

TargetHorizon 10

Issue Ages: 40-78
 (not applicable in all states)

TargetHorizon 15

Issue Ages: 40-73
 (not applicable in all states)

Premium Bonus¹ • Premium Banding at \$50,000 • Terminal Illness Waiver² • Death Benefit Floor • Confinement Waiver²

Choose the rider option best suited for your client.

Guaranteed Income

Higher Guaranteed Income

Guaranteed with
 Participating Income

TargetHorizon Income Rider

Included on TargetHorizon 10 and 15

- Provided at no extra charge (If TargetPay or TargetPay Plus are not elected)
- 5% increase to the Maximum Lifetime Income Benefit during each year of income deferral³
- Single or Joint Income Payout Options
- Level or Inflation-Adjusted Payout Options
- RMD "Friendly" Withdrawals
- Statement of Benefits
- Spousal Continuation
- TargetReserveSM
- Confinement Income Benefit Tripler⁴

TargetPaySM Income Rider

Available on TargetHorizon 10 and 15

- Available for a charge
- 1.25% Annual Rider Charge from Accumulated Value
- Single or Joint Income Payout Options
- Level or Inflation-Adjusted Payout Options
- RMD "Friendly" Withdrawals
- Statement of Benefits
- Spousal Continuation
- TargetReserve
- Confinement Income Benefit Tripler⁴
- Premium Protection

TargetPaySM Plus Income Rider

Available on TargetHorizon 10 and 15

- Available for a charge
- 0.95% Annual Rider Charge from Accumulated Value
- Single or Joint Income Payout Options
- Prior to taking income, the Maximum Annual Lifetime Income Benefit is increased by 150% of the interest credit percentage, if any, applied to the Accumulated Value.
- Level or Inflation-Adjusted Payout Options
- RMD "Friendly" Withdrawals
- Statement of Benefits
- Spousal Continuation
- TargetReserve
- Confinement Income Benefit Tripler⁴
- Premium Protection

For agent use only. Not to be used with the offer or sale of annuities.

¹ Premium Bonus annuities include a Premium Bonus Vesting Schedule and may include a lower Cap Rate or other limitations not included in similar annuities that don't offer a Premium Bonus feature. Please see Product Details Insert for more information. Not available on all products.

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

³ Applies to Level Income Option only. Continues until a maximum of 20 years or income election, whichever comes first. Once income is elected, the Annual Lifetime Income Benefit will not increase and will decrease if excess withdrawals are taken.

⁴ Confinement Income Benefit not available in CT and WA. This benefit is not long-term care insurance, and it is not a substitute for such coverage.

This is a brief description of the Athene TargetHorizon fixed indexed annuities and TargetHorizon, TargetPay and TargetPay Plus optional income riders. TargetHorizon 10 Annuity [TBS10 (09/12)], TargetHorizon 10 Select [TBS10 (09/12) NB], TargetHorizon 15 Annuity [TBS15 (09/12)], TargetPay Income Benefit Rider [TBSIRF (09/12)], TargetHorizon Income Benefit Rider [TBSIRF (09/12)], TargetPay Plus Income Benefit Rider [TBSIRI (09/12)] or state variations are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Products not available in all states.