

# Product Guide

Rates effective June 03, 2025



Interest Crediting Rates	Low Band (Up to \$100,000)	High Band (\$100,000+)
2-Year Point-to-Point Strategies (No Cap)		
AI Powered Global Opportunities Index: AIGO (Participation Rate) <sup>1</sup>	205%	215%
AI Powered US Equity Index: AIPEX (Participation Rate) <sup>1</sup>	220%	230%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) <sup>1</sup>	285%	300%
Nasdaq FC Index: BOFANFCC (Participation Rate) <sup>1, 2</sup>	190%	200%
S&P 500 FC Index: SPXFCDUE (Participation Rate) <sup>1, 3</sup>	135%	140%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) <sup>1</sup>	205%	215%
1-Year Point-to-Point Strategies (No Cap)		
AI Powered Global Opportunities Index: AIGO (Participation Rate) <sup>1</sup>	155%	165%
AI Powered US Equity Index: AIPEX (Participation Rate) <sup>1</sup>	170%	180%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) <sup>1</sup>	210%	220%
Nasdaq FC Index: BOFANFCC (Participation Rate) <sup>1, 2</sup>	125%	130%
S&P 500 FC Index: SPXFCDUE (Participation Rate) <sup>1, 3</sup>	97%	102%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) <sup>1</sup>	155%	165%
5-Year Point-to-Point Strategy (No Cap) <sup>4</sup>		
S&P 500® Index: SPX (Participation Rate)	87%	92%
1-Year Point-to-Point Strategy		
S&P 500® Index: SPX (Cap Rate)	9.25%	10.00%
Bailout Cap Rate	6.00%	6.00%
1-Year Fixed Strategy		
Fixed Interest Rate	4.85%	4.95%
CA	3.00%	3.00%
Withdrawal Charge Duration	10 years	

<sup>1</sup> The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>2</sup> 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.

<sup>3</sup> The full name of the S&P 500 FC Index is S&P 500 FC TCA 0.50% Decrement Index (USD) ER.

<sup>4</sup> The 5-Year Point-to-Point S&P 500 (SPX) Index Strategy is available for allocation on the Contract Date and will only be available for renewal at the end of year 5. If it is not available for renewal, funds in this strategy will be transferred to the 1-Year Point-to-Point S&P 500 (SPX) Index Strategy unless you instruct us to transfer the funds to one or more other available strategies. Not available in CA.

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (excluding NY) and in D.C.

Product features and availability may vary by state and/or sales distributor.

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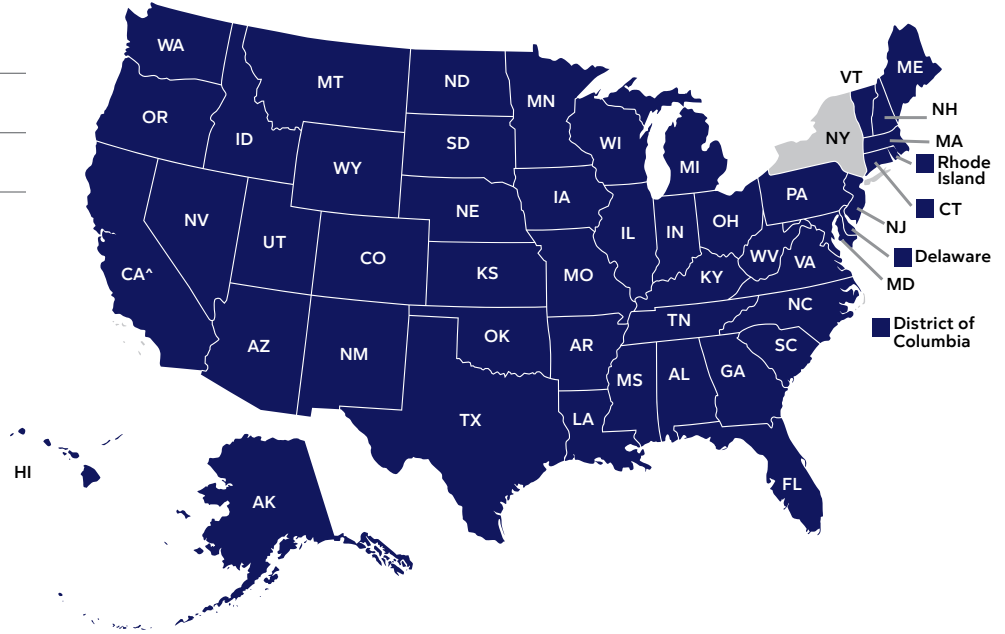
## Base Product

Issue Ages (Owner and Annuitant)	0-80																																															
Ownership	<p><b>IRA:</b> Must be single ownership, but joint payout is available for spouses.</p> <p><b>Nonqualified:</b> 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.</p>																																															
Premiums (Single Premium Only)	<p><b>Minimum:</b> \$5,000</p> <p><b>Maximum:</b> \$1,000,000 (larger amounts may be accepted with company approval)</p>																																															
Withdrawal Charge Schedule	<table><tr><td>Contract Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr><tr><td>Charge Percent</td><td>9%</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td><td>2%</td><td>1%</td><td>0%</td></tr><tr><td>Charge Percent in CA</td><td>9%</td><td>8%</td><td>6.9%</td><td>5.8%</td><td>4.7%</td><td>3.6%</td><td>2.4%</td><td>1.3%</td><td>0.1%</td><td>0%</td><td>0%</td></tr></table>												Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Charge Percent	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	Charge Percent in CA	9%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	1.3%	0.1%	0%	0%
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Charge Percent in CA	9%	8%	6.9%	5.8%	4.7%	3.6%	2.4%	1.3%	0.1%	0%	0%																																					
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.																																															
Preset Allocation Options	<p>There are two preset diversification options, only available at issue:</p> <ul style="list-style-type: none"><li>• Equal Allocation to 2-year Indexed Strategies</li><li>• Equal Allocation to 1-year Indexed Strategies, excluding the S&amp;P 500® Index (SPX)</li></ul> <p>You can select a combination of individual strategies and the Preset Allocation options. The sum of total allocations must equal 100%.</p>																																															
Terminal Illness Waiver <sup>5</sup> (Not available in CA)	You can withdraw up to 100% of the annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one year and eligibility requirements are met. This waiver is available after the first Contract Anniversary and the initial diagnosis of terminal illness must be made after the Contract Date. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.																																															
Confinement Waiver <sup>5</sup> (Not available in CA)	You can withdraw up to 100% of the annuity's Accumulated Value if the Annuitant is confined to a Qualified Care Facility for at least 60 consecutive days and meets the eligibility requirements. This benefit is available after the first Contract Anniversary and confinement must begin after the Contract Date. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.																																															
Bailout Feature	If Athene lowers the declared 1-Year Point-to-Point S&P 500® 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)	Applied to the portion of the withdrawal or surrender that exceeds the Free Withdrawal amount during the Withdrawal Charge period. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure or Understanding the MVA guide for more information.																																															
Death Benefit	Greater of (i) Accumulated Value or (ii) the Minimum Guaranteed Contract Value.																																															

<sup>5</sup>This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

■ Ages 0-80

■ Not available



Index crediting strategies may be added (upon regulatory approval) or eliminated at the company's discretion. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy.

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

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The volatility control applied by Equibot may reduce the potential positive or negative change in each of the Indices and thus the amount of interest that will be credited to the fixed indexed annuity option that is based on either of the Indices.

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