



Focus on Income:

More income. Guaranteed.

Counting on your investments for retirement income? Consider placing a portion of your assets into an Athene Ascent 10 Bonus 2.0 fixed indexed annuity. Its powerful built-in income rider (for a charge) can deliver more income and greater peace of mind.

Enjoy more income

This example shows how putting 50% of a managed money portfolio into an Athene Ascent 10 Bonus 2.0 annuity could **add 50% more to your "retirement paycheck!"**

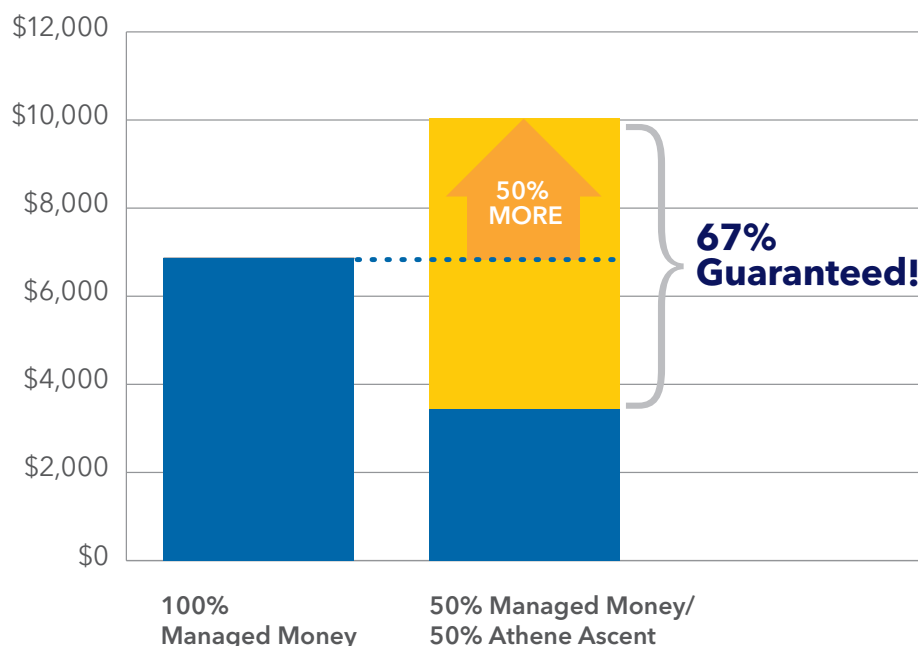
Take advantage of a guarantee

Income from a managed money portfolio may fluctuate, but **67% of the income stream is guaranteed.**

No more "rule of 4%"

Many experts now recommend a 2.8% withdrawal rate from your investment portfolio during retirement.*

Get more out of your retirement!



Assumption 1: Issue age 65, starting income at age 68, \$200,000 in a managed money portfolio, Annual Rate of Return is 7%, withdrawals of 2.8% annually.

Assumption 2: Issue age 65, starting income at age 68, \$100,000 in a managed money portfolio and \$100,000 initial premium in an Athene Ascent 10 Bonus 2.0, Income Rider Option 1, Level Income payout option and no withdrawals taken prior to starting income.

This material is provided by Athene Annuity and Life Company, headquartered in West Des Moines, Iowa, which issues the product described herein.

* <http://www.investmentnews.com/article/20130207/FREE/130209947>

This annuity has limitations and charges. For costs and complete details, please request a Certificate of Disclosure.

These hypothetical examples are for information purposes only and are not indicative of past, nor intended to predict future performance of any specific product.

This is a brief description of the Athene Ascent Pro Bonus fixed indexed annuities [GEN10 (04/14), GEN10 (07/14), GEN10 (12/15), GEN10 (07/16), TBS10 (09/12), TBS10 (04/14) SR, ICC16 GEN10 (09/15) SR, GEN10 (07/14) SR, TBS10 (09/12) SR] or state variations, and Athene Ascent Income Riders [IR1 (09/15), ICC15 IR1 (09/15), IR1 (07/16), IR2 (09/15), ICC15 IR2 (09/15), IR2 (07/16)] or state variations, a rider included with the purchase of the Athene Ascent Pro Bonus.

A charge is deducted for the rider. Products 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.

This brochure must be accompanied by the Product Details Insert that describes the Withdrawal Charge and for this product. The MVA is not applicable in all states.

Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market Indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks; neither an Index nor any market-indexed annuity is comparable to a direct investment in the equity markets. Clients who purchase indexed annuities are not directly investing in a stock market index.

Neither Athene Annuity and Life Company nor its representatives offer legal or tax advice. Please consult your personal attorney and/or advisor regarding any legal or tax matters. Guarantees provided by annuities are subject to the financial strength of the issuing insurance company.

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