

## Rate rise on Athene Products!

Effective **October 18, 2019**

**Great news!** New money rates are rising on several Athene fixed indexed annuity (FIA) products.

**Rate grids with current and new rates can be found below.** You can also visit Athene Connect for additional [product information](#) or to [run an illustration](#).

[Go to Athene Connect](#)

These changes will be effective with a contract date on or after **October 18, 2019**. The contract effective date is the date the contract has been deemed in good order and all funds received. While we cannot reissue policies, any pending business will receive the new rates if the contract date is on or after the rate change effective date.

**Revised materials will be available on [Athene Connect](#) beginning at 4 p.m. CT today. Be sure to use up-to-date materials when offering Athene annuities.**

**You may experience slight processing delays on any print orders in the days before or after a rate change effective date.**

### Athene Accumulator 5 Crediting Rates

Download our [Product Guide](#) for rates and state approvals.

Athene Accumulator 5			
Strategy Crediting Rates	Premium Band	Current	New
2-Year No Cap PTP – BNP (Par Rate)	High Band: \$100,000+	80%	<b>105%</b>
	Low Band: Up to \$100,000	70%	<b>95%</b>
1-Year No Cap PTP – BNP (Par Rate)	High Band: \$100,000+	55%	<b>75%</b>
	Low Band: Up to \$100,000	50%	<b>70%</b>
	High Band: \$100,000+	45%	<b>65%</b>

2-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	Low Band: Up to \$100,000	40%	<b>60%</b>
1-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	High Band: \$100,000+	35%	<b>50%</b>
	Low Band: Up to \$100,000	30%	<b>45%</b>
1-Year PTP – S&P 500® (Cap)	High Band: \$100,000+	3.50%	<b>4.50%</b>
	Low Band: Up to \$100,000	3.00%	<b>4.00%</b>
Bailout Cap Rate		2.00%	<b>2.50%</b>
1-Year Monthly Cap – S&P 500® (Cap)	High Band: \$100,000+	1.30%	<b>1.45%</b>
	Low Band: Up to \$100,000	1.10%	<b>1.25%</b>
2-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	High Band: \$100,000+	55%	<b>80%</b>
	Low Band: Up to \$100,000	45%	<b>70%</b>
1-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	High Band: \$100,000+	30%	<b>45%</b>
	Low Band: Up to \$100,000	25%	<b>40%</b>
1-Year No Cap PTP <sub>1</sub> – S&P 500 Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	High Band: \$100,000+	35%	<b>50%</b>
	Low Band: Up to \$100,000	30%	<b>45%</b>
Fixed	High Band: \$100,000+	1.45%	<b>1.90%</b>
	Low Band: Up to \$100,000	1.15%	<b>1.60%</b>
Minimum Interest Credit		2.00%	<b>No change</b>

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

2 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.

## Athene Accumulator 7 Crediting Rates

Download our [Product Guide](#) for rates and state approvals.

Athene Accumulator 7			
Strategy Crediting Rates	Premium Band	Current	New

2-Year No Cap PTP – BNP (Par Rate)	High Band: \$100,000+	90%	<b>115%</b>
	Low Band: Up to \$100,000	80%	<b>105%</b>
1-Year No Cap PTP – BNP (Par Rate)	High Band: \$100,000+	60%	<b>80%</b>
	Low Band: Up to \$100,000	55%	<b>75%</b>
2-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	High Band: \$100,000+	50%	<b>70%</b>
	Low Band: Up to \$100,000	45%	<b>65%</b>
1-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	High Band: \$100,000+	40%	<b>55%</b>
	Low Band: Up to \$100,000	35%	<b>50%</b>
1-Year PTP – S&P 500® (Cap)	High Band: \$100,000+	3.75%	<b>4.75%</b>
	Low Band: Up to \$100,000	3.50%	<b>4.50%</b>
Bailout Cap Rate		2.50%	<b>3.00%</b>
1-Year Monthly Cap – S&P 500® (Cap)	High Band: \$100,000+	1.40%	<b>1.55%</b>
	Low Band: Up to \$100,000	1.30%	<b>1.45%</b>
2-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	High Band: \$100,000+	65%	<b>90%</b>
	Low Band: Up to \$100,000	55%	<b>80%</b>
1-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	High Band: \$100,000+	35%	<b>50%</b>
	Low Band: Up to \$100,000	30%	<b>45%</b>
1-Year No Cap PTP <sub>1</sub> – S&P 500 Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	High Band: \$100,000+	40%	<b>55%</b>
	Low Band: Up to \$100,000	35%	<b>50%</b>
Fixed	High Band: \$100,000+	1.55%	<b>2.00%</b>
	Low Band: Up to \$100,000	1.45%	<b>1.90%</b>
Minimum Interest Credit		3.00%	<b>No change</b>

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

2 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.

## Athene Accumulator 10 Crediting Rates

Download our [Product Guide](#) for rates and state approvals.

Athene Accumulator 10			
Strategy Crediting Rates	Premium Band	Current	New
2-Year No Cap PTP – BNP (Par Rate)	High Band: \$100,000+	100%	<b>125%</b>
	Low Band: Up to \$100,000	90%	<b>115%</b>
1-Year No Cap PTP – BNP (Par Rate)	High Band: \$100,000+	70%	<b>90%</b>
	Low Band: Up to \$100,000	60%	<b>80%</b>
2-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	High Band: \$100,000+	60%	<b>80%</b>
	Low Band: Up to \$100,000	50%	<b>70%</b>
1-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	High Band: \$100,000+	45%	<b>60%</b>
	Low Band: Up to \$100,000	40%	<b>55%</b>
1-Year PTP – S&P 500® (Cap)	High Band: \$100,000+	4.00%	<b>5.00%</b>
	Low Band: Up to \$100,000	3.75%	<b>4.75%</b>
Bailout Cap Rate		2.50%	<b>3.00%</b>
1-Year Monthly Cap – S&P 500® (Cap)	High Band: \$100,000+	1.45%	<b>1.60%</b>
	Low Band: Up to \$100,000	1.40%	<b>1.55%</b>
2-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	High Band: \$100,000+	75%	<b>100%</b>
	Low Band: Up to \$100,000	65%	<b>90%</b>
1-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	High Band: \$100,000+	40%	<b>55%</b>
	Low Band: Up to \$100,000	35%	<b>50%</b>
1-Year No Cap PTP <sub>1</sub> – S&P 500 Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	High Band: \$100,000+	45%	<b>60%</b>
	Low Band: Up to \$100,000	40%	<b>55%</b>
Fixed	High Band: \$100,000+	1.65%	<b>2.10%</b>

	Low Band: Up to \$100,000	1.55%	<b>2.00%</b>
<b>Minimum Interest Credit</b>		5.00%	<b>No change</b>

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

2 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.

## Athene Agility 7 Crediting Rates

Download our [Product Guide](#) for rates and state approvals.

Athene Agility 7		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP – BNP (Par Rate)	55%	<b>75%</b>
1-Year No Cap PTP – BNP (Par Rate)	40%	<b>55%</b>
2-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	35%	<b>50%</b>
1-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	25%	<b>35%</b>
2-Year PTP – S&P 500® (Cap)	5.00%	<b>6.50%</b>
1-Year PTP – S&P 500® (Cap)	2.50%	<b>3.00%</b>
Bailout Cap Rate	0.50%	<b>No change</b>
2-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	40%	<b>55%</b>
1-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	20%	<b>30%</b>
Fixed	0.80%	<b>1.20%</b>

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

2 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.

## Athene Agility 10 Crediting Rates

Download our [Product Guide](#) for rates and state approvals.

Athene Agility 10		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP – BNP (Par Rate)	70%	<b>85%</b>

1-Year No Cap PTP – BNP (Par Rate)	50%	<b>60%</b>
2-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	40%	<b>55%</b>
1-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	30%	<b>40%</b>
2-Year PTP – S&P 500® (Cap)	5.50%	<b>7.00%</b>
1-Year PTP – S&P 500® (Cap)	2.75%	<b>3.25%</b>
Bailout Cap Rate	0.50%	<b>No change</b>
2-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	45%	<b>60%</b>
1-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	25%	<b>35%</b>
Fixed	0.90%	<b>1.30%</b>

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

2 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.

## Athene Agility Income Base Bonus

Income Base Bonus		
	Current	New
Athene Agility	17%	<b>20%</b>

## Athene Performance Elite 7 Crediting Rates

Download our [Product Guide](#) for rates and state approvals.

Athene Performance Elite 7 (Base and Plus)		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP – BNP (Par Rate)	70%	<b>100%</b>
1-Year No Cap PTP – BNP (Par Rate)	45%	<b>70%</b>
2-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	40%	<b>65%</b>
1-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	30%	<b>50%</b>
1-Year PTP – S&P 500® (Cap)	3.00%	<b>4.00%</b>
1-Year Monthly Cap – S&P 500® (Cap)	1.00%	<b>1.35%</b>
2-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	50%	<b>75%</b>

1-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	30%	<b>45%</b>
2-Year No Cap PTP <sub>1</sub> – S&P 500 Daily Risk Control 2 8% <sub>TM</sub> Index TR (Total Return) (Annual Spread)	6.00%	<b>4.50%</b>
1-Year No Cap PTP <sub>1</sub> – S&P 500 Daily Risk Control 2 8% <sub>TM</sub> Index TR (Total Return) (Par Rate)	25%	<b>35%</b>
Fixed	0.90%	<b>1.50%</b>

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

2 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.

## Athene Performance Elite 10 (all versions) Crediting Rates

Download our [Product Guide](#) for rates and state approvals.

Athene Performance Elite 10, Performance Elite 10 Select, Performance Elite 10 Pro (Base and Plus)		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP – BNP (Par Rate)	60%	<b>90%</b>
1-Year No Cap PTP – BNP (Par Rate)	40%	<b>65%</b>
2-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	35%	<b>60%</b>
1-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	25%	<b>45%</b>
1-Year PTP – S&P 500® (Cap)	2.50%	<b>3.50%</b>
1-Year Monthly Cap – S&P 500® (Cap)	0.95%	<b>1.30%</b>
2-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	40%	<b>65%</b>
1-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	25%	<b>40%</b>
2-Year No Cap PTP <sub>1</sub> – S&P 500 Daily Risk Control 2 8% <sub>TM</sub> Index TR (Total Return) (Annual Spread)	6.75%	<b>5.25%</b>
1-Year No Cap PTP <sub>1</sub> – S&P 500 Daily Risk Control 2 8% <sub>TM</sub> Index TR (Total Return) (Par Rate)	20%	<b>30%</b>
Fixed	0.80%	<b>1.40%</b>

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

2 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.

## Athene Performance Elite 15 Crediting Rates

Download our [Product Guide](#) for rates and state approvals.

Athene Performance Elite 15 (Base and Plus)		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP – BNP (Par Rate)	70%	100%
1-Year No Cap PTP – BNP (Par Rate)	45%	70%
2-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	40%	65%
1-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	30%	50%
1-Year PTP – S&P 500® (Cap)	3.00%	4.00%
1-Year Monthly Cap – S&P 500® (Cap)	1.00%	1.35%
2-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	50%	75%
1-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index II (Par Rate)	30%	45%
2-Year No Cap PTP <sub>1</sub> – S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return) (Annual Spread)	6.00%	4.50%
1-Year No Cap PTP <sub>1</sub> – S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	25%	35%
Fixed	0.90%	1.50%

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

2 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.

## Athene Protector 5 Crediting Rates

Download our [Product Guide](#) for rates and state approvals.

Strategy Crediting Rates	5-year	
	Current	New
1-Year No Cap PTP – BNP (Par Rate)	60%	80%
1-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	40%	55%
1-Year PTP – S&P 500® (Cap) Bailout Cap Rate	3.75%	4.75%
	2.50%	3.00%
1-Year Monthly Cap – S&P 500® (Cap)	1.40%	1.55%



1-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index (Par Rate)	35%	<b>50%</b>
1-Year No Cap PTP <sub>1</sub> – S&P 500® (Volatility Control) (Par Rate)	40%	<b>55%</b>
Fixed	1.55%	<b>2.00%</b>
Minimum Interest Credit	5.00%	<b>7.50%</b>

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

2 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.

## Athene Protector 7 Crediting Rates

Download our [Product Guide](#) for rates and state approvals.

Strategy Crediting Rates	7-year	
	Current	New
1-Year No Cap PTP – BNP (Par Rate)	70%	<b>90%</b>
1-Year No Cap PTP <sub>1</sub> – Morningstar® (Par Rate)	45%	<b>60%</b>
1-Year PTP – S&P 500® (Cap)	4.00%	<b>5.00%</b>
Bailout Cap Rate	2.50%	<b>3.00%</b>
1-Year Monthly Cap – S&P 500® (Cap)	1.45%	<b>1.60%</b>
1-Year No Cap PTP <sub>2</sub> – Janus SG Market Consensus Index (Par Rate)	40%	<b>55%</b>
1-Year No Cap PTP <sub>1</sub> – S&P 500® (Volatility Control) (Par Rate)	45%	<b>60%</b>
Fixed	1.65%	<b>2.10%</b>
Minimum Interest Credit	7.00%	<b>10.00%</b>

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

2 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.

For product and sales support, please contact your DMI Sales Consultant at **800.322.6342**.

Rates are subject to change at any time.

Athene Accumulator [GEN (09/15) NB] and Athene Accumulator Legacy Rider [ICC16 GMDB (06/16)] 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. Products not available in all states.

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 are 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.

Athene Performance Elite [GEN (09/15) NB, GEN10 (04/14), TBS15 (09/12)] Athene Performance Elite Plus [BONUS (04/17)] and Enhanced Liquidity Rider [ICC15 PEPR (11/14)] 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. Products not available in all states.

Athene Protector [GEN (09/15) NB] and Return of Premium Rider [ICC17 ROP (08/17)] or state variations are 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.

The "S&P 500<sup>®</sup>, The "S&P 500<sup>®</sup>, S&P Daily Risk Control 5%<sup>™</sup> Index TR (Total Return) and S&P 500 Daily Risk Control 2 8%<sup>™</sup> Index TR (Total Return)" are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and has been licensed for use by Athene Annuity and Life Company. Standard & Poor's<sup>®</sup> and S&P<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Athene Annuity and Life Company. It is not possible to invest directly in an index. Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices do not make any representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products or any member of the public regarding the advisability of investing in securities generally or in Athene Annuity and Life Company's Products particularly or the ability of the S&P 500<sup>®</sup>, S&P Daily Risk Control 5%<sup>™</sup> Index TR (Total Return) and S&P 500 Daily Risk Control 2 8%<sup>™</sup> Index TR (Total Return) to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to Athene Annuity and Life Company with respect to the S&P 500<sup>®</sup>, S&P Daily Risk Control 5%<sup>™</sup> Index TR (Total Return) and S&P 500 Daily Risk Control 2 8%<sup>™</sup> Index TR (Total Return) is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500<sup>®</sup>, S&P Daily Risk Control 5%<sup>™</sup> Index TR (Total Return) and S&P 500 Daily Risk Control 2 8%<sup>™</sup> Index TR (Total Return) are determined, composed and calculated by S&P Dow Jones Indices without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. S&P Dow Jones Indices have no obligation to take the needs of Athene Annuity and Life Company or the owners of Athene Annuity and Life Company's Products into consideration in determining, composing or calculating the S&P 500<sup>®</sup>, S&P Daily Risk Control 5%<sup>™</sup> Index TR (Total Return) and S&P 500 Daily Risk Control 2 8%<sup>™</sup> Index TR (Total Return). S&P Dow Jones Indices are not responsible for and have not participated in the determination of the prices, and amount of Athene Annuity and Life Company's Products or the timing of the issuance or sale of Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which Athene Annuity and Life Company's Products are to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Athene Annuity and Life Company's Products. There is no assurance that investment products based on the S&P 500<sup>®</sup>, S&P Daily Risk Control 5%<sup>™</sup> Index TR (Total Return) and S&P 500 Daily Risk Control 2 8%<sup>™</sup> Index TR (Total Return) will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment or tax advisor. A tax advisor should be consulted to evaluate the impact of any tax-exempt securities on portfolios and the tax consequences of making any particular investment decision. Inclusion of a

security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500<sup>®</sup>, S&P DAILY RISK CONTROL 5%<sup>™</sup> INDEX TR (TOTAL RETURN) AND S&P 500 DAILY RISK CONTROL 2 8%<sup>™</sup> INDEX TR (TOTAL RETURN) OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ATHENE ANNUITY AND LIFE COMPANY, OWNERS OF THE ATHENE ANNUITY AND LIFE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500<sup>®</sup>, S&P DAILY RISK CONTROL 5%<sup>™</sup> INDEX TR (TOTAL RETURN) AND S&P 500 DAILY RISK CONTROL 2 8%<sup>™</sup> INDEX TR (TOTAL RETURN) OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND ATHENE ANNUITY AND LIFE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by Morningstar. Morningstar makes no representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products or any member of the public regarding the advisability of buying annuities generally or purchasing the Athene Annuity and Life Company's Products in particular or the ability of the Athene Annuity and Life Company's Products to track general stock market performance. Morningstar's only relationship to Athene Annuity and Life Company is the licensing of: (i) certain service marks and service names of Morningstar; and (ii) the relevant Morningstar index ("Index") which is determined, composed and calculated by Morningstar without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. Morningstar has no obligation to take the needs of Athene Annuity and Life Company or the owners of the Athene Annuity and Life Company's Products into consideration in determining, composing or calculating the Index. Morningstar is not responsible for and has not participated in the determination of the prices and amount of the Athene Annuity and Life Company's Products or the timing of the issuance or sale of the Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which the Athene Annuity and Life Company's Products are converted into cash. Morningstar has no obligation or liability in connection with the purchase, administration, marketing or crediting of interest for the Athene Annuity and Life Company's Products.

Morningstar does not guarantee the accuracy and/or the completeness of the Index or any data included therein, and Morningstar shall have no liability for any errors, omissions, or interruptions therein. Morningstar makes no warranty, express or implied, as to results to be obtained by Athene Annuity and Life Company, owners or users of the Athene Annuity and Life Company's Products, or any other person or entity from the use of the Index or any data included therein. Morningstar 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 Morningstar have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

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 collectively, 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 ("Company") for use in a fixed indexed annuity offered by the Company (the "fixed indexed annuity"). 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 by Standard and Poor's or any of its affiliates (collectively, "S&P") or by any third party licensor of information to BNPP (the "Third Party Licensors"). BNPP's only relationship to the Company is the licensing of the BNPP MAD 5 Index and BNPP Marks for certain purposes. S&P®, S&P 500® and S&P GSCI® are trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by BNPP. None of S&P, BNPP or any Third-Party Licensors has any obligation to take into consideration any of the needs of the Company or any of the owners, annuitants or beneficiaries of the fixed index annuity.

BNPP, S&P OR ANY THIRD-PARTY LICENSOR DOES NOT GUARANTEE THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE BNPP MAD 5 INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN. NONE OF BNPP, S&P OR ANY THIRD PARTY LICENSOR MAKES ANY REPRESENTATION OR WARRANTY, AND EACH OF BNPP, S&P AND THE THIRD PARTY LICENSORS EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE BNPP MAD 5 INDEX, ANY BNPP MARK, AN S&P INDEX, TRADEMARK (INCLUDING S&P 500® OR THE S&P GSCI®) OR SERVICE MARK OF S&P (COLLECTIVELY, THE "S&P MARKS") OR THE FIXED INDEXED ANNUITY, INCLUDING, WITHOUT LIMITATION, THOSE REGARDING (I) MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, OR (II) THE ADVISABILITY OF ANY PERSON INVESTING IN THE FIXED INDEXED ANNUITY.

BNPP, S&P or any Third Party Licensor does not have any liability with respect to the fixed indexed annuity in which an interest crediting option is based on the BNPP MAD 5 Index is included, 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 S&P Mark or otherwise.

No purchaser, seller or holder of the fixed indexed annuity, or any other person or entity, should use or refer to any BNPP Mark or other BNPP trade name to sponsor, endorse, market or promote the fixed indexed annuity without first contacting BNPP. Under no circumstances may any person or entity claim any affiliation with BNPP without the prior written permission of BNPP.

In calculating the performance 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.

The volatility control applied by BNPP may reduce the potential positive or negative 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.

The Janus SG Market Consensus Index and Janus SG Market Consensus Index II (collectively, the "Janus SG MC Indices") are the exclusive property of Société Générale (Société Générale, together with its affiliates, "SG"). SG has contracted with Solactive AG ("Solactive") to maintain and calculate the Janus SG MC Indices. "Société Générale", "SG", "Janus SG Market Consensus Index", "Janus SG Market Consensus Index II", "Janus SG MC Index" and "Janus SG MC Index II" (collectively, the "SG Marks") are trademarks or service marks of SG or have been licensed for use by SG from Janus Index & Calculation Services LLC and its affiliates ("Janus"). SG has licensed use of the SG Marks to Athene Annuity and Life Company ("Athene") and sub-licensed the use of certain Janus marks (the "Janus Marks") for use in a fixed indexed annuity offered by Athene (the "Fixed Indexed Annuity"). SG's sole contractual relationship with Athene is to license the Janus SG MC Indices and the SG Marks and sub-license the Janus Marks to Athene. None of SG, Solactive, Janus or other third-party licensor (collectively, the "Index Parties") to SG is acting, or has been authorized to act, as an agent of Athene or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Fixed Indexed Annuity or provided investment advice to Athene.

No Index Party has passed on the legality or suitability of, or the accuracy or adequacy of the descriptions and disclosures relating to, the Fixed Indexed Annuity, including those disclosures with respect to the Janus SG MC Indices. The Index Parties make no representation whatsoever, whether express or implied, as to the advisability of purchasing, selling or

holding any product linked to the Janus SG MC Index or the Janus SG MC Index II, including the Fixed Indexed Annuity, or the ability of the Janus SG MC Indices to meet their stated objectives, including meeting their target volatility. The Index Parties have no obligation to, and will not, take the needs of Athene or any annuitant into consideration in determining, composing or calculating the Janus SG MC Indices. The selection of the Janus SG MC Index or the Janus SG MC Index II as a crediting option under a Fixed Indexed Annuity does not obligate Athene or SG to invest annuity payments in the components of the Janus SG MC Indices.

THE INDEX PARTIES MAKE NO REPRESENTATION OR WARRANTY WHATSOEVER, WHETHER EXPRESS OR IMPLIED, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES (INCLUDING, WITHOUT LIMITATION, THOSE OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE), WITH RESPECT TO THE JANUS SG MC INDICES OR ANY DATA INCLUDED THEREIN OR RELATING THERETO, AND IN PARTICULAR DISCLAIM ANY GUARANTEE OR WARRANTY EITHER AS TO THE QUALITY, ACCURACY, TIMELINESS AND/OR COMPLETENESS OF THE JANUS SG MC INDICES OR ANY DATA INCLUDED THEREIN, THE RESULTS OBTAINED FROM THE USE OF THE JANUS SG MC INDICES AND/OR THE COMPOSITION OF THE JANUS SG MC INDICES AT ANY PARTICULAR TIME ON ANY PARTICULAR DATE OR OTHERWISE. THE INDEX PARTIES SHALL NOT BE LIABLE (WHETHER IN NEGLIGENCE OR OTHERWISE) TO ANY PERSON FOR ANY ERROR OR OMISSION IN THE JANUS SG MC INDICES OR IN THE CALCULATION OF THE JANUS SG MC INDICES, AND THE INDEX PARTIES ARE UNDER NO OBLIGATION TO ADVISE ANY PERSON OF ANY ERROR THEREIN, OR FOR ANY INTERRUPTION IN THE CALCULATION OF THE JANUS SG MC INDICES. NO INDEX PARTY SHALL HAVE ANY LIABILITY TO ANY PARTY FOR ANY ACT OR FAILURE TO ACT BY THE INDEX PARTIES IN CONNECTION WITH THE DETERMINATION, ADJUSTMENT OR MAINTENANCE OF THE JANUS SG MC INDICES. WITHOUT LIMITING THE FOREGOING, IN NO EVENT SHALL AN INDEX PARTY HAVE ANY LIABILITY FOR ANY DIRECT DAMAGES, LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

No Index Party is a fiduciary or agent of any purchaser, seller or holder of a Fixed Indexed Annuity. None of SG, Solactive, Janus, or any third-party licensor shall have any liability with respect to the Fixed Indexed Annuity in which an interest crediting option is based on the Janus SG MC Index or the Janus SG MC Index II, nor for any loss relating to the Fixed Indexed Annuity, whether arising directly or indirectly from the use of the Janus SG MC Indices, their methodologies, any SG Mark, Janus Mark or otherwise. Obligations to make payments under the Fixed Indexed Annuities are solely the obligation of Athene.

In calculating the performance of the Janus SG MC Indices, SG deducts a maintenance fee of 0.50% per annum on changes in the levels of the Janus SG MC Indices, calculated and deducted on a daily basis. Because each of the Janus SG MC Indices can experience potential leverage up to 400%, the maintenance fee may be as high as 2.00% per year. This fee will reduce the potential positive change in the Janus SG MC Indices and increase the potential negative change in the Janus SG MC Indices. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.