



Athene Annuity

ATHENE Benefit 10SM with Enhanced Benefit Rider

Dollar for Dollar vs. Pro Rata Withdrawals

*For Producer Use Only. Not for Public Use.
Not to be used with the offer or sale of annuities.*

Pro Rata Withdrawals

In the withdrawal phase, a decrease to the Benefit Base account is based on a proportionate decrease (LWA / Accumulation Value) of the Accumulation Value.

Dollar for Dollar Withdrawals

In the withdrawal phase, the Benefit Base account will decrease by the amount of the Lifetime Withdrawal Amount.

Example of Dollar for Dollar vs. Pro Rata calculations during the withdrawal phase

- Accumulation Value: \$130,000*
- Benefit Base: \$180,000
- Lifetime Withdrawal Amount: \$9,000

End of Year	Dollar for Dollar Withdrawals			Pro Rata Withdrawals			
	Dollar for Dollar Reduction (\$)	Dollar for Dollar Benefit Base Account (\$)	End of Year Accumulation Value (\$)	Pro Rata Reduction (%)	Pro Rata Reduction (\$)	Pro Rata Benefit Base Account (\$)	Cumulative Difference in Benefit Base reduction (DD vs. PR)
1	9,000	171,000	121,000	6.9	12,462	167,538	3,462
2	9,000	162,000	112,000	7.4	12,462	155,077	6,923
3	9,000	153,000	103,000	8.0	12,462	142,615	10,385
4	9,000	144,000	94,000	8.7	12,462	130,154	13,846
5	9,000	135,000	85,000	9.6	12,462	117,692	17,308
6	9,000	126,000	76,000	10.6	12,462	105,231	20,769
7	9,000	117,000	67,000	11.8	12,462	92,769	24,231
8	9,000	108,000	58,000	13.4	12,462	80,308	27,692
9	9,000	99,000	49,000	15.5	12,462	67,846	31,154
10	9,000	90,000	40,000	18.4	12,462	55,385	34,154
11	9,000	81,000	31,000	22.5	12,462	42,923	38,007
12	9,000	72,000	22,000	29.0	12,462	30,462	41,538
13	9,000	63,000	13,000	40.9	12,462	18,000	45,000
14	9,000	54,000	4,000	69.2	12,462	5,538	48,462
15	9,000	45,000	-	100.0	-	-	-

Conclusion

A contract whose death benefit is reduced on a Pro Rata basis from the Benefit Base account will:

- Decrease by a **larger dollar amount** than a dollar for dollar contract
- Decrease **faster and reach zero sooner** than a dollar for dollar contract
- Resulting in an overall **lower death benefit** to beneficiaries!

* Values shown do not reflect the impact of interest earnings, rider charges, rider charge true-up etc.
For Producer Use Only. Not to be used with the offer or sale of annuities.
Annuities issued by Athene Annuity & Life Assurance Company

Website: www.AtheneAnnuity.com
Sales Desk: 855-4-ATHENE (855-428-4363)
Annuities issued by Athene Annuity & Life Assurance Company, Wilmington, DE.
Main Administrative Office: Greenville, South Carolina.