

Product Guide

Rates effective December 30, 2023



Interest Crediting Rates

Rates shown are guaranteed for the duration of the Withdrawal Charge Period. After that point, all funds will be transferred to the Fixed Strategy and the interest rate will be declared annually.

Strategy Name	Low Band (Up to \$100,000)	High Band (\$100,000+)
7-Yr Point-to-Point S&P 500® Index (SPX) (Participation Rate)	85%	90%
7-Yr Point-to-Point AI Powered Multi-Asset Index (AIMAX)¹ (Participation Rate)	405%	425%
7-Yr Point-to-Point Shiller Barclays CAPE® Allocator 6 Index (BXIISC6E)¹ (Participation Rate)	425%	450%
7-Yr Annual Interval Sum S&P 500® Index (SPX) (Participation Rate)	75%	80%
Floor Rate	-10%	-10%
1-Yr Point-to-Point AI Powered Multi-Asset Index (AIMAX)¹ (Participation Rate)	160%	165%
1-Yr Point-to-Point Shiller Barclays CAPE® Allocator 6 Index (BXIISC6E)¹ (Participation Rate)	150%	155%
Fixed	4.00%	4.15%

7-Yr strategy options are only available in the first Contract Year.

- **Point-to-Point** means any interest credited is based on the difference between the value of the index at the start of the term and the end of the term. Interest credits will never be less than zero.
- **Annual Interval Sum** means your interest credits are based on the sum of annual index changes subject to a Participation Rate and annual Floor. Interest credits will never be less than zero.
- **Fixed** rate means credits are based on a declared rate that lasts for a specified amount of time.

¹ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

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.

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Base Product

Issue Ages (Owner and Annuitant)	0-83																		
Ownership	<ul style="list-style-type: none"> Joint Owners are permitted for Non-Qualified Contracts only. They are required to be spouses. If there are Joint Owners, the surviving Joint Owner will be the sole designated Beneficiary and any Beneficiary of record will become the contingent Beneficiary. The Contract may have a non-natural Owner. 																		
Premiums (Single Premium Only)	<p>Minimum: \$10,000</p> <p>Maximum: \$1,000,000 (larger amounts may be accepted with company approval)</p>																		
Sweep Date	The initial Fixed or Indexed Term Period will start on the 8th or 22nd day of the month (immediately following the Contract Date), at which time the Premium plus any applicable Holding Account interest will be allocated to the Strategy(ies) selected.																		
Withdrawal Charge Schedule	<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> <th>Charge Percent</th> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8+	Charge Percent	9%	8%	7%	6%	5%	4%	3%	0%
Contract Year	1	2	3	4	5	6	7	8+											
Charge Percent	9%	8%	7%	6%	5%	4%	3%	0%											
Free Withdrawal Schedule	Greater of 10% of Accumulated Value and 10% of Premium, each Contract 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.																		
Terminal Illness Waiver¹ (Not available in CA)	You can withdraw all or part of your annuity's value if the Owner (or Annuitant if the owner is a non-natural person) 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. If requesting the Terminal Illness Waiver, you'll be eligible for the greater of the Minimum Guaranteed Contract Value and either a) the Interim Value, ² if requesting a full surrender, or b) the Accumulated Value, if requesting a partial Withdrawal.																		
Confinement Waiver¹ (Not available in CA)	You can withdraw all or part of your annuity's value if the Owner (or Annuitant if the owner is a non-natural person) is confined to a Qualified Care facility for at least 60 consecutive days and meet the eligibility requirements. This waiver is available after your first Contract Anniversary. If requesting the Confinement Waiver, you'll be eligible for the greater of the Minimum Guaranteed Contract Value and either a) the Interim Value, ² if requesting a full surrender, or b) the Accumulated Value, if requesting a partial Withdrawal.																		
Market Value Adjustment (MVA) (Not applicable in CA)	Applied to the portion of the Withdrawal 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.																		
Death Benefit	Equal to the greater of the: (i) Interim Value ² or (ii) the Minimum Guaranteed Contract Value.																		

¹ Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information on these features. **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**

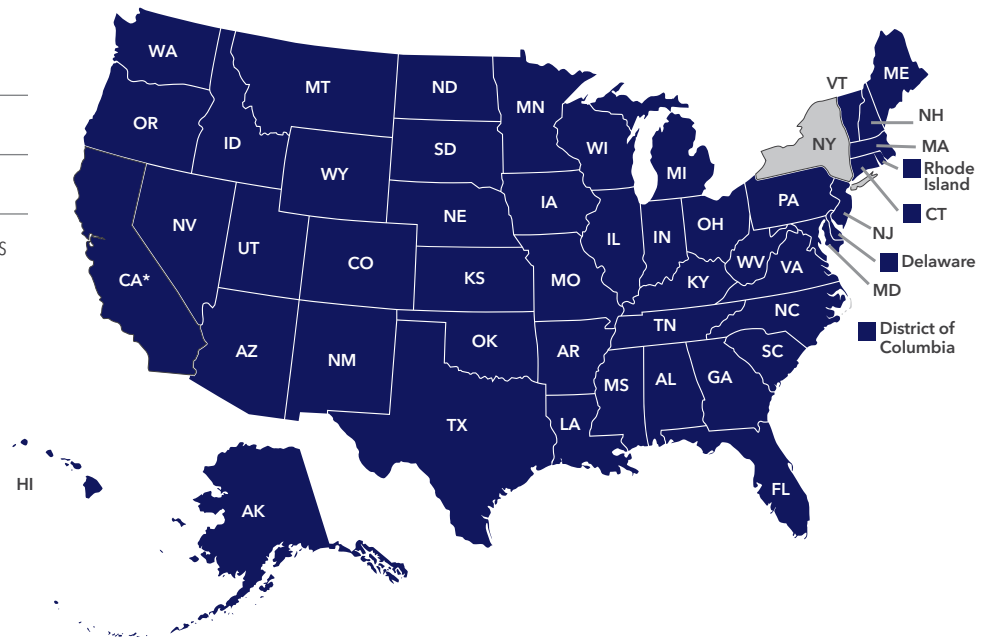
² Interim Value reflects the pro-rated cumulative performance during the current Index Term Period, subject to the terms of the applicable Strategy. Indexed Strategy interest credits are not applied to the Strategy Value until the Index Term End Date. **The Interim Value is used only to determine the Death Benefit, and is not available for Withdrawal or Surrender, except through qualifying claims under the Confinement and Terminal Illness Waivers, if applicable.**

State Availability

■ Ages 0-83

■ Not available

* No MVA, Confinement or Terminal Illness Waivers in CA



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

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