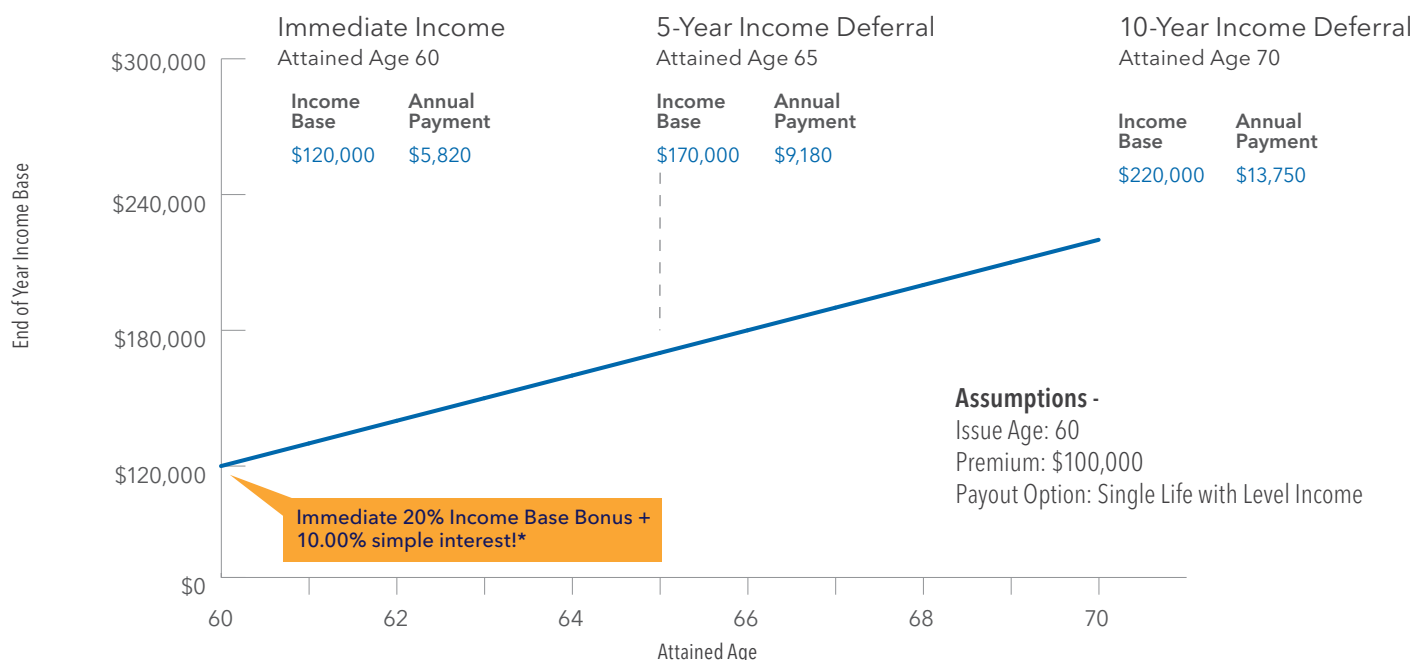


Focus on Income

It's the calculation that counts!



When it comes to guaranteed income, payout factors are only part of the story. With Ascent Pro 10 Bonus, there's more than meets the eye.



The hypothetical examples show the guaranteed growth of the Income Base prior to electing income assuming an Initial Income Base Bonus of 20%, simple interest rollup of 10.00% and an Annual Rider Charge of 1.00%. The Income Base is used to determine the annual lifetime income payment and assumes no prior withdrawals have been taken. All rates effective as of September 7, 2024 and subject to change.

Guaranteed Growth – Strong at all ages!								
Immediate Income			5-Year Income Deferral			10-Year Income Deferral		
Issue Age	Annual Payout Percentage	Annual Payment Amount	Attained Age	Annual Payout Percentage	Annual Payment Amount	Attained Age	Annual Payout Percentage	Annual Payment Amount
50	4.30%	\$5,160	55	4.40%	\$7,480	60	5.15%	\$11,330
55	4.35%	\$5,220	60	4.85%	\$8,245	65	5.75%	\$12,650
60	4.85%	\$5,820	65	5.40%	\$9,180	70	6.25%	\$13,750
65	5.40%	\$6,480	70	5.95%	\$10,115	75	6.80%	\$14,960
70	5.80%	\$6,960	75	6.45%	\$10,965	80	7.70%	\$16,940
73	6.05%	\$7,260	78	6.90%	\$11,730	83	8.45%	\$18,590

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

* Initial Simple Interest Rate of 10.00% is guaranteed for years 1-20. The Income Base stops growing after 20 years or when Income Rider payments begin, whichever occurs first. The Income Base cannot be withdrawn in a lump sum and does not have a cash value or surrender value.

Free Withdrawals. This annuity allows you to withdraw a portion of the Accumulated Value each Contract Year without a Withdrawal Charge, Market Value Adjustment or any Premium Bonus Vesting Adjustment. Lifetime Income Withdrawals are included in, and are not in addition to, the amount of any Free Withdrawals. Withdrawals and surrender 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.

Enhanced Income Benefit. This annuity includes an Enhanced Income Benefit that increases your Maximum Lifetime Income Withdrawal amount if certain conditions related to confinement or activities of daily living are met.

Excess Withdrawals. Withdrawals taken during a Contract Year that are in excess of the Maximum Lifetime Income Withdrawal amount will decrease your Maximum Lifetime Income Withdrawal amount and could cause the income rider to terminate and Lifetime Income Withdrawals to cease. Excess Lifetime Income Withdrawals taken during a Contract Year may be subject to any applicable Withdrawal Charges, any applicable Premium Bonus Vesting Adjustments, and any applicable Market Value Adjustments.

Withdrawal Charge. A Withdrawal Charge in accordance with the rate schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount for Athene Ascent Pro 10 Bonus as follows. State variations apply.

For AL, AR, AZ, CO, FL (ages 35-64), GA, IA, IL, IN, KS, KY, MD, ME, MI, MS, ND, NE, NM, SD, TN, VA, WI, WV, WY: 12%, 12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%.

For AK, CT, DC, DE, HI, ID, LA, MA, MN, MO, MT, NC, NH, NJ, NV, OH, OK, OR, PA, RI, SC, TX, UT, VT, WA: 8.3%, 8.0%, 7.1%, 6.2%, 5.3%, 4.4%, 3.5%, 2.6%, 1.6%, 0.9%.

For FL (ages 65-80): 10%, 10%, 10%, 10%, 9%, 8%, 7%, 6%, 5%, 4%.

Rider Charge. 1.00% of the rider's Income Base and applies for the full contract term. The Rider Charge is deducted monthly from your annuity's Accumulated Value and Minimum Guaranteed Contract Value (MGCV). Rider Charges are not deducted from the MGCV in certain states.

Market Value Adjustment (MVA). An MVA is applied to the portion of a withdrawal or surrender that exceeds the Free Withdrawal amount during the Withdrawal Charge Period. The MVA may increase or decrease the amount of the Withdrawal or Cash Surrender Value of your Contract. If interest rates have increased, the MVA will be negative. If interest rates have decreased, the MVA will be positive. State variations apply.

Premium Bonus Vesting Adjustment. Withdrawals or surrenders in excess of the Free Withdrawal amount will result in the loss of a portion of the Premium Bonus as follows. State variations apply.

For AL, AR, AZ, CO, FL, GA, IA, IL, IN, KS, KY, MD, ME, MI, MS, ND, NE, NM, SD, TN, VA, WI, WV, WY: 0%, 0%, 0%, 0%, 0%, 0%, 20%, 40%, 60%, 80%, 100% (year 11+).

For AK, CT, DC, DE, HI, ID, LA, MA, MN, MO, MT, NC, NH, NJ, NV, OH, OK, OR, PA, RI, SC, TX, UT, VT, WA: 0%, 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100% (year 11+).

Withdrawals and surrenders are subject to ordinary income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.

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

Athene Ascent Pro 10 Bonus ICC16 GEN10 (11/16) SR and Income Rider ICC24 IR (08/24), ICC24 IR (08/24) NAI, and Endorsements ICC24 EIBE (08/24), ICC24 EIBE (08/24) NAI or state variations 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.

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