Value Adjustment (MVA) Annuitization: 2 x 5												

* Florida: See Florida version of product guide for details of key differences including: full accumulation value available for annuitization and elimination of renewing rate guarantee periods and subsequent withdrawal charge periods. Connecticut: Full accumulation value available for annuitization.

** ATHENE 7 MYG is only available in CA and DE.

Continued

ATHENE MAXRETIRESM SINGLE PREMIUM IMMEDIATE ANNUITY

Purchased with a single, lump sum premium payment and provides an income that is paid periodically and is guaranteed for the life of the annuitant and/or for a specified period of time. There is no cash surrender value.

	ISSUE AGE	INITIAL PREMIUM	FREE LOOK PERIOD	INCOME PAYMENT OPTIONS [‡]	PAYOUT FREQUENCY
ATHENE MaxRetireSM Single Premium Immediate Annuity	1-80 Q 1-80 NQ	\$50,000 minimum, \$1,000,000 maximum	Contracts will be issued with a 31-day free look period.	Specified Period Single Life <ul style="list-style-type: none"> – Income for Life – Income for Life with a Specific Number of Years Guaranteed Joint and Survivor <ul style="list-style-type: none"> – Joint and Survivor Income for Life – Joint and Reduced Survivor Income for Life (First Death) 	Monthly, Quarterly, Semi-annually and Annually Minimum \$100 payment

Sales Desk: 855-428-4363 • Website: www.AtheneAnnuity.com

**Products and/or features, including MVA, are not available in all states. Contracts may contain limitations. See contracts for details.
All annuities based on age last birthday.**

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Rates as of May 15, 2015.

CHECK FOR PRODUCT STATE AVAILABILITY. THIS PIECE IS FOR PRODUCER USE ONLY. NOT FOR CONSUMER SOLICITATION.

Note: withdrawals prior to age 59½ may be subject to a 10% IRS penalty.

† May not be available in all states. Variations, limitations, and exclusions may apply.

‡ Certain options may not be available for qualified money.

Annuities issued by Athene Annuity & Life Assurance Company, Wilmington, DE.
Main Administrative Office: Greenville, South Carolina.

