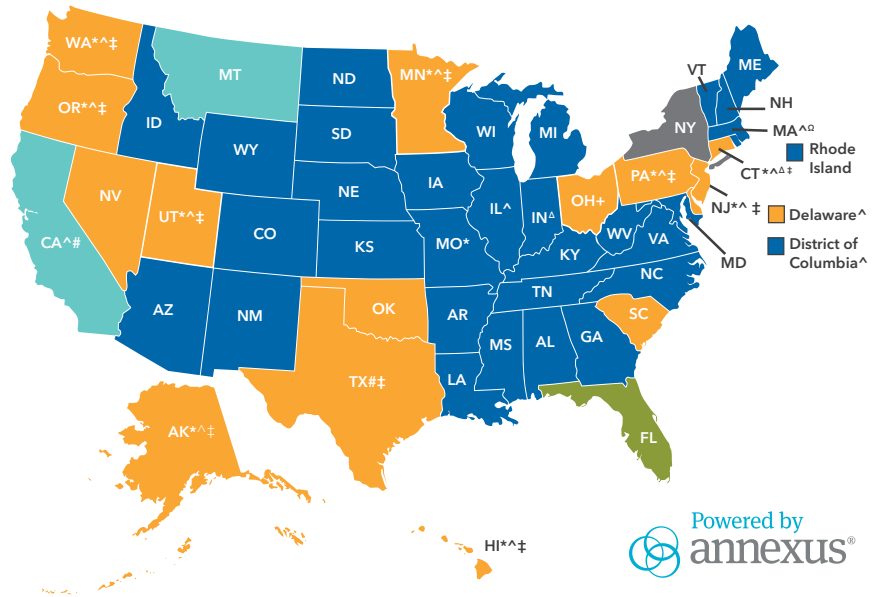


- **BCA Elevate 8 & 12**  
Available with FER, FER with Premium Bonus and BALIR
- **BCA Elevate 10**  
Available with FER, FER with Step Up Bonus and BALIR
- **BCA Elevate 8S**  
Available with FER, FER with Premium Bonus and BALIR
- **BCA Elevate 10**  
Available with FER, FER with Step Up Bonus and BALIR
- BCA Elevate is not available for sale
- **BCA Elevate 8 & 12**  
Available with FER, FER with Premium Bonus and BALIR
- **BCA Elevate 10 & 10FL**  
Available with FER, FER with Step Up Bonus and BALIR
- **BCA Elevate 8**  
Available with FER, FER with Premium Bonus and BALIR
- **BCA Elevate 10**  
Available with FER, FER with Step Up Bonus and BALIR



\* No MVA in AK, CT, HI, MN, MO, NJ, OR, PA, UT, WA  
 ^ Enhanced Income Benefit not available in AK, CA, CT, DC, DE, HI, IL, MA, MN, NJ, OR, PA, UT, WA  
 # Confinement and Terminal Illness Waivers not available in CA, TX  
 + No Step Up Bonus in OH  
 Δ No FER with Premium Bonus in CT, IN  
 ◊ Confinement Waiver not available in MA  
 ‡ Minimum Premium is \$5,000 in AK, CT, HI, MN, NJ, OR, PA, TX, UT, WA



Strategy Options & Credited Rates	BCA Elevate 8 & 8S			BCA Elevate 10			BCA Elevate 12 & 10FL	
	Index Allocation Percentage		Annual Strategy Rider Charge	Index Allocation Percentage		Annual Strategy Rider Charge	Index Allocation Percentage	Annual Strategy Rider Charge
States	Non-CA	CA	All	Non-CA	CA	All	All	All
S&P 500® Index (Charge) <sup>1</sup>	65%	60%	1.50%	70%	65%	1.50%	75%	1.50%
S&P 500® Index (No Charge)	35%	30%	0.00%	40%	35%	0.00%	45%	0.00%
Shiller Barclays CAPE® US Index (Charge) <sup>1</sup>	62%	57%	1.50%	67%	62%	1.50%	72%	1.50%
Global Blend (Charge) <sup>1,2</sup>	66%	60%	1.50%	72%	66%	1.50%	78%	1.50%
Merrill Lynch RPM Index™ (Charge) <sup>1</sup>	145%	135%	1.50%	155%	145%	1.50%	165%	1.50%
Merrill Lynch RPM Index™ (No Charge)	90%	80%	0.00%	100%	90%	0.00%	110%	0.00%

Issue Ages	BCA Elevate 8 & 8S	BCA Elevate 10	BCA Elevate 10FL	BCA Elevate 12
Base Contract	0-84 <sup>3</sup>	0-78 <sup>3</sup>	65-78	0-76 <sup>5</sup>
FER with Premium Bonus	0-80 <sup>3</sup>	N/A	N/A	0-76 <sup>5</sup>
FER with Step Up Bonus	N/A	0-76 <sup>4</sup>	65-76	N/A
FER (no bonus)	0-80 <sup>3</sup>	0-78 <sup>3</sup>	65-78	0-76 <sup>5</sup>
BALIR	40-80	40-78	65-78	40-76 <sup>6</sup>
BALIR with FER & Premium Bonus	40-80	N/A	N/A	40-76 <sup>6</sup>
BALIR with FER & Step Up Bonus	N/A	40-76 <sup>4</sup>	65-76	N/A

Product/Rider Rates	BCA Elevate 8 & 8S	BCA Elevate 10	BCA Elevate 12 & 10FL
Premium Bonus/Step Up Bonus	8%	10%	12%
FER without Income Rider or with AGO: Rollup Rate	FER = 4% FER Max = 2% + 100% <sup>7</sup>		
FER with FGO or SGO Max: Rollup Rate	FER = 2% FER Max = 1% + 100% <sup>7</sup>		
FER without Income Rider or with AGO: Dollar-for-Dollar Withdrawal Limit	FER = 4% FER Max = 5%		
FER with FGO or SGO Max: Dollar-for-Dollar Withdrawal Limit	FER = 2% FER Max = 5%		
Income Base Bonus without FER: FGO & SGO Max	8%	10%	12%
Income Base Bonus with FER: FGO & SGO Max	4%	5%	6%
Income Base Bonus without FER: AGO	4%	5%	6%
Income Base Bonus with FER: AGO	0%	0%	0%
SGO Max Rollup Rates (Years 1-18) <sup>8</sup>	5% + 100% <sup>9</sup>	5% + 100% <sup>9</sup>	5% + 100% <sup>9</sup>
FGO Rollup Rates <sup>8</sup>	7% years 1-6 3% years 7-18	7% years 1-6 3% years 7-18	7% years 1-6 3% years 7-18
AGO Rollup Rates (Years 1-18) <sup>8</sup>	0% + 160% <sup>9</sup>	0% + 160% <sup>9</sup>	0% + 160% <sup>9</sup>

Riders	Annual Rider Charge
FER	0.50%
FER with Premium Bonus or Step Up Bonus	0.85%
AGO	0.05% <sup>8</sup>
FGO	1.25% <sup>8</sup>
SGO Max	1.00% <sup>8</sup>

- 1 Not available in CT.
- 2 The Global Blend option contains a mix of the following indices: 1/3 S&P 500®, 1/3 EURO STOXX 50®, 1/3 Hang Seng Index.
- 3 In NV, the minimum issue age is 16.
- 4 Issue ages in AK, CA, CT, DE, HI, MN, NV, NJ, OK, OR, PA, SC, TX, UT, WA are 60-76.
- 5 Issue ages in FL are 0-64.
- 6 Issue ages in FL are 40-64.
- 7 BCA Elevate Interest Earnings, if any, added to the Enhanced Death Benefit value
- 8 On the 10th contract anniversary, you may elect to extend Income Base growth up to the 18th contract anniversary. If you elect to extend Income Base growth, the rider charge on FGO and SGO Max may increase from the beginning of the 11th contract year.
- 9 BCA Elevate Interest Earnings, if any, added to the Income Base.

**For insurance professional use only. Not to be used with the offer or sale of annuities.** The BalancedChoice Annuity Elevate [ANN08 (04/15), ANN10 (04/15), ANN12 (04/15)], or state variation, The Family Endowment Rider [DBR (04/15), BDBR (04/15), SUBDR (04/15)] or state variation, The BalancedAllocation Lifetime Income Rider [ANNIR (04/15)] or state variation, Strategy Rider [ANNBAS (04/15)], or state variation, are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see Certificate of Disclosure for full details. Products not available in all states.

Athene Annuity and Life Company's Product ("Product") is not sponsored, endorsed, sold or promoted by Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates ("BofA Merrill Lynch"). BofA Merrill Lynch has not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Product, nor makes any representation or warranty, express or implied, to the owners of Product or any member of the public regarding the Product or the advisability of purchasing the Product, particularly the ability of the Merrill Lynch RPM Index™ ("Index") to track performance of any market or strategy. BofA Merrill Lynch's only relationship to Athene Annuity and Life Company ("Licensee") is the licensing of certain trademarks and trade names and the Index or components thereof. The Index is determined, composed and calculated by BofA Merrill Lynch without regard to the Licensee or the Product or its holders. BofA Merrill Lynch has no obligation to take the needs of the Licensee or the holders of the Product into consideration in determining, composing or calculating the Index. BofA Merrill Lynch is not responsible for and has not participated in the determination of the timing of, prices of, or quantities of the Product to be issued or in the determination or calculation of the equation by which the Product is to be priced, sold, or purchased, or redeemed. BofA Merrill Lynch has no obligation or liability in connection with the administration or marketing of the Product.

BOFA MERRILL LYNCH DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN AND BOFA MERRILL LYNCH SHALL HAVE NO LIABILITY FOR ANY ERRORS, OMISSIONS, UNAVAILABILITY, OR INTERRUPTIONS THEREIN. BOFA MERRILL LYNCH MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, HOLDERS OF THE PRODUCT OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR ANY DATA INCLUDED THEREIN. BOFA MERRILL LYNCH MAKES NO EXPRESS OR IMPLIED WARRANTIES AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, WITH RESPECT TO THE INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL BOFA MERRILL LYNCH HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT, INCIDENTAL, CONSEQUENTIAL DAMAGES, OR LOST PROFITS, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

"BofA Merrill Lynch®" and the "Merrill Lynch RPM Index™" are trademarks of Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates and have been licensed for use by Athene Annuity and Life Company.

The Merrill Lynch RPM Index™ is the property of BofA Merrill Lynch, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Index. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Licensee.

The S&P 500® (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Athene Annuity and Life Company. Standard & Poor's® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Athene Annuity and Life Company.

Athene Annuity and Life Company's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Athene Annuity and Life Company's Products particularly or the ability of the S&P 500® to track general market performance. S&P Dow Jones Indices' only relationship to Athene Annuity and Life Company with respect to the S&P 500® is the licensing of the S&P 500® and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices without regard to Athene Annuity and Life Company or the Athene Annuity and Life Company's Products. S&P Dow Jones Indices have no obligation to take the needs of Athene Annuity and Life Company or the owners of Athene annuity and Life Company's Products into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices are not responsible for and have not participated in the determination of the prices, and amount of Athene Annuity and Life Company's products or the timing of the issuance or sale of Athene Annuity and Life Company's Products or in the determination or calculation of the equation by which Athene Annuity and Life Company's products are to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices have no obligation or liability in connection with the administration, marketing or trading of Athene Annuity and Life Company's Products. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ATHENE ANNUITY AND LIFE COMPANY, OWNERS OF THE ATHENE ANNUITY AND LIFE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR

OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND ATHENE ANNUITY AND LIFE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Barclays Capital Inc. and its affiliates ("Barclays") is not the issuer or producer of this product and Barclays has no responsibilities, obligations or duties to purchasers in the product. The Shiller Barclays CAPE® US Sector Risk Controlled 10% USD Total Return Index is a trademark owned by Barclays Bank PLC and licensed for use by Athene Annuity and Life Company as the Issuer of the product. Barclays only relationship with the Issuer in respect of Shiller Barclays CAPE® US Sector Risk Controlled 10% USD Total Return Index is the licensing of the Shiller Barclays CAPE® US Sector Risk Controlled 10% USD Total Return Index, which is determined, composed and calculated by Barclays without regard to the Issuer or the product or the owners of the product. Additionally, Athene Annuity and Life Company as Issuer of the product may for itself execute transaction(s) with Barclays in or relating to the Shiller Barclays CAPE® US Sector Risk Controlled 10% USD Total Return Index in connection with the product purchasers acquire the product from Athene Annuity and Life Company and purchasers neither acquire any interest in Shiller Barclays CAPE® US Sector Risk Controlled 10% USD Total Return Index nor enter into any relationship of any kind whatsoever with Barclays upon making a purchase of the product. The product is not sponsored, endorsed, sold or promoted by Barclays. Barclays does not make any representation or warranty, express or implied regarding the advisability of purchasing the product or the ability of the Shiller Barclays CAPE® US Sector Risk Controlled 10% USD Total Return Index to track corresponding or relative market performance. Barclays has not passed on the legality or suitability of the product with respect to any person or entity. Barclays is not responsible for and has not participated in the determination of the timing of, prices at, or quantities of the product to be issued. Barclays has no obligation to take the needs of the Issuer or the owners of the product or any other third party into consideration in determining, composing or calculating the Shiller Barclays CAPE® US Sector Risk Controlled 10% USD Total Return Index. Barclays has no obligation or liability in connection with administration, marketing of the product.

The Shiller Barclays CAPE® US Index Family has been developed in part by RSBB, LLC, the research principal of which is Robert J. Shiller. RSBB, LLC is not an investment advisor and does not guarantee the accuracy and completeness of the Shiller Barclays CAPE® US Index Family or any data or methodology either included therein or upon which it is based. RSBB, LLC shall have no liability for any errors, omissions or interruptions therein and makes no warranties expressed or implied, as to the performance or results experienced by any party from the use of any information included therein or upon which it is based, and expressly disclaims all warranties of the merchantability or fitness for a particular purpose with respect thereto, and shall not be liable for any claims or losses of any nature in connection with the use of such information, including but not limited to, lost profits or punitive or consequential damages even, if RSBB, LLC is advised of the possibility of same.

The licensing agreement between Athene Annuity and Life Company and Barclays is solely for the benefit of Athene Annuity and Life Company and Barclays and not for the benefit of the owners of the product or other third parties.

BARCLAYS SHALL HAVE NO LIABILITY TO THE ISSUER, PURCHASERS OR TO OTHER THIRD PARTIES FOR THE QUALITY, ACCURACY AND/OR COMPLETENESS OF THE SHILLER BARCLAYS CAPE® US SECTOR RISK CONTROLLED 10% USD TOTAL RETURN INDEX OR ANY DATA INCLUDED THEREIN OR FOR INTERRUPTIONS IN THE DELIVERY OF THE SHILLER BARCLAYS CAPE® US SECTOR RISK CONTROLLED 10% USD TOTAL RETURN INDEX. BARCLAYS MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE ISSUER, THE PURCHASERS OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE SHILLER BARCLAYS CAPE® US SECTOR RISK CONTROLLED 10% USD TOTAL RETURN INDEX OR ANY DATA INCLUDED THEREIN. BARCLAYS MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE SHILLER BARCLAYS CAPE® US SECTOR RISK CONTROLLED 10% USD TOTAL RETURN INDEX OR ANY DATA INCLUDED THEREIN. BARCLAYS RESERVES THE RIGHT TO CHANGE THE METHODS OF CALCULATION OR PUBLICATION, OR TO CEASE THE CALCULATION OR PUBLICATION OF THE SHILLER BARCLAYS CAPE® US SECTOR RISK CONTROLLED 10% USD TOTAL RETURN INDEX, AND BARCLAYS SHALL NOT BE LIABLE FOR ANY MISCALCULATION OF OR ANY INCORRECT, DELAYED OR INTERRUPTED PUBLICATION WITH RESPECT TO ANY OF SHILLER BARCLAYS CAPE® US SECTOR RISK CONTROLLED 10% USD TOTAL RETURN INDEX. BARCLAYS SHALL NOT BE LIABLE FOR ANY DAMAGES, INCLUDING, WITHOUT LIMITATION, ANY SPECIAL, INDIRECT OR CONSEQUENTIAL DAMAGES, OR ANY LOST PROFITS AND EVEN IF ADVISED OF THE POSSIBILITY OF SUCH, RESULTING FROM THE USE OF THE SHILLER BARCLAYS CAPE® US SECTOR RISK CONTROLLED 10% USD TOTAL RETURN INDEX OR ANY DATA INCLUDED THEREIN OR WITH RESPECT TO THE PRODUCT.

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.

None of the information supplied by Barclays and used in this publication may be reproduced in any manner without the prior written permission of Barclays Capital, the investment banking division of Barclays Bank PLC. Barclays Bank PLC is registered in England No. 1026167. Registered office 1 Churchill Place London E14 5HP.

Barclays and Shiller Barclays CAPE® US Sector Risk Controlled 10% USD Total Return Index are trademarks of Barclays Bank PLC or its affiliates ("Barclays") and have been licensed for use in connection with the issuance and distribution of the product. The product is not sponsored by, endorsed, sold or promoted by Barclays, and Barclays makes no representation regarding the advisability of purchasing it.

The Hang Seng Index (the "Index") is published and compiled by Hang Seng Indexes Company Limited pursuant to a license from Hang Seng Data Services Limited. The mark and name Hang Seng Index are proprietary to Hang Seng Data Services Limited. Hang Seng Indexes Company Limited and Hang Seng Data Services Limited have agreed to the use of, and reference to, the Index

by ATHENE ANNUITY AND LIFE COMPANY in connection with the Product, BUT NEITHER HANG SENG INDEXES COMPANY LIMITED NOR HANG SENG DATA SERVICES LIMITED WARRANTS OR REPRESENTS OR GUARANTEES TO ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON (i) THE ACCURACY OR COMPLETENESS OF THE INDEX AND ITS COMPUTATION OR ANY INFORMATION RELATED THERETO; OR (ii) THE FITNESS OR SUITABILITY FOR ANY PURPOSE OF THE INDEX OR ANY COMPONENT OR DATA COMPRISED IN IT; OR (iii) THE RESULTS WHICH MAY BE OBTAINED BY ANY PERSON FROM THE USE OF THE INDEX OR ANY COMPONENT OR DATA COMPRISED IN IT FOR ANY PURPOSE, AND NO WARRANTY OR REPRESENTATION OR GUARANTEE OF ANY KIND WHATSOEVER RELATING TO THE INDEX IS GIVEN OR MAY BE IMPLIED. The process and basis of computation and compilation of the Index and any of the related formula or formulae, constituent stocks and factors may at any time be changed or altered by Hang Seng Indexes Company Limited without notice. TO THE EXTENT PERMITTED BY APPLICABLE LAW, NO RESPONSIBILITY OR LIABILITY IS ACCEPTED BY HANG SENG INDEXES COMPANY LIMITED OR HANG SENG DATA SERVICES LIMITED (i) IN RESPECT OF THE USE OF AND/OR REFERENCE TO THE INDEX BY ATHENE ANNUITY AND LIFE COMPANY IN CONNECTION WITH THE PRODUCT; OR (ii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES, ERRORS OR INCOMPLETENESS OF ANY INFORMATION USED IN CONNECTION WITH THE COMPUTATION OF THE INDEX WHICH IS SUPPLIED BY ANY OTHER PERSON; OR (iv) FOR ANY ECONOMIC OR OTHER LOSS WHICH MAY BE DIRECTLY OR INDIRECTLY SUSTAINED BY ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON DEALING WITH THE PRODUCT AS A RESULT OF ANY OF THE AFORESAID, AND NO CLAIMS, ACTIONS OR LEGAL PROCEEDINGS MAY BE BROUGHT AGAINST HANG SENG INDEXES COMPANY LIMITED AND/OR HANG SENG DATA SERVICES LIMITED in connection with the Product in any manner whatsoever by any broker, holder or other person dealing with the Product. Any broker, holder or other person dealing with the Product does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on Hang Seng Indexes Company Limited and Hang Seng Data Services Limited. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.

STOXX Limited, Deutsche Börse Group and their licensors, research partners or data providers have no relationship to Athene Annuity and Life Company, other than the licensing of the EURO STOXX 50® and the related trademarks for use in connection with Athene Annuity and Life Company's Products.

**STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not:**

- sponsor, endorse, sell or promote Athene Annuity and Life Company's Products.
- recommend that any person invest in Athene Annuity and Life Company's Products or any other securities.
- have any responsibility or liability for or make any decisions about the timing, amount or pricing of Athene Annuity and Life Company's Products.
- have any responsibility or liability for the administration, management or marketing of Athene Annuity and Life Company's Products.
- consider the needs of Athene Annuity and Life Company's Products or the owners of Athene Annuity and Life Company's Products in determining, composing or calculating the EURO STOXX 50® or have any obligation to do so.

STOXX, Deutsche Börse Group and their licensors, research partners or data providers give no warranty, and exclude any liability (whether in negligence or otherwise), in connection with Athene Annuity and Life Company's Products or their performance.

STOXX does not assume any contractual relationship with the purchasers of Athene Annuity and Life Company's Products or any other third parties.

**Specifically,**

- STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, express or implied, and exclude any liability about:
  - The results to be obtained by Athene Annuity and Life Company's Products, the owner of Athene Annuity and Life Company's Products or any other person in connection with the use of the EURO STOXX 50® and the data included in the EURO STOXX 50®;
  - The accuracy, timeliness, and completeness of the EURO STOXX 50® and its data;
  - The merchantability and the fitness for a particular purpose or use of the EURO STOXX 50® and its data;
  - The performance of Athene Annuity and Life Company's Products generally.
- STOXX, Deutsche Börse Group and their licensors, research partners or data providers give no warranty and exclude any liability, for any errors, omissions or interruptions in the EURO STOXX 50® or its data;
- Under no circumstances will STOXX, Deutsche Börse Group or their licensors, research partners or data providers be liable (whether in negligence or otherwise) for any lost profits or indirect, punitive, special or consequential damages or losses, arising as a result of such errors, omissions or interruptions in the [relevant index] or its data or generally in relation to Athene Annuity and Life Company's Products, even in circumstances where STOXX, Deutsche Börse Group or their licensors, research partners or data providers are aware that such loss or damage may occur.

The licensing Agreement between Athene Annuity and Life Company and STOXX is solely for their benefit and not for the benefit of the owners of Athene Annuity and Life Company's Products or any other third parties.

ATHENE ANNUITIES ARE PRODUCTS 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.