

	Performance Elite 10	Performance Elite 10 Select	Performance Elite 10 Pro	Performance Elite 15																																																																																																										
Issue Ages (Owner and Annuitant)																																																																																																														
Most States	0-78	N/A	N/A	0-73																																																																																																										
AK, SC	0-52	53-78	N/A	0-50																																																																																																										
MN, OH, UT	0-52	53-78	N/A	0-47																																																																																																										
FL	0-64	N/A	65-78	0-64																																																																																																										
MD	N/A	N/A	0-78	0-73																																																																																																										
NV, NJ, OK	0-55	56-78	N/A	0-50																																																																																																										
PA, WA	0-52	53-78	N/A	N/A																																																																																																										
Owner & Annuitant Requirements	IRA: Must be single ownership. Non-Qualified: Joint ownership available.																																																																																																													
Premiums (Single Premium Only)	Minimum: \$25,000 ¹ Maximum: \$1,000,000																																																																																																													
Withdrawal Charge Schedule	A Withdrawal Charge in accordance with this schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount.																																																																																																													
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Market Value Adjustment (MVA) (Not applicable in MD, MN, PA & WA)	Applied to any surrender or withdrawal that is subject to a Withdrawal Charge.																																																																																																													
Interest Crediting Strategies (2-year not available in NH & NV)	Fixed Account with 1-Year Guarantee S&P 500® 1-year Point-to-Point Index Strategy (Cap) 1-year Monthly Cap Index Strategy (Cap) S&P 500 Daily Risk Control 2 8%™ Index (Net Total Return)² 1-year No Cap Point-to-Point Index Strategy (Annual Spread and Participation Rate) 2-year No Cap Point-to-Point Index Strategy (Annual Spread and Participation Rate)																																																																																																													

	Performance Elite 10		Performance Elite 10 Select		Performance Elite 10 Pro		Performance Elite 15																																																																																																											
	Base	Plus	Base	Plus	Base	Plus	Base	Plus																																																																																																										
Year 1 Premium Bonus	4%	9%	1%	5%	2%	7%	7%	12%																																																																																																										
Premium Bonus Vesting Schedule	This schedule shows the percentage of the Premium Bonus that is vested each contract year. It applies only to surrenders and withdrawals in excess of the free withdrawal amount.																																																																																																																	
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Free Withdrawal Percentage Schedule	<table border="1"> <thead> <tr> <th>Y1</th> <th>Y2+</th> </tr> </thead> <tbody> <tr> <td>0%</td> <td>5%</td> </tr> </tbody> </table>		Y1	Y2+	0%	5%	<table border="1"> <thead> <tr> <th>Plus Y1</th> <th>Plus Y2+</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>10%</td> </tr> </tbody> </table>		Plus Y1	Plus Y2+	10%	10%	The Free Withdrawal amount is calculated by applying the percentage shown to the Accumulated Value as of the previous contract anniversary.																																																																																																					
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Terminal Illness Waiver	You can withdraw up to 100% of your annuity's Accumulated Value if you're diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract Year. Not available in all states. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information.																																																																																																																	
Confinement Waiver (Not applicable in MA)	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if you've been confined to a Qualified Care facility for at least 60 consecutive days and meet the eligibility requirements. You cannot be confined at the time the contract is issued. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information.																																																																																																																	
Death Benefit	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).																																																																																																																	
Enhanced Free Withdrawals (Plus only)	The free withdrawal amount is increased to 10% per year and may be taken as early as the first contract year. If no withdrawals are taken in a given year, up to 20% of the Accumulated Value is available for withdrawal in the next year.																																																																																																																	
Return of Premium (Plus only)	After the fourth contract year, the Cash Surrender Value will never be less than the premium minus premium taxes (if applicable) and prior withdrawals, including Withdrawal Charges, Premium Bonus Vesting Adjustment and Market Value Adjustment (if applicable) on those withdrawals.																																																																																																																	
Liquidity Rider Annual Rider Charge Rate (Plus only)	0.95% charge deducted from the Accumulated Value during the Rider Charge Period (same duration as the Withdrawal Charge period). The Charge is assessed upon the following: (i) end of each contract year; (ii) when a withdrawal is taken; (iii) on the Annuity Date; (iv) upon surrender; (v) upon the date of proof of death. The rider may not be terminated during the Withdrawal Charge period.																																																																																																																	

¹ Minimum premium is \$5,000 for Performance Elite 10 and Performance Elite 10 Select in PA and WA.

² Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

This is a brief description of Athene Performance Elite[®] 10 [GEN10 (04/14), ICC14 GEN10 (04/14), GEN10 (04/14) G, GEN10 (07/14), GEN10 (09/14)], Athene Performance Elite[®] 10 Select [TBS10 (09/12) SR, ICC14 GEN10 (04/14) SR, TBS10 (09/12) SR G, TBS10 (04/14) SR, GEN10 (07/14) SR], Athene Performance Elite[®] 10 Pro [TBS10 (09/12)], Athene Performance Elite[®] 15 [TBS15 (09/12), TBS15 (09/12) G, TBS15 (09/14), GEN15 (11/14), ICC14 GEN15(11/14)] and Enhanced Liquidity Rider [PEPR (11/14), PEPR (11/14) G, ICC15 PEPR (11/14), ICC15 PEPR NMV (11/14)] or state variations are 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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