




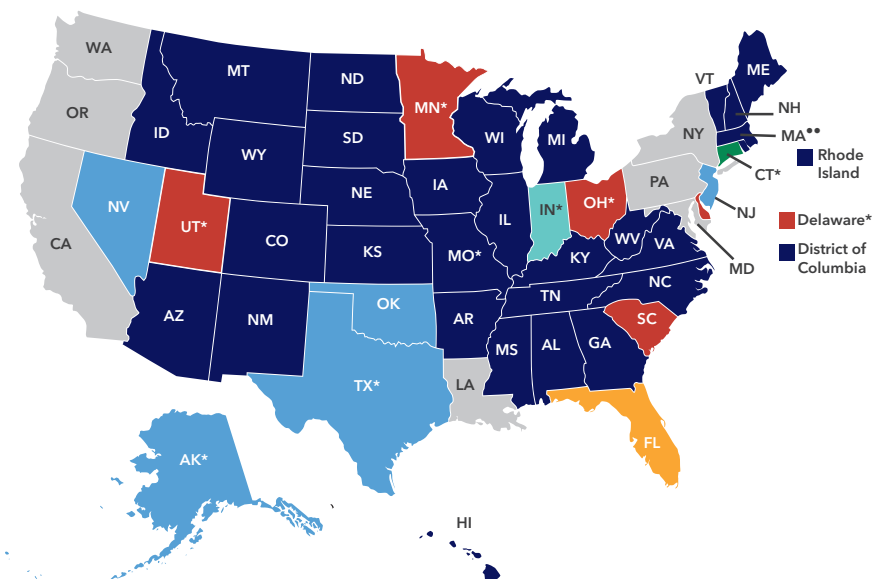
Athene Benefit 10SM and Enhanced Benefits Rider availability by state

This map shows availability for Athene Benefit 10 annuities and Enhanced Benefits Rider.

	Benefit 10: ages 30-78
	Benefit 10: ages 30-55 Benefit 10 Select: ages 56-78
	Benefit 10: ages 30-52 Benefit 10 Select: ages 53-78
	Benefit 10: ages 30-64 Benefit 10 Pro: ages 65-78
	Benefit 10: ages 30-74
	Benefit 10 Select: ages 30-78
	Benefit 10 is not available for sale at this time.

*No MVA in AK, CT, DE, IN, MN, MO, OH, TX & UT

**Base Confinement waiver not available in MA



Athene Benefit 10 Annuity Rates – February 9, 2015

	Athene Benefit 10 (issue ages 30-78) Available (30-55) in AK, NJ, NV, OK, TX (30-52) in DE, MN, OH, SC, UT (30-74) in IN (30-64) in FL	Athene Benefit 10 Select (issue ages 56-78) Available in AK, NJ, NV, OK, TX (53-78) in DE, MN, OH, SC, UT (30-78) in CT	Athene Benefit 10 Pro (issue ages 65-78) Available in FL
Premium Bonus (Not available in CT)	6%	5%	6%
1-Year PTP Index (Cap)	3.65%	3.65%	3.65%
1-Year Monthly Cap Index (Cap)	2.05%	2.05%	2.05%
Fixed Strategy (1-year guarantee)	1.70%	1.70%	1.70%
Withdrawal Charge Schedule	10 years	10 years	10 years

Enhanced Benefits Rider (Rider known as Benefits Rider in MA)

Rider Benefits	Benefit Base Rate (annual simple interest)	Annual Rider Charge
Lifetime Income Withdrawals Enhanced Income Benefit (ADL triggered) – Not Available in CT, DC, HI, IL & MA Confinement Benefit – Not Available in CT, DC, HI, IL & MA Terminal Illness Provision – Not Available in CT & IL Rider Death Benefit – Lump sum (percentage of Benefit Base) option is not available in NJ.	Years 1-10: 8% Years 11+: 5%	1.40% – Most States 1.0% – MN

Any rate changes are effective for applications issued on or after the date indicated on the rate card.

For agent or internal use only. Not to be used with the offer or sale of annuities.

Athene Benefit 10 with Enhanced Benefits Rider [GEN10 (04/14), EBR (04/14)], Athene Benefit 10 Select with Enhanced Benefits Rider [TBS10 (04/14) SR, TBS10 (09/12) SR, or TBS10 (09/12) NB, EBR (04/14)], and Athene Benefit 10 Pro with Enhanced Benefits Rider [TBS10 (09/12), EBR (04/14)] 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. Product not available in all states.