



# Create income for a lifetime

A closer look at your income rider's growth and income payment options. The rider is included, for a charge, with the Athene Ascent Pro annuity.

## GROWTH

### Compare your Income Base crediting options.

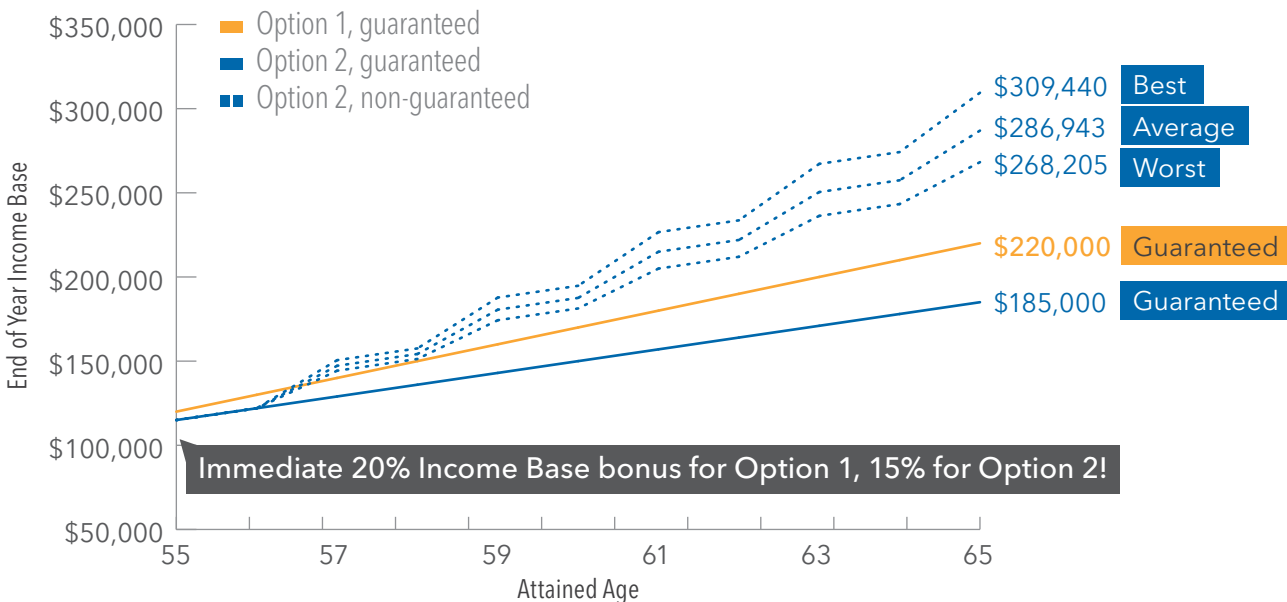
#### Option 1: Guaranteed Growth

Grow your Income Base at a Guaranteed Simple Interest Rate.

#### Option 2: Guaranteed Growth, Plus Interest Credits

Combine a Guaranteed Simple Interest Rate with the potential for Interest Credits. Your guaranteed rate will be lower, but your Income Base will also increase by 200% of the Interest Credits, if any, that are added to the Accumulated Value.

#### The power of guarantees. The potential of interest credits.



The chart shows your guaranteed growth and potential for growth (non-guaranteed) of your Income Base after 10 years, prior to electing income. The example assumes you're 55 years old and purchased a \$100,000 Athene Ascent Pro 10 Bonus Annuity with the Athene Ascent Income Rider with one of the options shown on the following pages and no withdrawals have been taken. 100% allocated to the 2-Year No Cap Point-to-Point Index Strategy (Participation Rate) – BNP Paribas Multi Asset Diversified 5 Index. The Income Base is used only for the calculation of Lifetime Income Withdrawals. The Income Base cannot be withdrawn in a lump sum and does not have a cash value or surrender value.

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## INCOME

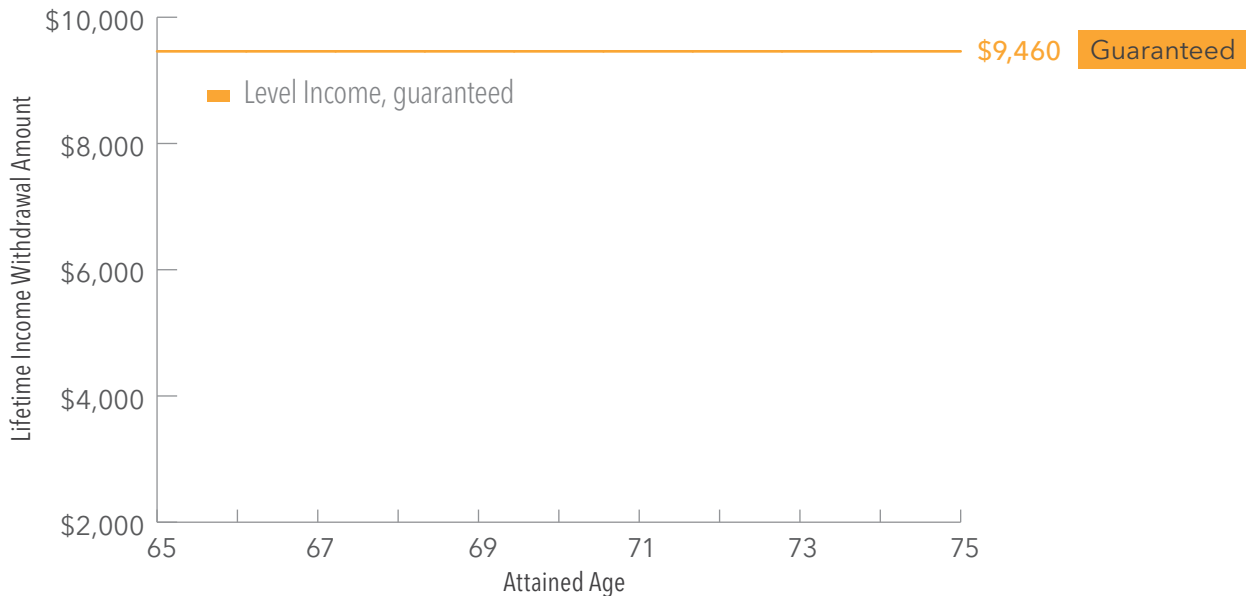
# Compare your income payment options.

The following examples show the guaranteed and potential for growth (non-guaranteed) amounts you would receive each year of your life under each of the three available income payment options. The examples assume you're 55 years old and purchased an Athene Ascent Pro 10 Bonus annuity with an Athene Ascent Income Rider, Option 1: Guaranteed Growth.

At age 65 you decide to start taking Lifetime Income Withdrawals on a single life basis and have an Income Base of \$220,000. The examples assume you have allocated 100% of your annuity's Accumulated Value to the 2-Year No Cap Point-to-Point Index Strategy (Participation Rate) – BNP Paribas Multi Asset Diversified 5 Index.

### Level Income – Predictable income you can't outlive.

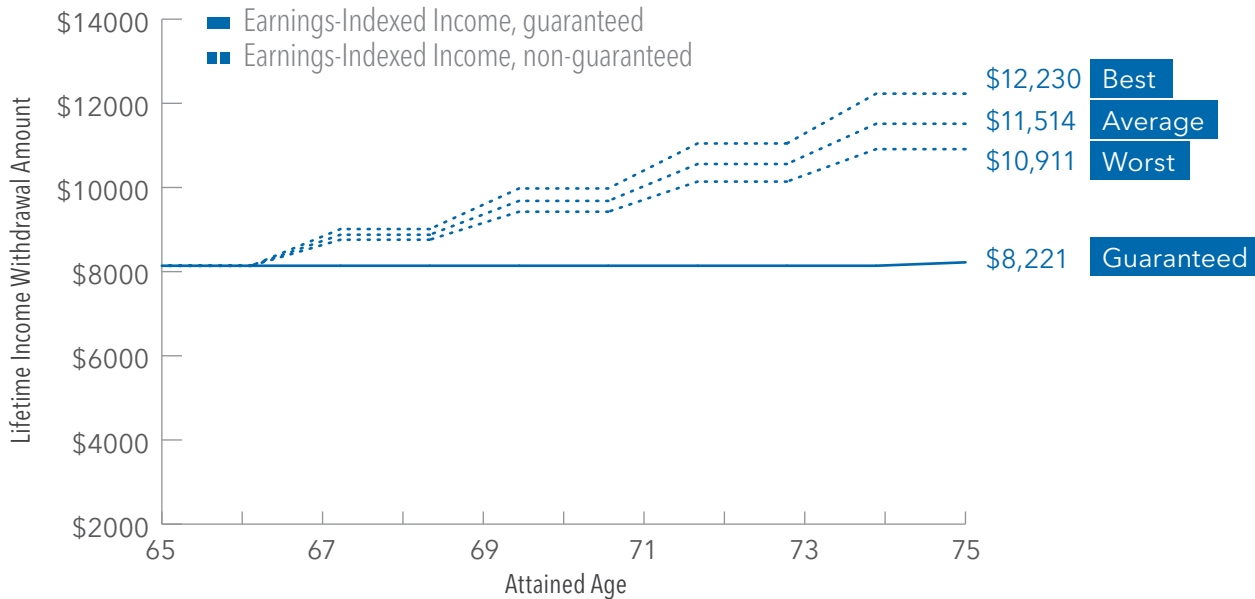
Count on a "retirement paycheck" that remains the same and is guaranteed for life.



## Earnings-Indexed Income – An opportunity to grow your lifetime income stream.

This option gives you the opportunity to increase your income based on a percentage of the Interest Credits, if any, that are applied each year to your annuity's Accumulated Value.

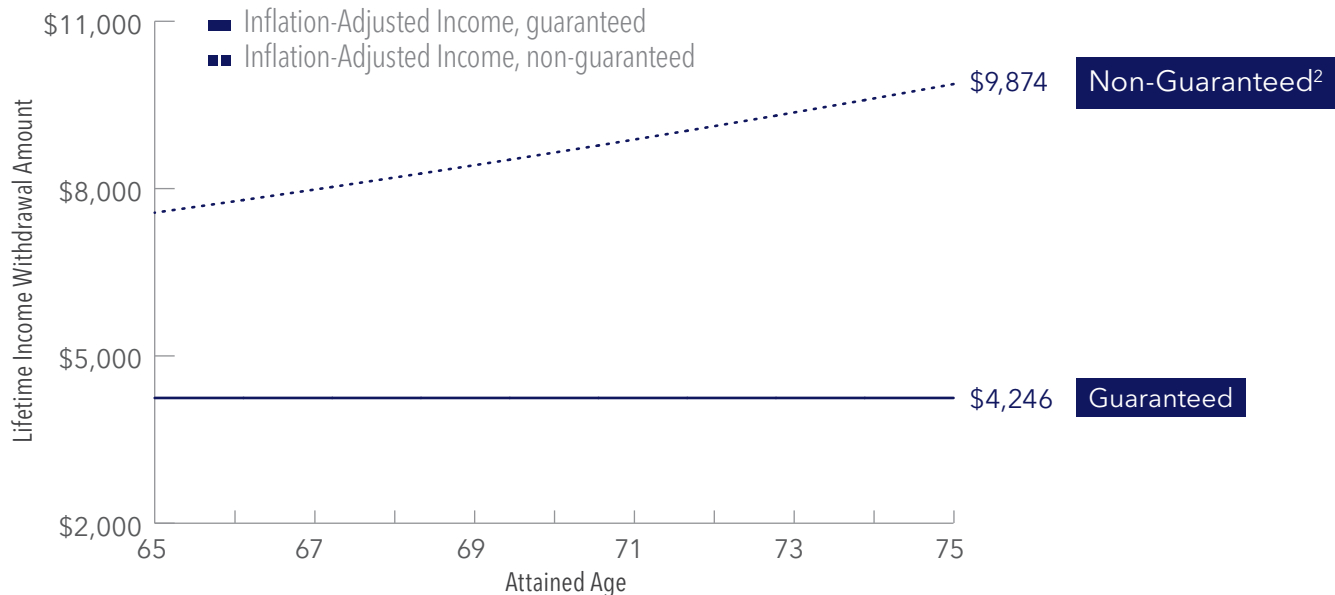
If you elect this option, you'll begin with a guaranteed income amount that's lower than the Level Income option.



## Inflation-Adjusted Income – The potential to grow your future purchasing power.<sup>1</sup>

With this option, you have the potential to increase your income over time based upon movements in the most recently published CPI-U (Consumer Price Index-All Urban Consumers not seasonally adjusted) inflation index. This may help increase your future purchasing power.

If you elect this option, you'll begin with a guaranteed income amount that's lower than the Level Income option.



<sup>1</sup> Increases only applied on the contract anniversary for a maximum of 10% each year for up to 30 years or until your annuity's Accumulated Value is reduced to zero, whichever occurs first.

<sup>2</sup> Assumes an annual inflation rate of 3%.

# Harness the power of accumulation plus income.

Athene Ascent Pro and its powerful built-in income rider can help you...

- Grow your Income Base to maximize income
- Create an income stream you can't outlive
- Enjoy an income that lasts as long as your retirement does

Withdrawals and surrender of taxable amounts are subject to ordinary income tax, and except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.

These hypothetical examples are for informational purposes only and are not indicative of past, nor intended to predict future performance of any specific product.

The Income Base amounts shown are used to determine the Lifetime Income Withdrawal amount you would receive. The interest rate assumed in the calculation of the non-guaranteed Income Base is based upon the historical performance of the annuity under three different historical scenarios. Best = Based upon the historical performance of the product for a continuous period of 10 years out of the last 19 years that would result in the highest growth. Worst = Based upon the historical performance of the annuity for a continuous period of 10 years out of the last 19 years that would result in the least growth. Average = Assumes a new contract was issued each business day over the last 19 years (12/31/2002–12/31/2021) using the closing price of the index on those days. This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 19 years is used in this scenario. Assumed Rates: Annual Rider Charge: 1.00%, Initial Income Base bonus: 5% for Option 1, 0% for Option 2, 100% allocated to the 2-Year No Cap Point-to-Point Index Strategy (Participation Rate) – BNP Paribas Multi Asset Diversified 5 Index. These rates are not guaranteed; the use of alternate rate assumptions would produce different results. Although this product was not available for the period of time referenced above, actual historical prices of the index have been used in these examples. These examples are intended solely for comparative values and are not an indication of the annuity's past or future performance.

Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

Indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks; neither an index nor any market-indexed annuity is comparable to a direct investment in the equity markets.

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