

Athene ProtectorSM 5

Product Guide – Rates effective December 3, 2018



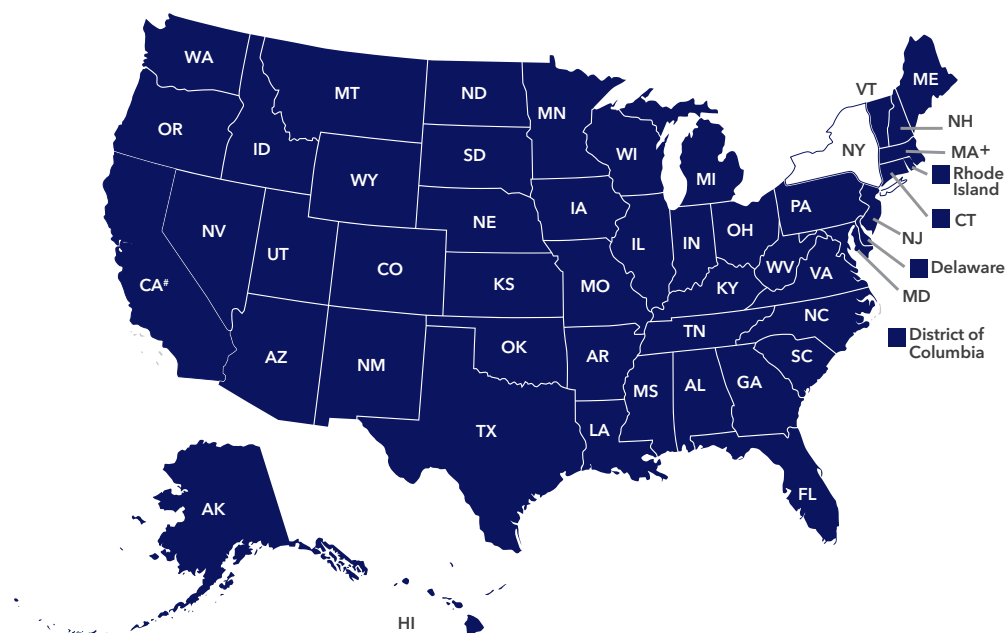
State Availability

Ages 0-85

Not available

+ Confinement Waiver is not available in MA

No Confinement or Terminal Illness Waiver



Interest Crediting Rates

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

BNP Paribas Multi Asset Diversified 5 Index 1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	110%
Morningstar® Dividend Yield Focus Target Volatility 5 Index^{SM 1} 1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	75%
S&P 500® 1-Year Point-to-Point Index Strategy (Cap)	6.50%
Bailout Cap Rate	3.00%
1-Year Monthly Cap Index Strategy (Cap)	2.35%
Janus SG Market Consensus Index² 1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	60%
S&P 500 Daily Risk Control 5%™ Index TR (Total Return)¹ 1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	80%
Fixed Account with 1-Year Guarantee	2.70%
Withdrawal Charge Duration	5 years
Guaranteed Minimum Interest Credit Credited at the end of the Withdrawal Charge period	10%

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.

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (including MA) and D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities only in New York. Products not available in all states.

Return of Premium Rider

Annual Return of Premium Rider Charge Rate	0.40%
Return of Premium Rider	Return of Premium Rider included for a charge. If you decide to surrender your Contract during the Withdrawal Charge Period, you will receive the greater of the Cash Surrender Value and the Return of Premium Benefit. The Return of Premium Benefit is equal to the Initial Premium less prior withdrawals. ¹

Base Product

Issue Ages (Owner and Annuitant)	0-85														
Ownership	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.														
Premiums (Single Premium Only)	Minimum: \$10,000 (\$5,000 in AK, CT, HI, ID, IN, IL, MN, NJ, NV, OH, OR, PA, SC, TX, UT and WA) Maximum: \$1,000,000														
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> </tr> </thead> <tbody> <tr> <td>Charge Percent</td> <td>8%</td> <td>8%</td> <td>7%</td> <td>5.9%</td> <td>4.6%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6+	Charge Percent	8%	8%	7%	5.9%	4.6%	0%
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Free Withdrawal Schedule	10% 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.														
Terminal Illness Waiver (Not available in CA)	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.														
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Minimum Interest Credit	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. ¹														
Bailout Feature	If Athene lowers the declared 1-Year Point-to-Point 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.														
Market Value Adjustment (MVA)	No														
Death Benefit	Greatest of (i) Accumulated Value, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit during the Withdrawal Charge period.														

¹ The term withdrawals does not include any applicable rider charges or Withdrawal Charges.

Annuities contain features, exclusions and limitations that vary by state. For a full explanation an annuity, please refer to the Certificate of Disclosure and contact your Financial Professional or the company for costs and complete details.

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West Des Moines, IA 50266-3862
Athene.com

We are Athene. And we are relentless when it comes to creating an innovative portfolio of fixed annuities to meet your accumulation and retirement income needs

At Athene, we see every day as a new opportunity to measure ourselves against the best – and then we don't stop until we've set the bar even higher. We stand ready to help you achieve more.

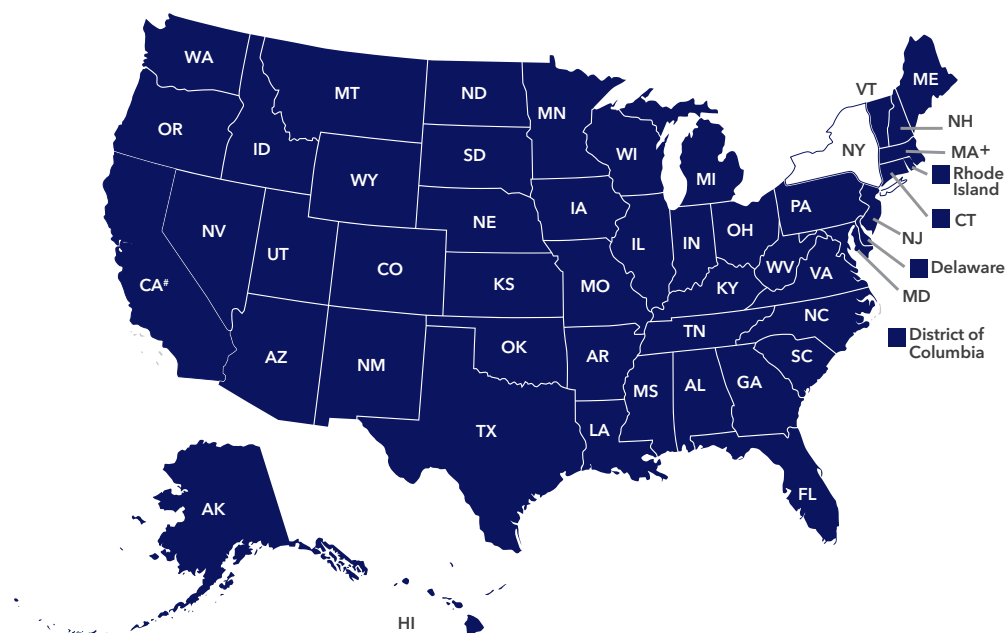
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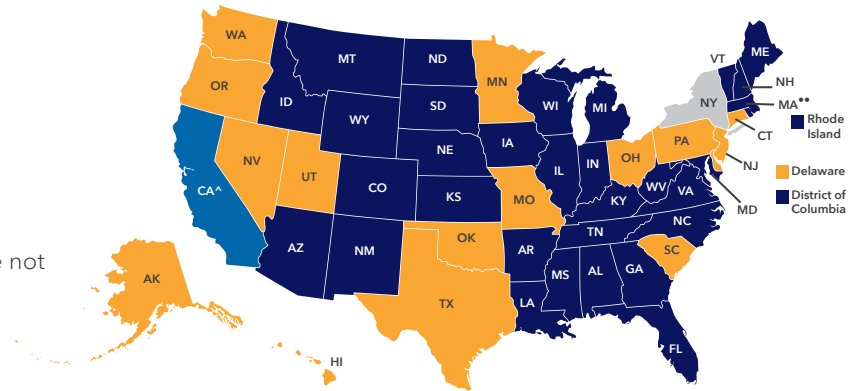
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Rates and Availability as of December 3, 2018

- Confinement waiver not available in MA
 - ^ Confinement Waiver and Terminal Illness waivers are not applicable in CA
- (Not available in NY)



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Initial Premium ¹	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 10, 10, 10%	2.25%	2.25%	2.40%	2.40%
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10%	3.10%	3.10%	3.25%	3.25%
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10, 10, 10%	3.20%	3.20%	3.35%	3.35%

A Multi-Year Fixed Strategy is used to credit interest to the Initial Premium. The interest rate is guaranteed for the full Term Period. At the end of the Term Period the Accumulated Value will be transferred to the 1-Year Fixed Strategy.

Additional Premiums will be allocated to the 1-Year Fixed Strategy. The Initial Interest Rate for this strategy is set at issue and is guaranteed for one year. A Renewal Interest Rate is declared on each Contract Anniversary for the next Contract Year. This rate may vary each year, but it will always equal or exceed the Minimum Renewal Interest Rate.

Available in: AK, CA², CT, DE, HI, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA

Initial Premium ¹	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 9.3, 8.4, 7.5%	2.25%	2.25%	2.40%	2.40%
CA: 8.3, 7.3, 6.3%				
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7%	3.05%	3.05%	3.20%	3.20%
CA: 8.3, 7.3, 6.3, 5.3, 4.2%				
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8%	3.15%	3.15%	3.30%	3.30%
CA: 8.3, 7.3, 6.3, 5.3, 4.2, 3.2, 2.1%				

¹ Minimum initial premium - \$10,000

² CA withdrawal charge schedules differ from other states.

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