



Athene Annuity Fixed Annuity Interest Rates

*Annuities issued by Athene Annuity
& Life Assurance Company*

All rates effective September 27, 2013

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Not to be used with the offer or sale of annuities.

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ATHENE Benefit 10 Fixed Index Annuity with Enhanced Benefit Rider

	Fixed Account (Years 1-5)		AP2P Cap (S&P 500)		MP2P Cap - Additive (S&P 500)	
	Most States	MN, MO, OR, PA, UT	Most States	MN, MO, OR, PA, UT	Most States	MN, MO, OR, PA, UT
ATHENE Benefit 10	1.70%	1.40%	3.65%	3.15%	2.05%	1.80%

	Premium Bonus	Rollup Percentage	Rider Cost
Enhanced Benefit Rider	6.00%	7.50%	1.40%

ATHENE Accumulator 5 Fixed Index Annuity

	Fixed Account (Years 1-5)		AP2P Cap (S&P 500)		MP2P Cap - Additive (S&P 500)	
	Most States	MN, MO, OR, PA, UT	Most States	MN, MO, OR, PA, UT	Most States	MN, MO, OR, PA, UT
ATHENE Accumulator 5	2.10%	1.80%	5.20%	4.60%	2.30%	2.00%

ATHENE Choice Series Fixed Index Annuities

	Immediate Premium Bonus	Fixed Account		AP2P Cap (S&P 500)	1 Year MP2P Cap (S&P 500)	1 Year QP2P Cap (DJIA)	1 Year MAVG Cap (DJIA)
		Years	Rate				
Enhanced Choice 8	2.00%	8	1.75%	6.20%	2.70%	2.55%	5.70%
Choice 10	N/A	1	2.25%	6.45%	3.10%	2.70%	5.70%
Enhanced Choice 12	5.00%	8	1.40%	5.95%	2.35%	2.20%	5.70%

ATHENE Income Riders

	Income Bonus	Rollup Percentage	Rollup Period	Rider Cost
Guaranteed Lifetime Withdrawal Benefit Rider	1.00%	6.50%	10 Years	1.25%
Enhanced Guaranteed Lifetime Withdrawal Benefit Rider	1.00%	6.50%	10 Years	1.50%

For more information on our annuities and income riders, please contact our
Sales Desk at 855-4-ATHENE

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ATHENE Traditional Multi-Year Guarantee Annuity

	Guarantee Period (Yrs)	Yr 1 Rate	Yrs 2-7 Rate	Effective Annual Rate
ATHENE 7 MYG	7	4.00%	3.00%	3.14%

ATHENE MaxRate Multi-Year Guarantee Annuities

	Guarantee Period (Yrs)	Most States (Except CO)	Rate CA	FL
MaxRate 5	5	3.00%	2.70%	2.90%
Enhanced Liquidity	5	2.80%	N/A	2.70%
MaxRate 7	7	3.30%	3.00%	3.20%
Enhanced Liquidity	7	3.05%	N/A	2.95%

For current rates for ATHENE MaxRate in Colorado, please contact the Sales Desk at 855-4-ATHENE.

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