

# Product Guide

Rates effective October 6, 2023



Interest Crediting Rates	Ascent Pro 7
<b>2-Year Point-to-Point Strategies (No Cap)</b>	
AI Powered Global Opportunities Index: <b>AIGO</b> (Participation Rate) <sup>1</sup>	155%
AI Powered US Equity Index: <b>AIPEX</b> (Participation Rate) <sup>1</sup>	180%
BNP Paribas Multi Asset Diversified 5 Index: <b>BNPIMAD5</b> (Participation Rate) <sup>1</sup>	230%
Nasdaq FC Index: <b>BOFANFCC</b> (Participation Rate) <sup>1,2</sup>	150%
S&P 500 FC Index: <b>SPXFCDUE</b> (Participation Rate) <sup>1,3</sup>	105%
UBS Innovative Balanced Index: <b>UBSIBAL</b> (Participation Rate) <sup>1</sup>	155%
<b>1-Year Point-to-Point Strategies (No Cap)</b>	
AI Powered Global Opportunities Index: <b>AIGO</b> (Participation Rate) <sup>1</sup>	115%
AI Powered US Equity Index: <b>AIPEX</b> (Participation Rate) <sup>1</sup>	135%
BNP Paribas Multi Asset Diversified 5 Index: <b>BNPIMAD5</b> (Participation Rate) <sup>1</sup>	170%
Nasdaq FC Index: <b>BOFANFCC</b> (Participation Rate) <sup>1,2</sup>	100%
S&P 500 FC Index: <b>SPXFCDUE</b> (Participation Rate) <sup>1,3</sup>	75%
UBS Innovative Balanced Index: <b>UBSIBAL</b> (Participation Rate) <sup>1</sup>	115%
<b>1-Year Point-to-Point Strategy</b>	
S&P 500 <sup>®</sup> Index: <b>SPX</b> (Cap Rate)	7.50%
Bailout Cap Rate	3.00%
<b>1-Year Fixed Strategy</b>	
Fixed Interest Rate	3.70%
CA	3.00%
Withdrawal Charge Duration	7 years

## Income Rider Rates

Annual Income Rider Charge Rate	1.00%
<b>Option 1: Guaranteed Growth</b>	Years 1-10: 10.00% Simple Interest Rate Years 11-20: 5.00% Simple Interest Rate
<b>Option 2: Guaranteed Growth, Plus Interest Credits</b>	Years 1-10: 6.00% Simple Interest Rate Years 11-20: 2.00% Simple Interest Rate 100% Stacking Percentage

<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.

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## Base Product

<b>Issue Ages</b> (Owner and Annuitant)	35-80																											
<b>Ownership</b>	<b>IRA:</b> Must be single ownership, but joint payout is available for spouses. <b>Nonqualified:</b> Owner and Annuitant must be the same person. Joint ownership is available, but must also be Joint Annuitants and must be spouses. Contract can have a non-natural owner.																											
<b>Premiums</b> (Single premium only)	<b>Minimum:</b> \$10,000 (\$5,000 in AK, AZ, CT, HI, ID, IL, LA, MN, MO, NH, NJ, OR, PA, TX, UT and WA) <b>Maximum:</b> \$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>Charge Percent</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>Charge Percent in CA</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+	Charge Percent	8%	8%	7%	6%	5%	4%	3%	0%	Charge Percent in CA	8%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	0%
Contract Year	1	2	3	4	5	6	7	8+																				
Charge Percent	8%	8%	7%	6%	5%	4%	3%	0%																				
Charge Percent in CA	8%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	0%																				
<b>Free Withdrawal Schedule</b>	10% of Accumulated Value 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>Minimum Interest Credit</b>	If at the end of your withdrawal charge period, the total interest credited to your Accumulated Value is less than the Minimum Interest Credit, you will automatically receive a one-time interest credit equal to the difference. The Minimum Interest Credit is based upon a percentage of your Initial Premium less withdrawals and charges. Not available in all states.																											
<b>Bailout Feature</b>	If Athene lowers the declared 1-Year Point-to-Point S&P 500® Index Strategy Annual 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 or (ii) the Minimum Guaranteed Contract Value.																											

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

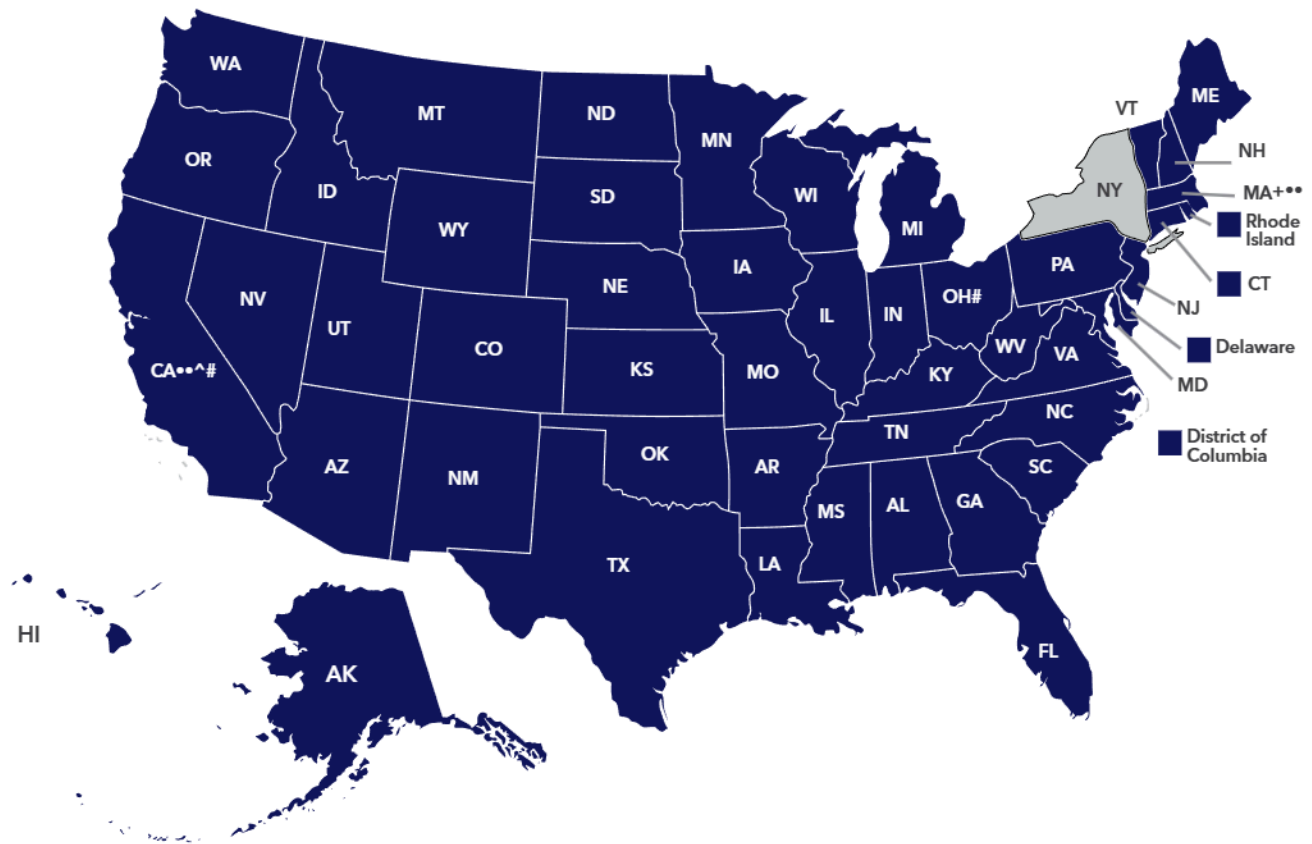
## Income Rider

## Ascent Income Rider

Crediting Options	Option 1: Guaranteed Growth or Option 2: Guaranteed Growth, Plus Interest Credits
Income Base	The Initial Income Base is equal to the Initial Premium. On each Contract Anniversary, an interest credit will be calculated based on the Premium minus Withdrawals multiplied by an Income Base Guaranteed Simple Interest Rate. Withdrawals will reduce the Income Base. The Income Base cannot be withdrawn in a lump sum. The Income Base is used to determine rider benefits only. It does not have a cash value or a surrender value.
Annual Income Rider Charge Rate	1.00% of the rider's Income Base and applies for the full contract term. The Rider Charge is deducted monthly from your annuity's Accumulated Value and Minimum Guaranteed Contract Value. Rider Charges are not deducted from the MGCV in certain states.
Minimum Attained Age for Lifetime Income Withdrawal Benefits	50
Income Payout Options Available	Level Income, Inflation-Adjusted Income or Earnings-Indexed Income
Enhanced Income Benefit Availability and Qualification <sup>5</sup>	To qualify for the Enhanced Income Benefit, after a one year waiting period, the persons for whom Lifetime Income Withdrawals are based must be confined to a Qualified Care Facility for 180 out of the last 250 Days. <sup>6</sup> If qualifications are met, the Lifetime Income Withdrawal amount will be doubled. The Enhanced Benefit Limit Period is 60 months as long as the eligibility requirements are met and the Accumulated Value is greater than zero. Not available in all states.
Income Rider Termination Waiting Period	After 7th Contract Year

<sup>5</sup> This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

<sup>6</sup> The confinement period is 90 out of 125 days in AK, AZ, CT, HI, ID, IL, LA, MN, MO, NH, NJ, OR, PA, UT and WA.



## State Availability

Ascent Pro 7: ages 35-80
  Not available

- + Base Confinement Waiver is not available in MA
- Enhanced Income Benefit on the Income Riders not available in CA or MA
- # Minimum Interest Credit is not available in CA or OH
- ^ No Confinement or Terminal Illness Waivers 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.

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