

# Athene MaxRate<sup>®</sup> 3, 5 & 7

A great way to save. Guaranteed.



Purchasing and funding your annuity

## PRODUCT SHEET QUICK GUIDE:

PAGE 1-2 **STATES INCLUDE:**

**AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA**  
Athene MaxRate 3, 5 & 7

PAGES 3-4 **ALL STATES EXCEPT:**

**AK, CA, CT, DE, HI, MN, MO, NJ, NY, NV, OH, OK, OR, PA, SC, TX, UT & WA**  
Athene MaxRate 3, 5 & 7

# Athene MaxRate<sup>®</sup> 3, 5 & 7

A great way to save. Guaranteed.



## Purchasing and funding your annuity

<b>Issue Ages</b>	3-Year: 0-85 5-Year: 0-83 7-Year: 0-83		
<b>Ownership</b>	<p><b>IRA:</b> Owner and Annuitant must be same person.</p> <p><b>Nonqualified:</b> Owner and Annuitant must be the same person. If there are Joint Owners they must be Joint Annuitants and they must be spouses. Contract may have a non-natural owner and in the situation of Joint Annuitants they must always be spouses.</p>		
<b>Availability</b>	AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA		
<b>Premium</b>	<b>Initial Premium</b>	<b>Additional Premium</b>	
	Minimum	\$5,000	\$1,000 per payment
	Maximum	\$1,000,000	\$100,000 per contract year

## Earning interest and building your savings

<b>Interest Crediting Strategies</b>	<b>Multi-Year Fixed Strategy</b>			<b>1-Year Fixed Strategy</b>			
	The interest rate is guaranteed for the full 3, 5, or 7-year Term Period. At the end of the Term Period the funds in this strategy will be transferred to the 1-Year Fixed Strategy.			The Initial Interest Rate is set at issue and is guaranteed for one year. A Renewal Interest Rate is declared on each Contract Anniversary for the next Contract Year. This rate may vary each year, but it will always equal or exceed the Minimum Renewal Interest Rate.			
<b>Guaranteed Rates</b>	Strategy	<b>Multi-Year Fixed Strategy</b>			<b>1-Year Fixed Strategy</b>		
	Athene MaxRate	<b>3-Year</b>	<b>5-Year</b>	<b>7-Year</b>	<b>3-Year</b>	<b>5-Year</b>	<b>7-Year</b>
	Initial Premium Up to \$100,000	1.45%	2.65%	2.75%	1.45%	2.65%	2.75%
	\$100,000 +	1.60%	2.80%	2.90%	1.60%	2.80%	2.90%

# Athene MaxRate® 3, 5 & 7

## A great way to save. Guaranteed.



### Access to your money

<b>Annual Free Withdrawal<sup>1</sup></b>	<p><b>Free Withdrawal</b> – Equal to the Multi-Year Fixed Strategy rate multiplied by the Accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year.</p> <p><b>Required Minimum Distributions (RMDs)</b> - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount.</p>							
<b>Withdrawal Charge Waiver<sup>2</sup></b>	<p><b>Confinement Waiver</b></p> <p><b>Terminal Illness Waiver</b></p>							
<b>Withdrawal Charges</b>	<p>A withdrawal or surrender that exceeds the Free Withdrawal will incur a Withdrawal Charge if taken during the Withdrawal Charge period. Each Multi-Year Strategy Term Period has its own Withdrawal Charge schedule.</p>							
Contract Year	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8+</b>
Athene MaxRate <b>3-Year</b>	9.3%	8.4%	7.5%	0%				
Athene MaxRate <b>5-Year</b>	9.3%	8.4%	7.5%	6.6%	5.7%	0%		
Athene MaxRate <b>7-Year</b>	9.3%	8.4%	7.5%	6.6%	5.7%	4.7%	3.8%	0%
<b>Market Value Adjustment (Not applicable in CA)</b>	<p>Market Value Adjustment (MVA) will be applied to the portion of a surrender or withdrawal that exceeds the Free Withdrawal amount. This adjustment is in addition to any Withdrawal Charge amount. An MVA can either decrease or increase the amount you'll receive from a surrender or excess Withdrawal.</p>							

### Leaving a legacy

<b>Death Benefit</b>	Beneficiary will receive the full Accumulated Value or Minimum Guaranteed Contract Value, whichever is greater.
----------------------	---

<sup>1</sup> Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½. Withdrawals in excess of the free amount are subject to a Withdrawal Charge and Market Value Adjustment which may result in the loss of principal.

<sup>2</sup> Waivers may not be available in all states. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information.

This annuity has limitations and charges. For costs and complete details, please request a Certificate of Disclosure.

Rates are effective as of January 27, 2017, and subject to change at any time.

This brochure contains highlights only – please refer to the annuity contract for a full explanation of these annuities and any charges or limitations. Neither Athene Annuity and Life Company nor its representatives offer legal or tax advice. Please consult your personal attorney and/or advisor regarding any legal or tax matters.

This is a brief description of the Athene MaxRate fixed annuity [MYG (09/16), ICC16 MYG (09/15) or state variation] issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations, and availability vary; see the Certificate of Disclosure for details. Product not available in all states.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or company.

This material is a general description intended for general public use. Athene Annuity and Life Company is not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. Please reach out to your financial professional if you have any questions about this product or its features.

The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

**ATHENE MAXRATE IS A PRODUCT OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.**

# Athene MaxRate<sup>®</sup> 3, 5 & 7

A great way to save. Guaranteed.



## Purchasing and funding your annuity

<b>Issue Ages</b>	3-Year: 0-85 5-Year: 0-83 7-Year: 0-83		
<b>Ownership</b>	<p><b>IRA:</b> Owner and Annuitant must be same person.</p> <p><b>Nonqualified:</b> Owner and Annuitant must be the same person. If there are Joint Owners they must be Joint Annuitants and they must be spouses. Contract may have a non-natural owner and in the situation of Joint Annuitants they must always be spouses.</p>		
<b>Availability</b>	All States Except: AK, CA, CT, DE, HI, MN, MO, NJ, NY, NV, OH, OK, OR, PA, SC, TX, UT & WA		
<b>Premium</b>	<b>Initial Premium</b>	<b>Additional Premium</b>	
	Minimum	\$5,000	\$1,000 per payment
	Maximum	\$1,000,000	\$100,000 per contract year

## Earning interest and building your savings

<b>Interest Crediting Strategies</b>	<b>Multi-Year Fixed Strategy</b>			<b>1-Year Fixed Strategy</b>			
	The interest rate is guaranteed for the full 3, 5, or 7-year Term Period. At the end of the Term Period the funds in this strategy will be transferred to the 1-Year Fixed Strategy.			The Initial Interest Rate is set at issue and is guaranteed for one year. A Renewal Interest Rate is declared on each Contract Anniversary for the next Contract Year. This rate may vary each year, but it will always equal or exceed the Minimum Renewal Interest Rate.			
<b>Guaranteed Rates</b>	<b>Multi-Year Fixed Strategy</b>			<b>1-Year Fixed Strategy</b>			
	Strategy						
	Athene MaxRate	<b>3-Year</b>	<b>5-Year</b>	<b>7-Year</b>	<b>3-Year</b>	<b>5-Year</b>	<b>7-Year</b>
	Initial Premium Up to \$100,000	1.45%	2.70%	2.80%	1.45%	2.70%	2.80%
\$100,000 +	1.60%	2.85%	2.95%	1.60%	2.85%	2.95%	

# Athene MaxRate® 3, 5 & 7

A great way to save. Guaranteed.



## Access to your money

<b>Annual Free Withdrawal<sup>1</sup></b>	<p><b>Free Withdrawal</b> – Equal to the Multi-Year Fixed Strategy rate multiplied by the Accumulated Value (as of the most recent Contract Anniversary) beginning in the first contract year.</p> <p><b>Required Minimum Distributions (RMDs)</b> - Considered part of your annual Free Withdrawal, even if they exceed your Free Withdrawal amount.</p>							
<b>Withdrawal Charge Waiver<sup>2</sup></b>	<p><b>Confinement Waiver</b> (Not applicable in MA)</p> <p><b>Terminal Illness Waiver</b></p>							
<b>Withdrawal Charges</b>	<p>A withdrawal or surrender that exceeds the Free Withdrawal will incur a Withdrawal Charge if taken during the Withdrawal Charge period. Each Multi-Year Strategy Term Period has its own Withdrawal Charge schedule.</p>							
Contract Year	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8+</b>
Athene MaxRate <b>3-Year</b>	10%	10%	10%	0%				
Athene MaxRate <b>5-Year</b>	10%	10%	10%	10%	10%	0%		
Athene MaxRate <b>7-Year</b>	10%	10%	10%	10%	10%	10%	10%	0%
<b>Market Value Adjustment</b>	<p>Market Value Adjustment (MVA) will be applied to the portion of a surrender or withdrawal that exceeds the Free Withdrawal amount. This adjustment is in addition to any Withdrawal Charge amount. An MVA can either decrease or increase the amount you'll receive from a surrender or excess Withdrawal.</p>							

## Leaving a legacy

<b>Death Benefit</b>	Beneficiary will receive the full Accumulated Value or Minimum Guaranteed Contract Value, whichever is greater.
----------------------	---

<sup>1</sup> Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½. Withdrawals in excess of the free amount are subject to a Withdrawal Charge and Market Value Adjustment which may result in the loss of principal.

<sup>2</sup> Waivers may not be available in all states. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information.

This annuity has limitations and charges. For costs and complete details, please request a Certificate of Disclosure.

Rates are effective as of January 27, 2017, and subject to change at any time.

This brochure contains highlights only – please refer to the annuity contract for a full explanation of these annuities and any charges or limitations. Neither Athene Annuity and Life Company nor its representatives offer legal or tax advice. Please consult your personal attorney and/or advisor regarding any legal or tax matters.

This is a brief description of the Athene MaxRate fixed annuity [MYG (09/15) or state variation] issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations, and availability vary; see the Certificate of Disclosure for details. Product not available in all states.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or company.

This material is a general description intended for general public use. Athene Annuity and Life Company is not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. Please reach out to your financial professional if you have any questions about this product or its features.

The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an Athene annuity.

**ATHENE MAXRATE IS A PRODUCT OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.**