

Check for state approvals and issue ages on producer website-Athene Connect under the "Products" section. Click the appropriate product and refer to the "Rates and State Availability" for states and issue ages that may apply. Ages listed on this Commission Schedule are strictly to illustrate commission age breaks and do not reflect issue ages available for the product.

Products	Option 1	Option 2			Option 3		
Athene Ascent SM Pro Series	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene AscentSM Pro 10 Bonus							
Ages 0 - 70	9.0000	6.2500	0.0417	0.5004	3.5000	0.0833	0.9996
Ages 71 - 75	8.5000	5.9500	0.0375	0.4500	3.4000	0.0750	0.9000
Ages 76 - 80	7.5000	5.4000	0.0333	0.3996	3.2500	0.0625	0.7500

* Trails generate monthly beginning with the 13th month.

Products	Option 1	Option 2			Option 3		
Athene Agility SM Series	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene AgilitySM 10							
Ages 0 - 70	8.0000	5.5000	0.0417	0.5004	3.0000	0.0834	1.0008
Ages 71 - 75	7.5000	5.2000	0.0417	0.5004	2.9000	0.0750	0.9000
Ages 76 - 80	7.0000	4.9000	0.0334	0.4008	2.8000	0.0667	0.8004

* Trails generate monthly beginning with the 13th month.

Products	Option 1	Option 2			Option 3		
Athene MaxRate [®] Series	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene MaxRate[®] 3							
Ages 0 - 70	2.0500	0.9000	0.0333	0.3996	0.9000	0.0333	0.3996
Ages 71 - 75	2.0500	0.9000	0.0333	0.3996	0.9000	0.0333	0.3996
Ages 76 - 80	1.4500	0.8500	0.0292	0.3504	0.8500	0.0292	0.3504
Ages 81+	0.8000	0.7000	0.0167	0.2004	0.7000	0.0167	0.2004
Athene MaxRate[®] 5							
Ages 0 - 70	2.7500	0.9000	0.0333	0.3996	0.9000	0.0333	0.3996
Ages 71 - 75	2.7500	0.9000	0.0333	0.3996	0.9000	0.0333	0.3996
Ages 76 - 80	2.4500	0.8500	0.0292	0.3504	0.8500	0.0292	0.3504
Ages 81+	1.6000	0.7000	0.0167	0.2004	0.7000	0.0167	0.2004
Athene MaxRate[®] 7							
Ages 0 - 70	3.2500	0.9000	0.0333	0.3996	0.9000	0.0333	0.3996
Ages 71 - 75	3.2500	0.9000	0.0333	0.3996	0.9000	0.0333	0.3996
Ages 76 - 80	2.9500	0.8500	0.0292	0.3504	0.8500	0.0292	0.3504
Ages 81+	1.8500	0.7000	0.0167	0.2004	0.7000	0.0167	0.2004

* Trails generate monthly beginning with the 13th month and cease after the Surrender Charge period has expired.

Products	Option 1	Option 2			Option 3		
Athene Performance Elite [®] Series (Includes Plus Versions)	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene Performance Elite[®] 7							
Ages 0 - 70	6.7500	4.2500	0.0417	0.5004	2.7500	0.0833	0.9996
Ages 71 - 75	6.2500	4.0000	0.0417	0.5004	2.6500	0.0750	0.9000
Ages 76 - 80	5.2500	3.5000	0.0333	0.3996	2.5500	0.0667	0.8004
Ages 81+	4.7500	3.2500	0.0250	0.3000	2.4500	0.0583	0.6996
Athene Performance Elite[®] 10							
Ages 0 - 70	9.0000	6.2500	0.0417	0.5004	3.5000	0.0833	0.9996
Ages 71 - 75	8.5000	5.9500	0.0375	0.4500	3.4000	0.0750	0.9000
Ages 76 - 78	7.5000	5.4000	0.0333	0.3996	3.2500	0.0625	0.7500
Athene Performance Elite[®] 15							
Ages 0 - 70	9.0000	6.2500	0.0417	0.5004	3.5000	0.0833	0.9996
Ages 71 - 73	8.5000	5.9500	0.0375	0.4500	3.4000	0.0750	0.9000

* Trails generate monthly beginning with the 13th month.

Products	Option 1	Option 2	Option 3
SPIA	First Year		
SPIA I			
Ages 0+	3.5000		

General Conditions

- A. This Commission Schedule applies only to sales of the above Athene Annuity and Life Company contracts. This Schedule may be revised, replaced, or withdrawn, in whole or in part, at any time by Athene Annuity and Life Company in its sole discretion, and any such revisions, replacements, or withdrawals are binding on all contracted parties. As a result of compensation requirements specific to banks and broker dealers in the Financial Institution distribution channel, this Schedule may be modified to support contractual agreements. Overrides above BD level will not vary from the normal rate.
- B. Consult Company's field publications (published electronically and/or by document) for product availability by state and producer contract type and to determine the current Athene Annuity and Life Company rules (in addition to those set out below) regarding commission adjustments including but not limited to exchanges and replacements. Commissions payable on premiums that result in Accumulated Values over \$1 million per household are subject to individual review and may result in a reduction in commissions or payment of commissions in several installments over a period of time.
- C. Commissions are expressed as a percentage of premium and additional premium (renewal) commissions (if applicable) will be credited only in years where new premium is applied.
- D. Commission chargeback on withdrawals over the free amount, surrender or death in the first contract year will be as follows:
- | | | | |
|---------------|------|----------------|-----|
| Months 1 - 6: | 100% | Months 7 - 12: | 50% |
|---------------|------|----------------|-----|
- Chargeback of commissions on death cases is calculated as of the date of death, not when notification is received. Chargeback rules on death in the first contract year do not apply to Spousal Assumptions (continuations) or Inherited IRA's. Chargeback rules will apply to contracts subsequent to a Spousal Assumption or becoming an Inherited IRA if withdrawals over the free amount, surrender, or death occur during the remainder of the first contract year.
- E. The commission option chosen should be indicated on every application if more than one option is available. If a commission option is not listed, the default will be commission Option 1.
- F. Trails will be calculated using accumulated values on each monthiversary or quartiversary (depending on the product series) multiplied by the rate shown in the Commission Schedule. Annual trail rates are for illustrative purposes only.
- G. Commissions will be based on the oldest age (including joint contracts). Age at contract issue will be used to determine commission rates.
- H. Commissions, including those earned for additional premium received (renewals), trails, and servicing relationships, will not be paid on business written in the following states unless an active license is held for that state at time of contract issue: AL, FL, GA, MS, SC, VA and WV. This restriction applies to all parties in the hierarchy, including assignees. Failure to obtain a license within six months of the date commission is otherwise payable will result in forfeiture of the commission. This restriction has been imposed by the regulatory authorities in the several states. If the initial licensing requirement is met, the restriction does not apply to future payments of commission.
- I. For business written 03-25-2019 and after, trail commissions and, if applicable, commissions earned from additional premium payments, are payable to the current servicing producer(s) hierarchy. Commission rates in effect when the contract was written will apply to commissions earned for the life of the case.