

Athene Benefit 10SM and Enhanced Benefits Rider availability by state

This map shows availability for Athene Benefit 10 annuities and Enhanced Benefits Rider.

- Benefit 10: ages 30-78

- Benefit 10: ages 30-55
Benefit 10 Select: ages 56-78

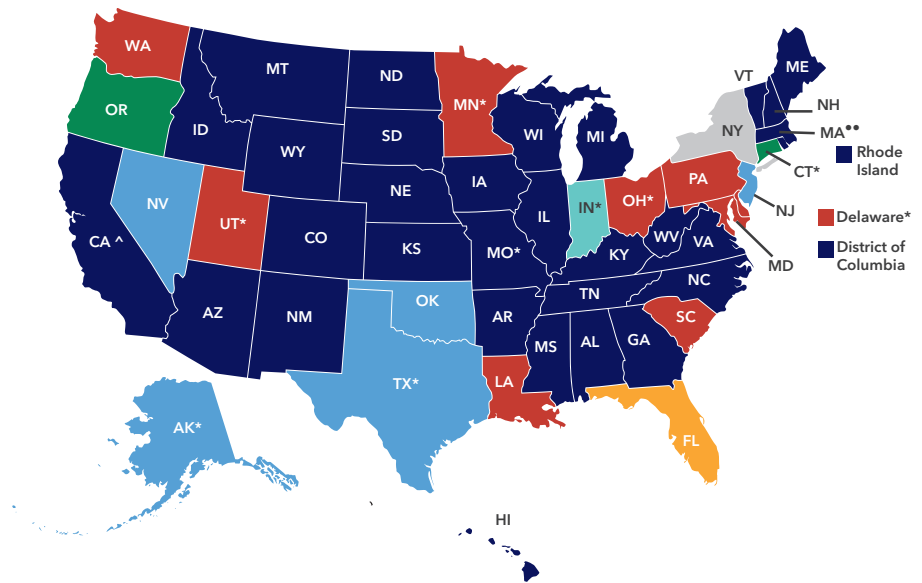
- Benefit 10: ages 30-52
Benefit 10 Select: ages 53-78

- Benefit 10: ages 30-64
Benefit 10 Pro: ages 65-78

- Benefit 10: ages 30-74

- Benefit 10 Select: ages 30-78

- Benefit 10 is not available for sale at this time.



*No MVA in AK, CT, DE, IN, LA, MD, MN, MO, OH, OR, PA, TX, UT & WA

** Base Confinement waiver not available in MA

^ Base Confinement and Terminal Illness waivers not available in CA

Athene Benefit 10 Annuity Rates – September 3, 2016

	Athene Benefit 10	Athene Benefit 10 Select	Athene Benefit 10 Pro
Premium Bonus (Not available in CT)	6% 1% in CA	1%	6%
1-Year Point-to-Point Index Strategy (Cap) - S&P 500®	2.50%	2.50%	2.50%
1-Year Monthly Index Strategy (Cap) - S&P 500	1.30%	1.30%	1.30%
Fixed Strategy (1-year guarantee)	1.10%	1.10%	1.10%
Withdrawal Charge Schedule	10 years	10 years	10 years

Enhanced Benefits Rider (Rider known as Benefits Rider in MA)

Rider Benefits	Benefit Base Rate (annual simple interest)	Annual Rider Charge
Lifetime Income Withdrawals Enhanced Income Benefit (ADL triggered) – Not Available in CA, CT, DC, HI, IL, LA, MA, MD, PA & WA Confinement Benefit – Not Available in CA, CT, DC, HI, IL, LA, MA, MD, PA & WA Terminal Illness Provision – Not Available in CA, CT, IL, LA, MD, PA & WA Rider Death Benefit – Lump sum (percentage of Benefit Base) – Not available in NJ.	Years 1-10: 7% Years 11+: 5%	1.40% – Most States 1.0% – MN

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Any rate changes are effective for applications issued on or after the date indicated on the rate card.

Athene Benefit 10 with Enhanced Benefits Rider [GEN10 (04/14), ICC14 GEN10 (04/14), EBR (04/14), ICC14 EBR (04/14)], Athene Benefit 10 Select with Enhanced Benefits Rider [ICC14 TBS10 (04/14) SR, TBS10 (04/14) SR, TBS10 (09/12) SR, or TBS10 (09/12) NB, EBR (04/14), ICC14 EBR (04/14)], and Athene Benefit 10 Pro with Enhanced Benefits Rider [TBS10 (09/12), EBR (04/14)] or state variations are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Product not available in all states.

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