

# Product Guide

Rates effective March 1, 2024



## Interest Crediting Rates

	Athene Agility 7
<b>2-Year Point-to-Point Strategies (No Cap)</b>	
AI Powered Global Opportunities Index: <b>AIGO</b> (Participation Rate) <sup>1</sup>	120%
AI Powered US Equity Index: <b>AIPEX</b> (Participation Rate) <sup>1</sup>	145%
BNP Paribas Multi Asset Diversified 5 Index: <b>BNPIMAD5</b> (Participation Rate) <sup>1</sup>	185%
Nasdaq FC Index: <b>BOFANFCC</b> (Participation Rate) <sup>1,2</sup>	117%
S&P 500 FC Index: <b>SPXFCDUE</b> (Participation Rate) <sup>1,3</sup>	80%
UBS Innovative Balanced Index: <b>UBSIBAL</b> (Participation Rate) <sup>1</sup>	120%
<b>2-Year Point-to-Point Strategies</b>	
S&P 500 <sup>®</sup> Index: <b>SPX</b> (Cap Rate)	12.00%
<b>1-Year Point-to-Point Strategies (No Cap)</b>	
AI Powered Global Opportunities Index: <b>AIGO</b> (Participation Rate) <sup>1</sup>	90%
AI Powered US Equity Index: <b>AIPEX</b> (Participation Rate) <sup>1</sup>	110%
BNP Paribas Multi Asset Diversified 5 Index: <b>BNPIMAD5</b> (Participation Rate) <sup>1</sup>	135%
Nasdaq FC Index: <b>BOFANFCC</b> (Participation Rate) <sup>1,2</sup>	77%
S&P 500 FC Index: <b>SPXFCDUE</b> (Participation Rate) <sup>1,3</sup>	60%
UBS Innovative Balanced Index: <b>UBSIBAL</b> (Participation Rate) <sup>1</sup>	90%
<b>1-Year Point-to-Point Strategy</b>	
S&P 500 <sup>®</sup> Index: <b>SPX</b> (Cap Rate)	5.75%
Bailout Cap Rate	0.50%
<b>1-Year Fixed Strategy</b>	
Fixed Interest Rate	2.90%
CA	2.90%
Withdrawal Charge Duration	7 years

<sup>1</sup> The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>2</sup> The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the Index if it rises beyond this limit within a month.

<sup>3</sup> The full name of the S&P 500 FC Index is S&P 500 FC TCA 0.50% Decrement Index (USD) ER.

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (excluding NY) and in D.C. Product features and availability may vary by state and/or sales distributor.

**INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**

## Base Product

<b>Issue Ages</b>	Owner and Annuitant: 40-83																											
<b>Ownership</b>	IRA – Must be single ownership, but joint payout is available for spouses. Nonqualified – Owner and Annuitant must be the same person, unless the Owner is a non-natural person, like a trust. If there are Joint Owners, they must be natural persons and they must be Joint Annuitants. Also, Joint Annuitants must be spouses.																											
<b>Premiums</b>	Single premium only: Minimum – \$10,000 (\$5,000 in AK, AZ, HI, IL, LA, MN, MO, NH, NJ, OR, PA, TX, UT, WA) Maximum – \$1,000,000 (larger amounts may be accepted with company approval)																											
<b>Withdrawal Charge Schedule</b>	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td><b>Charge Percent</b></td> <td>8%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> <tr> <td><b>In CA:</b></td> <td>8%</td> <td>8%</td> <td>6.9%</td> <td>5.8%</td> <td>4.7%</td> <td>3.6%</td> <td>2.4%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8+	<b>Charge Percent</b>	8%	8%	7%	6%	5%	4%	3%	0%	<b>In CA:</b>	8%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	0%
Contract Year	1	2	3	4	5	6	7	8+																				
<b>Charge Percent</b>	8%	8%	7%	6%	5%	4%	3%	0%																				
<b>In CA:</b>	8%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	0%																				
<b>Free Withdrawals</b>	Maximum of 10% of Accumulated Value or 10% of Initial Premium per year. Withdrawals may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.																											
<b>Terminal Illness Waiver<sup>4</sup></b>	You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract Year. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.																											
<b>Confinement Waiver<sup>4</sup></b>	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is confined to a Qualified Care facility for at least 60 consecutive days and meets the eligibility requirements. Confinement must begin after the first contract year. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.																											
<b>Bailout Feature</b>	If Athene lowers the declared 1-Year Point-to-Point S&P 500® Index Strategy Cap Rate below the Bailout Cap Rate, you'll have full access to your annuity's Accumulated Value – free of any charges for up to 30 days after the Contract Anniversary in which the Bailout Cap Rate was pierced. After the 30-day Bailout Window, all charges may apply.																											
<b>Market Value Adjustment (MVA)</b>	Applied to the portion of the withdrawal or surrender that exceeds the Free Withdrawal amount during the Withdrawal Charge period. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure or Understanding the MVA guide for more information.																											
<b>Death Benefit</b>	Greater of (i) Accumulated Value and (ii) the Minimum Guaranteed Contract Value or may elect the Enhanced Death Benefit amount.																											

<sup>4</sup>This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

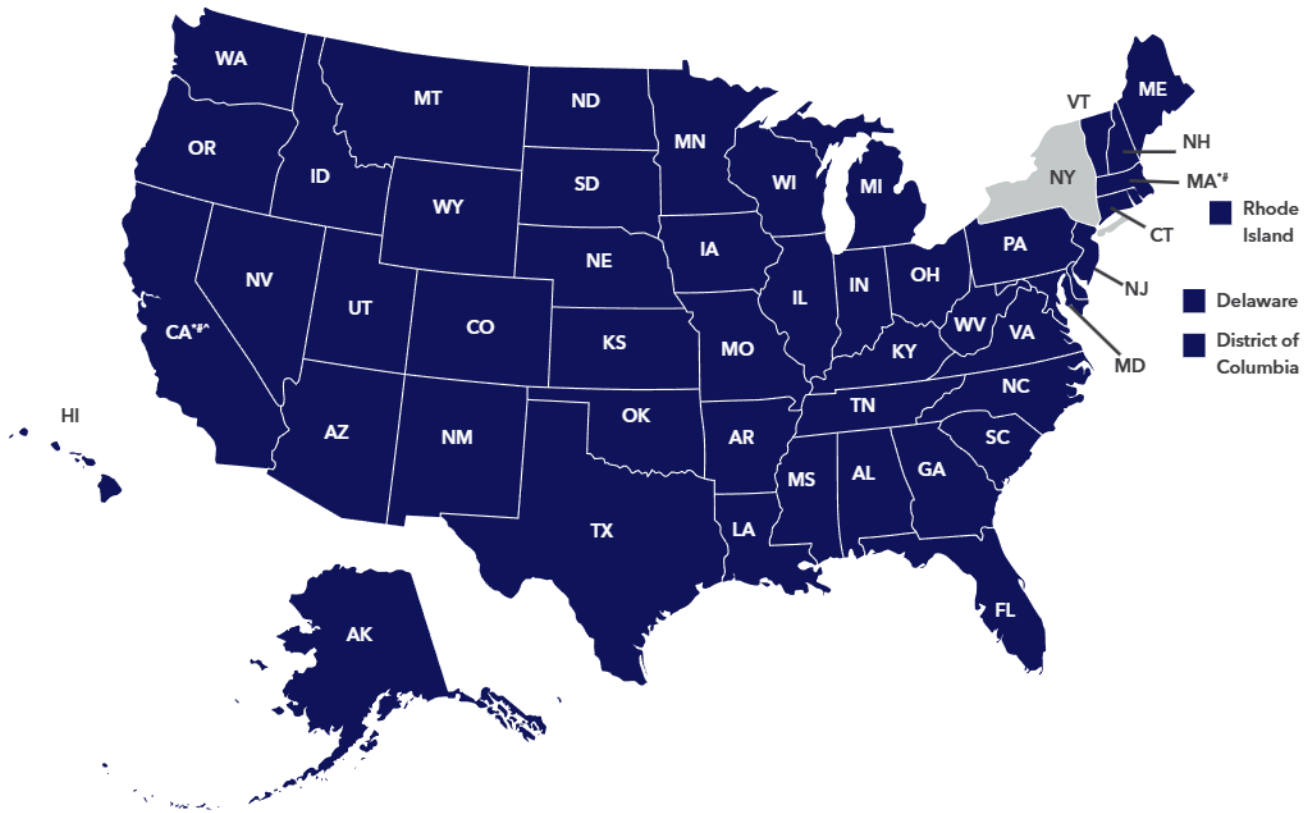
## Income and Death Benefit Rider – included, no additional charge

Issue Ages	40-83
Benefit Base Bonus	25%
Benefit Base Growth	The Benefit Base <sup>5</sup> is equal to the Initial Premium, plus the Benefit Base bonus amount. On each Contract Anniversary, the Benefit Base will be credited 200% of the dollar amount credited to the Accumulated Value. During the Income Phase, the Benefit Base will continue to grow by 200% of the dollar amount credited to the Accumulated Value.
Minimum Attained Age for Lifetime Income Withdrawals	50
Withdrawals	All withdrawals will reduce the Benefit Base by the same percentage that the Accumulated Value is reduced by.
Income Payout Option	Earnings-Indexed Income
Lifetime Income Waiting Period	7 years
Enhanced Death Benefit <sup>6</sup>	The Benefit Base is paid out in equal payments over the currently declared Death Benefit Payout Period. The Death Benefit Payout Period is currently set to five years and is guaranteed not to exceed ten years.
Enhanced Income Benefit Availability and Qualification <sup>7</sup>	To qualify for the Enhanced Income Benefit, the person for whom Lifetime Income Withdrawals are based must be confined to Qualified Care Facility for 180 out of the last 250 days. If qualifications are met, the Lifetime Income Withdrawal amount will be doubled. There is no Enhanced Income Benefit Limit Period as long as the eligibility requirements are met and the Accumulated Value is greater than zero. Not available in all states.

<sup>5</sup>The Benefit Base is used only for the calculation of the rider benefits. It cannot be withdrawn in a lump sum. It does not have a cash value or a surrender value.

<sup>6</sup>Enhanced Death Benefit is capped at the greater of 125% of the Cash Surrender Value or 250% of the net premium in AK, HI, LA, NH, NJ, PA and WA.

<sup>7</sup>This benefit is NOT long-term care insurance nor is it a substitute for such coverage.



### State Availability



\*Confinement Waiver not available in CA and MA

#Enhanced Income Benefit not available in CA and MA

^Terminal Illness Waiver not available in CA

Rates are guaranteed for the initial term and subject to change.

Index crediting strategies may be added (upon regulatory approval) or eliminated at the company's discretion. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy.

Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

**AI Powered Global Opportunities Index** • The AI Powered Global Opportunities Index (the "AiGO Index") is the exclusive property of EquBot Inc ("EquBot") and administered, calculated, and published by MerQube, Inc. ("MerQube").

**AI Powered US Equity Index** • The AI Powered US Equity Index (the "AiPEX Index") is the exclusive property of EquBot and is administered, calculated, and published by Solactive AG ("Solactive"). We also refer to each of the AiGO Index and the AiPEX Index herein as an "Index" and, together, the "Indices."

EquBot, AiGO, AiPEX, "AI Powered Global Opportunities Index", and "AI Powered US Equity Index" (collectively, the "Marks") are trademarks or service marks of EquBot and have been licensed by HSBC and sub-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 EquBot, HSBC, MerQube, Solactive or any of their affiliates. EquBot and HSBC's only relationship to the Company is the licensing of the Indices and Marks for certain purposes. MerQube and Solactive's only relationship to the Company is with respect to administering, calculating and publishing the AiGO and AiPEX Index, respectively. EquBot, HSBC, MerQube and Solactive shall not have any liability with respect to a fixed indexed annuity in which an interest crediting option is based on an Index and are not liable for any loss relating to the fixed indexed annuity, whether arising directly or indirectly from the use of an Index, its methodology, any Mark or otherwise. None of EquBot, HSBC, MerQube or Solactive have any obligation to take into consideration any of the needs of the Company or any of the owners, annuitants or beneficiaries of the fixed indexed annuity in designing, calculating, administering or licensing the Indices.

NONE OF EQUBOT, HSBC, MERQUBE, SOLACTIVE OR THEIR SUPPLIERS GUARANTEES THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE AIGO INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN. NONE OF EQUBOT, HSBC, MERQUBE, SOLACTIVE OR THEIR SUPPLIERS MAKES ANY REPRESENTATION OR WARRANTY, AND EACH OF HSBC, EQUBOT, MERQUBE, SOLACTIVE AND THEIR SUPPLIERS EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THOSE REGARDING (I) MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, AND (II) THE ADVISABILITY OF ANY PERSON INVESTING IN THE FIXED INDEXED ANNUITY.

No purchaser, seller or holder of the fixed indexed annuity, or any other person or entity, should use or refer to any Mark or other EquBot trade name to sponsor, endorse, market or promote the fixed indexed annuity without a license from EquBot and HSBC. Under no circumstances may any person or entity claim any affiliation or association with EquBot, HSBC, MerQube or Solactive without the prior written permission of EquBot, HSBC, MerQube or Solactive.

In calculating the performance of each of the Indices, EquBot deducts a servicing cost of 0.85% per annum for the AiGO Index, and a servicing cost of 0.50% per annum for the AiPEX Index, calculated on a daily basis. Such costs may vary over time with market conditions. These costs reduce the potential positive change in the Indices and thus the amount of interest that will be credited to the fixed indexed annuity option based on each of the Indices.

The volatility control applied by EquBot may reduce the potential positive or negative change in each of the Indices and thus the amount of interest that will be credited to the fixed indexed annuity option that is based on either of the Indices.

Nothing provided herein should be construed as HSBC, EquBot, MerQube, Solactive or any of their suppliers providing tax, legal, or investment advice nor are HSBC, EquBot, MerQube, Solactive or any of their suppliers recommending engaging in any investment strategy or transaction.

**BNP Paribas Multi Asset Diversified 5 Index** • 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.

**Nasdaq FC Index** • Athene Annuity and Life Company's Product ("Product") is not sponsored, endorsed, sold or promoted by BofA Securities, Inc. or its affiliates ("BofAS"). BofAS has not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Product, nor makes any representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the Product or the advisability of purchasing the Product, particularly the ability of the NASDAQ FC Index ("Index") to track performance of any market or strategy. BofAS's only relationship to Athene Annuity and Life Company ("Licensee") is the licensing of certain trademarks and trade names and the Index or components thereof. The Index is determined, composed and calculated by BofAS without regard to the Licensee or the Product or its holders. BofAS has no obligation to take the needs of the Licensee or the holders of the Product into consideration in determining, composing or calculating the Index. BofAS is not responsible for and has not participated in the determination of the timing of, prices of, or quantities of the Product to be issued or in the determination or calculation of the equation by

which the Product is to be priced, sold, or purchased, or redeemed. BofAS has no obligation or liability in connection with the administration or marketing of the Product.

**BOFAS DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN AND BOFAS SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, UNAVAILABILITY, OR INTERRUPTIONS THEREIN. BOFAS MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, HOLDERS OF THE PRODUCT OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR ANY DATA INCLUDED THEREIN. BOFAS 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 BOFAS HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, INCIDENTAL, CONSEQUENTIAL DAMAGES, OR LOST PROFITS, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.**

The Product is not sponsored, endorsed, sold or promoted by Nasdaq, Inc. or its affiliates (Nasdaq, with its affiliates, are referred to as the "Corporations"). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Product. The Corporations make no representation or warranty, express or implied to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly, or the ability of the NASDAQ-100 Index and NASDAQ FC Index to track general stock market performance. The Corporations' only relationship to BofA Securities, Inc. ("BofAS") is in the licensing of Nasdaq® and certain trade names of the Corporations and the use of the NASDAQ-100 Index which is determined, composed and calculated by Nasdaq without regard to BofAS or the Product. Nasdaq has no obligation to take the needs of BofAS or the owners of the Product into consideration in determining, composing or calculating the NASDAQ-100 Index. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Product to be issued or in the determination or calculation of the equation by which the Product is to be converted into cash. The Corporations have no liability in connection with the administration, marketing or trading of the Product.

**THE CORPORATIONS DO NOT GUARANTEE THE ACCURACY AND/OR UNINTERRUPTED CALCULATION OF THE NASDAQ-100 INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY BOFAS, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE NASDAQ-100 INDEX AND NASDAQ FC INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE NASDAQ-100 INDEX AND NASDAQ FC INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL THE CORPORATIONS HAVE ANY LIABILITY FOR ANY LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.**

**S&P Indices** • The S&P 500® Index and S&P 500 FC TCA 0.50% Decrement Index (USD) ER (the "Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("S&P DJI") and have been licensed for use by Athene Annuity and Life Company ("Athene"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Fast Convergence and FC are trademarks of BofA Securities, Inc. and/or its affiliates ("BofAS"). BofAS has licensed the Fast Convergence (FC) patented methodology and related trademarks to S&P DJI for use in the S&P 500 FC TCA 0.50% Decrement Index (USD) ER. Athene's products are not sponsored, endorsed, sold or promoted by S&P DJI, Dow Jones, S&P, BofAS or 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 Indices.

**UBS Innovative Balanced Index** • UBS AG and its affiliates ("UBS") do not sponsor, endorse, sell, or promote any Athene annuity (the "Product"). A decision to purchase the Product should not be made in reliance on any of the statements set forth in this material. Prospective purchasers are advised to purchase the Product only after carefully considering the risks associated with the Product, as detailed in a disclosure document or prospectus that is prepared by or on behalf of Athene Annuity and Life Company ("Licensee"), the issuer of the Product. UBS has licensed certain UBS marks and other data to Licensee for use in connection with the Product and the branding of the Product, but UBS is not involved in the calculation of the Product, the construction of the Product's methodology or the creation of the Product. Nor is UBS involved in the sale or offering of the Product, and UBS does not make any representations or warranties with respect to the Product.

Athene Agility GEN (09/15) NB, Income and Death Benefit Rider IR (06/18) and Enhanced Income Benefit Endorsement EIBR (06/18) or state variations 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.

This material is a general description intended for informational and educational purposes. Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (excluding NY) and in D.C., is not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. Please reach out to your financial professional if you have any questions about Athene products or their features.

The purpose of this material is solicitation of insurance. Any sale of an annuity will require contact with a financial professional.

The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

**This insert must be accompanied by the applicable product brochure and Certificate of Disclosure which provide more detailed product information, including all charges or limitations as well as definitions of capitalized terms.**