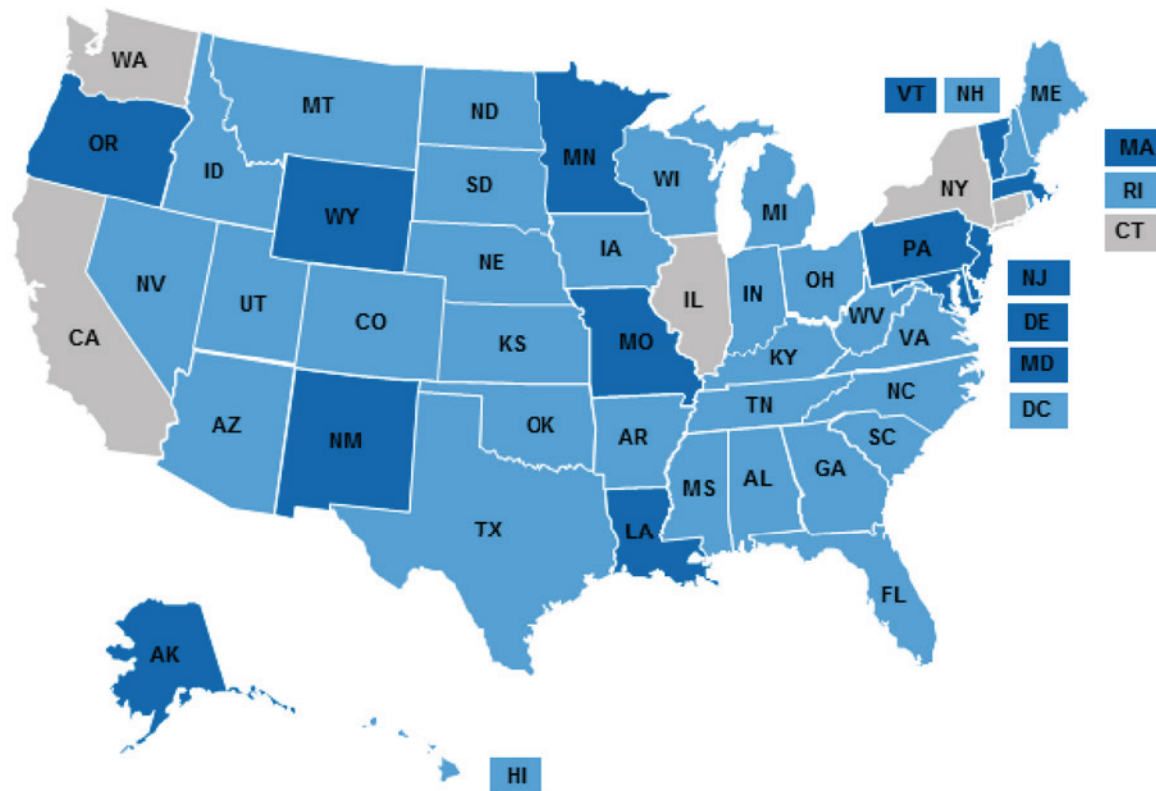


The "NEW" ATHENE Benefit 10SM with Enhanced Benefits Rider

Driven to do more.SM **ATHENE**

National Product Availability at Launch



State Availability at Launch of "NEW" Athene Benefit 10

AL, AR, AZ, CO, DC, FL, GA, HI, IA, ID, IN, KS, KY, ME, MI, MS, MT, NC, ND, NE, NH, NV, OH, OK, RI, SC, SD, TN, TX, VA, UT, WI, WV

AK, DE, LA, MA, MD, MN, MO, NJ, NM, OR, PA, VT, WY

CA, CT, IL, NY, WA

"NEW" Athene Benefit 10

Issued by Athene Annuity and Life Company, West Des Moines, IA
(Athene IA, formerly Aviva)

"CURRENT" Athene Benefit 10

Issued by Athene Annuity & Life Assurance Company, Wilmington, DE
(Athene Annuity DE)

Product not available

In order to sell the "NEW" Athene Benefit 10, you must:

1. **Be contracted** with Athene Annuity and Life Company (Athene IA, formerly Aviva).
2. **Complete product training on the "NEW" Athene Benefit 10.** This training is required even if you previously completed product training on the ATHENE Benefit 10 issued by Athene Annuity & Life Assurance Company (Athene Annuity DE), because the product is new with its own unique features issued by Athene IA.

We will no longer sell the "CURRENT" Athene Benefit 10 in states where the "NEW" product is available.

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Each individual insurance company is solely responsible for its policy benefits and obligations to policyholders.