

# North American Company for Life and Health Insurance Annuity Interest Rates & Features

Effective February 24, 2012

**\*\*Revised March 12, 2012  
Premium Bonus Reduction on select products**

Applications must be received prior to this date to hold previous rates. Rates on 1035 Exchanges/Transfers will be held 45 calendar days from the date the application was received in the Home Office. Faxed 1035 Exchange/Transfer applications will be accepted in order to hold current interest rates and Participation Rates/Index Cap Rates; however, original documentation must be received the next business day in order to process the Transfer/Exchange. If the 45th day is on a weekend or holiday, the funds need to be received by the previous business day in order to hold current interest rates and Participation Rates/Index Cap

Rates. Funds received after 45 days will receive the applicable interest rate and/or Participation Rate/Index Cap Rate that is in effect when funds are received. No exceptions will be allowed for rate holds. Interest rates are subject to change without notice. Please consult the State Approval Chart (6746Z) for more details.

**MA - Monthly Average  
DA - Daily Average  
APP - Annual Point-to-Point  
MPP - Monthly Point-to-Point  
IPT - Inverse Performance Trigger**

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## Fixed Index Annuities

### INDEX CAP RATE PRODUCTS<sup>2</sup>

#### North American Ten<sup>® 4</sup>

FEATURES	10-YEAR OPTION		
	MA	APP	MPP#
S&P 500 <sup>®</sup>	2.00%	2.00%	1.05%
DJIA <sup>SM</sup>	2.00%	2.00%	N/A
S&P MIDCAP 400 <sup>®</sup>	2.00%	2.00%	N/A
RUSSELL 2000 <sup>®</sup>	2.00%	2.00%	N/A
NASDAQ-100 <sup>®</sup>	N/A	2.00%	1.05%
EURO STOXX 50 <sup>®</sup>	N/A	2.00%	N/A
HINDSIGHT INDEX STRATEGY <sup>® 7</sup>	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.00%		
PREMIUM BONUS <sup>9</sup>	6.00%**		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	7.06%** (First-year yield = 1.00% Fixed Rate + 6.00% Premium Bonus <sup>9</sup> .)		**Revised 03/12/12

#### North American Paramount Choice Ten<sup>® 4</sup>

FEATURES	10-YEAR OPTION		
	MA	APP	MPP#
S&P 500 <sup>®</sup>	2.00%	2.00%	1.00%
DJIA <sup>SM</sup>	2.00%	2.00%	N/A
S&P MIDCAP 400 <sup>®</sup>	2.00%	2.00%	N/A
RUSSELL 2000 <sup>®</sup>	2.00%	2.00%	N/A
NASDAQ-100 <sup>®</sup>	N/A	2.00%	1.00%
EURO STOXX 50 <sup>®</sup>	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.00%		
PREMIUM BONUS <sup>9</sup>	6.00%**		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	7.06%** (First-year yield = 1.00% Fixed Rate + 6.00% Premium Bonus <sup>9</sup> .)		**Revised 03/12/12

#### North American Charter<sup>SM</sup> Series<sup>3</sup>

FEATURES	7-YEAR OPTION	10-YEAR OPTION			14-YEAR OPTION		
		DA	APP	MPP#	DA	APP	MPP#
S&P 500 <sup>®</sup>	No longer accepting sales until further notice.	2.55%*	2.00%*	1.00%	3.00%*	2.30%*	1.35%
DJIA <sup>SM</sup>		2.45%*	2.00%*	N/A	3.00%*	2.20%*	N/A
S&P MIDCAP 400 <sup>®</sup>		2.25%*	2.00%*	N/A	2.75%*	2.25%*	N/A
RUSSELL 2000 <sup>®</sup>		2.15%*	2.00%*	N/A	2.60%*	2.00%*	N/A
NASDAQ-100 <sup>®</sup>		N/A	2.00%*	1.00%	N/A	2.00%*	1.25%
EURO STOXX 50 <sup>®</sup>		N/A	2.00%*	N/A	N/A	2.45%*	N/A
HINDSIGHT INDEX STRATEGY <sup>® 7</sup>		N/A	2.00%+	N/A	N/A	2.00%+	N/A
FIXED ACCOUNT RATE		1.00%*			1.25%*		
PREMIUM BONUS <sup>9</sup>		5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		6.05% (First-year yield = 1.00% Fixed Rate + 5.00% Premium Bonus <sup>9</sup> .)			11.37% (First-year yield = 1.25% Fixed Rate + 10.00% Premium Bonus <sup>9</sup> .)		

For Texas Only: \*Index Cap Rate 4.00%  
+Index Cap Rate 3.00%  
\*Fixed Account Rate 2.00%

#### Formula Choice<sup>® 3</sup>

FEATURES	5-YEAR SURRENDER CHARGE
S&P 500 <sup>®</sup>	No longer accepting sales until further notice.
DJIA <sup>SM</sup>	
S&P MIDCAP 400 <sup>®</sup>	
RUSSELL 2000 <sup>®</sup>	
NASDAQ-100 <sup>®</sup>	
EURO STOXX 50 <sup>®</sup>	
FIXED ACCOUNT RATE	



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866-322-7066 (Phone)  
866-322-5933 (Fax)

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# North American Annuity Interest Rates & Features

Effective February 24, 2012

## Fixed Index Annuities

### INDEX CAP RATE ONLY PRODUCTS<sup>2</sup>

#### Performance Choice<sup>®</sup> 12 Plus<sup>4</sup>

FEATURES	12-YEAR		
	APP	MPP	IPT*
S&P 500 <sup>®</sup>	2.70%	1.55%	2.85%
DJIA <sup>SM</sup>	2.60%	N/A	N/A
S&P MIDCAP 400 <sup>®</sup>	2.70%	N/A	N/A
RUSSELL 2000 <sup>®</sup>	2.35%	N/A	N/A
NASDAQ-100 <sup>®</sup>	2.40%	1.40%	N/A
EURO STOXX 50 <sup>®</sup>	2.90%	N/A	N/A
HANG SENG	2.60%	N/A	N/A
FIXED ACCOUNT RATE	1.45%		
PREMIUM BONUS <sup>5</sup>	8.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	9.56% (First-year yield = 1.45% Fixed Rate + 8.00% Premium Bonus <sup>5</sup> .)		

#### Performance Choice<sup>®</sup> 12<sup>4</sup>

FEATURES	12-YEAR		
	APP	MPP	IPT*
S&P 500 <sup>®</sup>	4.25%	2.25%	4.35%
DJIA <sup>SM</sup>	4.20%	N/A	N/A
S&P MIDCAP 400 <sup>®</sup>	4.40%	N/A	N/A
RUSSELL 2000 <sup>®</sup>	3.85%	N/A	N/A
NASDAQ-100 <sup>®</sup>	3.85%	2.10%	N/A
EURO STOXX 50 <sup>®</sup>	4.70%	N/A	N/A
HANG SENG	4.35%	N/A	N/A
FIXED ACCOUNT RATE	2.20%		
FIRST-YEAR YIELD	2.20%		

#### Performance Choice<sup>®</sup> 8 Plus<sup>4</sup>

FEATURES	8-YEAR		
	APP	MPP	IPT*
S&P 500 <sup>®</sup>	2.10%	1.20%	2.20%
DJIA <sup>SM</sup>	2.00%	N/A	N/A
S&P MIDCAP 400 <sup>®</sup>	2.00%	N/A	N/A
RUSSELL 2000 <sup>®</sup>	2.00%	N/A	N/A
NASDAQ-100 <sup>®</sup>	2.00%	1.10%	N/A
EURO STOXX 50 <sup>®</sup>	2.20%	N/A	N/A
HANG SENG	1.85%	N/A	N/A
FIXED ACCOUNT RATE	1.10%		
PREMIUM BONUS <sup>5</sup>	5.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	6.15% (First-year yield = 1.10% Fixed Rate + 5.00% Premium Bonus <sup>5</sup> .)		

#### Performance Choice<sup>®</sup> 8<sup>4</sup>

FEATURES	8-YEAR		
	APP	MPP	IPT*
S&P 500 <sup>®</sup>	3.25%	1.80%	3.40%
DJIA <sup>SM</sup>	3.20%	N/A	N/A
S&P MIDCAP 400 <sup>®</sup>	3.30%	N/A	N/A
RUSSELL 2000 <sup>®</sup>	2.90%	N/A	N/A
NASDAQ-100 <sup>®</sup>	3.00%	1.65%	N/A
EURO STOXX 50 <sup>®</sup>	3.55%	N/A	N/A
HANG SENG	3.25%	N/A	N/A
FIXED ACCOUNT RATE	1.70%		
FIRST-YEAR YIELD	1.70%		

\*IPT = Inverse Performance Trigger

# North American Annuity Interest Rates & Features

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## Fixed Index Annuities

### INDEX CAP RATE ONLY PRODUCTS<sup>2</sup>

North American Freedom Choice<sup>®</sup> Series<sup>4</sup>

High Band - Initial Premium Level of \$250,000 and over

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		No longer accepting sales until further notice.	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 <sup>®</sup>		4.00%	2.05%	4.55%	2.40%	6.20%	3.00%
	DJIA <sup>SM</sup>		3.85%	N/A	4.50%	N/A	6.25%	N/A
	S&P MIDCAP 400 <sup>®</sup>		4.05%	N/A	4.75%	N/A	6.80%	N/A
	RUSSELL 2000 <sup>®</sup>		3.55%	N/A	4.20%	N/A	5.65%	N/A
	NASDAQ-100 <sup>®</sup>		3.60%	2.00%	4.15%	2.25%	5.65%	2.85%
	EURO STOXX 50 <sup>®</sup>		4.35%	N/A	5.05%	N/A	7.10%	N/A
	FIXED ACCOUNT RATE		2.05%		2.40%		3.10%	

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		No longer accepting sales until further notice.	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 <sup>®</sup>		3.35%	1.80%	4.00%	2.05%	5.30%	2.75%
	DJIA <sup>SM</sup>		3.25%	N/A	3.90%	N/A	5.30%	N/A
	S&P MIDCAP 400 <sup>®</sup>		3.40%	N/A	4.05%	N/A	5.75%	N/A
	RUSSELL 2000 <sup>®</sup>		3.00%	N/A	3.60%	N/A	4.85%	N/A
	NASDAQ-100 <sup>®</sup>		3.00%	1.70%	3.60%	2.00%	4.85%	2.55%
	EURO STOXX 50 <sup>®</sup>		3.65%	N/A	4.35%	N/A	6.10%	N/A
	FIXED ACCOUNT RATE		1.75%		2.05%		2.75%	

North American Freedom Choice<sup>®</sup> Series<sup>4</sup>

Low Band - Initial Premium Level of \$249,999 and under

5% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		No longer accepting sales until further notice.	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 <sup>®</sup>		3.15%	1.75%	3.80%	2.00%	5.35%	2.75%
	DJIA <sup>SM</sup>		3.10%	N/A	3.75%	N/A	5.35%	N/A
	S&P MIDCAP 400 <sup>®</sup>		3.20%	N/A	4.00%	N/A	5.80%	N/A
	RUSSELL 2000 <sup>®</sup>		2.80%	N/A	3.45%	N/A	4.90%	N/A
	NASDAQ-100 <sup>®</sup>		2.85%	1.60%	3.50%	1.90%	4.85%	2.55%
	EURO STOXX 50 <sup>®</sup>		3.45%	N/A	4.20%	N/A	6.15%	N/A
	FIXED ACCOUNT RATE		1.65%		2.00%		2.75%	

10% PENALTY-FREE OPTION	FEATURES	6-YEAR OPTION	8-YEAR OPTION		10-YEAR OPTION		14-YEAR OPTION	
		No longer accepting sales until further notice.	APP	MPP#	APP	MPP#	APP	MPP#
	S&P 500 <sup>®</sup>		2.50% <sup>+</sup>	1.45%	3.10%	1.70%	4.45%	2.35%
	DJIA <sup>SM</sup>		2.40% <sup>+</sup>	N/A	3.05%	N/A	4.40%	N/A
	S&P MIDCAP 400 <sup>®</sup>		2.50% <sup>+</sup>	N/A	3.15%	N/A	4.65%	N/A
	RUSSELL 2000 <sup>®</sup>		2.20% <sup>+</sup>	N/A	2.80% <sup>+</sup>	N/A	4.10%	N/A
	NASDAQ-100 <sup>®</sup>		2.25% <sup>+</sup>	1.35%	2.80% <sup>+</sup>	1.60%	4.10%	2.20%
	EURO STOXX 50 <sup>®</sup>		2.70% <sup>+</sup>	N/A	3.40%	N/A	5.00%	N/A
	FIXED ACCOUNT RATE		1.35% <sup>▼</sup>		1.65%		2.35%	

For Texas Only: <sup>+</sup>Index Cap Rate 3.00%.  
<sup>▼</sup>Fixed Account Rate 1.50%.

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# North American Annuity Interest Rates & Features

Effective February 24, 2012

## Fixed Index Annuities

### PARTICIPATION RATE PRODUCTS<sup>1</sup>

North American Precision<sup>SM</sup> Series<sup>3</sup>—Index Cap Rate is applied **after** Participation Rate.

FEATURES	7-YEAR OPTION	10-YEAR OPTION			14-YEAR OPTION			
		DA	APP	MPP#	DA	APP	MPP#	
S&P 500 <sup>®</sup>	No longer accepting sales until further notice.	25%	20%	1.00%	30%	25%	1.35%	
DJIA <sup>SM</sup>		25%	20%	N/A	30%	35%	N/A	
S&P MIDCAP 400 <sup>®</sup>		20%	30%	N/A	25%	40%	N/A	
RUSSELL 2000 <sup>®</sup>		15%	15%*:	N/A	20%	20%	N/A	
NASDAQ-100 <sup>®</sup>		N/A	15%*:	1.00%	N/A	20%	1.25%	
EURO STOXX 50 <sup>®</sup>		N/A	30%	N/A	N/A	50%	N/A	
HINDSIGHT INDEX STRATEGY <sup>® 7</sup>		N/A	15%	N/A	N/A	20%	N/A	
ANNUAL CAP - (UNLESS OTHERWISE NOTED)		N/A	2.25%■	N/A	N/A	2.75%■	N/A	
ANNUAL CAP - S&P 500 <sup>®</sup>		N/A	2.50%■	N/A	N/A	3.00%■	N/A	
ANNUAL CAP - HINDSIGHT INDEX STRATEGY		N/A	2.25%▷	N/A	N/A	2.75%▷	N/A	
FIXED ACCOUNT RATE			1.00%▼			1.25%▼		
PREMIUM BONUS <sup>9</sup>			5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)			6.05%			11.37%		

(First-year yield = 1.00% Fixed Rate + 5.00% Premium Bonus<sup>9</sup>.) (First-year yield = 1.25% Fixed Rate + 10.00% Premium Bonus<sup>9</sup>.)

For Texas Only: ▼ Fixed Account Rate 2.00%.  
 ※ Participation Rate 20%  
 ■ Index Cap Rate 4.00%  
 ▷ Index Cap Rate 3.00%

### North American Prizm Plus<sup>® 4</sup>

FEATURES	7-YEAR OPTION	10-YEAR OPTION			14-YEAR OPTION		
		MA	APP	MPP#	MA	APP	MPP#
S&P 500 <sup>®</sup>	No longer accepting sales until further notice.	25%	15%	1.00%	30%	20%	1.35%
DJIA <sup>SM</sup>		25%	15%	N/A	30%	20%	N/A
S&P MIDCAP 400 <sup>®</sup>		15%	10%	N/A	20%	15%	N/A
RUSSELL 2000 <sup>®</sup>		15%	10%	N/A	20%	10%	N/A
NASDAQ-100 <sup>®</sup>		N/A	10%	1.00%	N/A	15%	1.25%
EURO STOXX 50 <sup>®</sup>		N/A	10%	N/A	N/A	15%	N/A
FIXED ACCOUNT RATE		1.00%			1.25%		
PREMIUM BONUS <sup>9</sup>		5.00%			10.00%		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)		6.05%			11.37%		

(First-year yield = 1.00% Fixed Rate + a 5.00% Premium Bonus<sup>9</sup>.) (First-year yield = 1.25% Fixed Rate + a 10.00% Premium Bonus<sup>9</sup>.)

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# North American Annuity Interest Rates & Features

Effective February 24, 2012

## BLENDING PRODUCT

### North American Pillar<sup>® 4</sup>

FEATURES	10-YEAR SURRENDER CHARGE		
	DA PARTICIPATION RATE ONLY	APP INDEX CAP RATE ONLY	MPP MONTHLY CAP ONLY
S&P 500 <sup>®</sup>	15%	2.00%	1.00%
DJIA <sup>SM</sup>	15%	2.00%	N/A
S&P MIDCAP 400 <sup>®</sup>	10%	2.00%	N/A
RUSSELL 2000 <sup>®</sup>	10%	2.00%	N/A
NASDAQ-100 <sup>®</sup>	N/A	2.00%	1.00%
EURO STOXX 50 <sup>®</sup>	N/A	2.00%	N/A
HINDSIGHT INDEX STRATEGY <sup>®7</sup>	N/A	2.00%	N/A
FIXED ACCOUNT RATE	1.00%		
PREMIUM BONUS <sup>®</sup>	3.00%**		
FIRST-YEAR YIELD (IN FIXED ACCOUNT)	4.03%** (First-year yield = 1.00% Fixed Account Rate + 3.00% Premium Bonus <sup>®</sup> .)		

\*\*Revised 03/12/12

## MULTI-YEAR GUARANTEE PRODUCT

### North American Guarantee Choice<sup>SM 5</sup>

FEATURES	3-YEAR	4-YEAR	5-YEAR	6-YEAR	7-YEAR	8-YEAR	9-YEAR	10-YEAR
<b>HIGH BAND<sup>®</sup></b> Initial Premium \$200,000 or more	No longer accepting sales until further notice.	1.45%	2.00%	2.25%	2.55%	2.80%	3.00%	3.15%
<b>LOW BAND</b> Initial Premium less than \$200,000		1.15%	1.65%	2.05%	2.35%	2.60%	2.80%	3.00%

## TRADITIONAL FIXED PRODUCTS

### North American Director<sup>SM 4</sup> (9-year Surrender Charge)

FEATURES	FIRST-YEAR	YEARS 2-5
RATE	4.55%	1.55%

### The Boomer Annuity<sup>® 5</sup>

FEATURES	FIRST-YEAR RATE	PREMIUM BONUS <sup>®</sup> (FIRST 5 YEARS)	FIRST YEAR YIELD
RATE	1.40%	5.00%	6.47% (First-year yield = 1.40% Fixed Rate + a 5.00% first year Premium Bonus <sup>®</sup> .)

### NA Flex Series<sup>4</sup>

FEATURES	FLEX I <sup>®3</sup>	FLEX II <sup>®3</sup>	FLEX III <sup>®3</sup>
FIRST-YEAR	No longer accepting sales until further notice.	1.50%	1.60%
FIRST-YEAR YIELD		6.57% (First-year yield reflects a 1.50% first-year rate plus a 5.00% Premium Bonus <sup>®</sup> )	11.76% (First-year yield reflects a 1.60% first-year rate plus a 10.00% Premium Bonus <sup>®</sup> )

## SINGLE PREMIUM IMMEDIATE ANNUITY

### North American Income<sup>®</sup>

UP-TO-DATE QUOTES AVAILABLE AT  
WWW.NACANNUITY.COM

#### North American Sample Payout Factors

Per \$100,000 (paid monthly at end of month)  
 10-Year Certain ..... \$925.04  
 20-Year Certain ..... \$552.57  
 Life & 10, Male age 65 ..... \$556.43  
 Life & 10, Female age 65 ..... \$513.89

Factors are based on current rates and may vary by state.

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# North American Annuity Interest Rates & Features

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## Fixed Index Annuities

### SINGLE PREMIUM WHOLE LIFE INSURANCE PRODUCT<sup>2</sup>

NAC Legacy SPWL<sup>SM 6</sup>

FEATURES	10-YEAR SURRENDER CHARGE
	APP INDEX CAP RATE ONLY
S&P 500 <sup>®</sup>	5.20%
HANG SENG	5.55%
FIXED ACCOUNT RATE	2.70%

- #. Rate listed for the monthly Point-to-Point (MPP) is the Index Cap Rate.
- 1. Participation Rate applies to Index Account only; no Participation Rate is applied to the Fixed Account.
- 2. Index Cap Rate applies to Index Account only; no cap is applied to the Fixed Account.
- 3. The Minimum Guaranteed Fixed Interest Rate is 1.00%.
- 4. The Minimum Guaranteed Fixed Account Interest Rate is 1.00%
- 5. The Minimum Guaranteed Interest Rate is 1.00%
- 6. The Minimum Guaranteed Fixed Account Interest Rate is 2.00%
- 7. Please note the weighting index percentages are 50% for best performing, 30% for next best performing and 20% for lowest performing and are subject to change for newly issued contracts. The Hindsight Index Strategy<sup>®</sup> consists of the S&P 500<sup>®</sup>, EURO STOXX 50<sup>®</sup> and the Russell 2000<sup>®</sup>.
- 8. Please note that the initial premium must be at least \$200,000 to receive the high band rate.
- 9. Products that have premium bonuses may offer lower credited interest rates, lower Index Cap Rates and/or lower Participation Rates than products that don't offer a premium bonus. Over time and under certain scenarios the amount of the premium bonus may be offset by the lower interest rates, lower Index Cap Rates and/or lower Participation Rates.

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## Fixed Annuity Interest Rates

Issued by Athene Annuity & Life Assurance Company  
All rates effective March 8, 2012



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### ATHENE Choice Series Fixed Index Annuities<sup>1</sup>

<i>60-day rate hold available.</i>	Immediate Premium Bonus	Fixed Account Year 1	Fixed Account Years 2-8	AP2P Cap (S&P 500)	1-Year MP2P Cap (S&P 500)	1-Year QP2P Cap (DJIA)	1-Year MAVG Cap (DJIA)
Enhanced Choice 8	2.00%	3.00%	2.00%	5.75%	3.00%	2.75%	5.00%
Choice 10	N/A	3.50%	N/A	5.50%	3.25%	2.75%	5.00%
Enhanced Choice 12	5.00%	2.75%	1.75%	5.25%	2.75%	2.50%	5.00%

### ATHENE Income Riders

	Income Bonus	Rollup Percentage	Rollup Period	Rider Cost
Guaranteed Lifetime Withdrawal Benefit Rider	1.00%	6.00%	10 Years	0.60%
<b>Enhanced</b> Guaranteed Lifetime Withdrawal Benefit Rider	1.00%	6.00%	10 Years	0.90%

### ATHENE Multi-Year Guarantee Annuities

<i>60-day rate hold available.</i>	Guarantee Period (Yrs)	Yr 1 Rate	Yrs 2-5 Rate	Yrs 2-7 Rate	Effective Annual Rate
7 MYGA	7	<b>3.45%*</b>	N/A	<b>2.45%</b>	<b>2.59%</b>
<b>MaxRate 5</b>	<b>5</b>	<b>3.85%</b>	<b>2.85%</b>	N/A	<b>3.05%</b>
<b>MaxRate 7</b>	<b>7</b>	<b>4.15%</b>	N/A	<b>3.15%</b>	<b>3.29%</b>

For more information on our annuities and income riders, please contact our

**Sales Desk at 855-4-ATHENE**

Non-guaranteed new money interest rates, cap rates and spread fees are subject to change at any time, normally monthly. Products/features may not be available in all states. These annuities contain limitations. See annuity contracts for complete details.

\*Includes first year rate enhancement.

<sup>1</sup>Choice Series: annual point-to-point (AP2P) cap will never be less than 2%. 1-year monthly point to-point (MP2P) cap will never be less than 0.5%. 1-year quarterly point-to-point (QP2P) cap will never be less than 1%. 1-year monthly average cap will never be less than 5%. For new issues, a minimum guarantee of 1.00% currently applies to the Fixed Account until the end of the surrender charge period. The contracts' cash surrender value will never be less than 87.5% of the premium payment, less any premium taxes (if applicable) and withdrawals plus interest earned at 1%. Dow Jones Industrial Average<sup>SM</sup> is a service mark of Dow Jones & Company, Inc. Standard & Poor's 500® is a trademark of The McGraw-Hill Companies. Both have been licensed for use for certain purposes by Athene Annuity & Life Assurance Company. Annuities are not sponsored, endorsed, sold or promoted by Dow Jones or Standard & Poor's and Dow Jones and Standard & Poor's make no representation regarding the advisability of purchasing these annuities.