

ATHENE

TargetHorizonSM - Agent Comparison Guide

Offering you the ability to build a retirement strategy around your customers’ unique needs

	TargetHorizon 5	TargetHorizon 10	TargetHorizon 15																																																																																																
Issue Ages (Owner and Annuitant)	0-83	TargetHorizon 10: 0-78 0-55 in AK, NJ, NV, PA, SC, TX 0-52 in DE, MN, OH, UT TargetHorizon 10 Select: 0-78 in CT, WA 53-78 in DE, MN, OH, UT 56-78 in AK, NJ, NV, PA, SC, TX	0-73 0-64 in FL 0-50 in AK, NJ, NV, PA, SC, TX 0-47 in DE, MN, OH, UT																																																																																																
Premiums (Single Premium Only)	Minimum: \$5,000 Maximum: \$1,000,000																																																																																																		
Premium Bonus	None	5%: under \$50,000 6%: \$50,000 and Over No premium bonus on TargetHorizon 10 Select	8%, 7% in IL: under \$50,000 10%, 9% in MN: \$50,000 and Over																																																																																																
Ownership	IRA - must be single ownership Non-Qualified - single or joint ownership available																																																																																																		
Withdrawal Charge Schedule	<table><tr><td>Contract Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>Charge %</td><td>8.3</td><td>7.8</td><td>6.8</td><td>5.9</td><td>4.9</td><td>0</td></tr></table>	Contract Year	1	2	3	4	5	6	Charge %	8.3	7.8	6.8	5.9	4.9	0	TargetHorizon 10: <table><tr><td>Contract Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr><tr><td>Charge %</td><td>10</td><td>10</td><td>10</td><td>10</td><td>9</td><td>8</td><td>7</td><td>6</td><td>5</td><td>4</td><td>0</td></tr></table> TargetHorizon 10 Select schedule in AK, CT, DE, MN, NJ, NV, OH, PA, SC, TX, UT or WA, when state is approved: <table><tr><td>Contract Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr><tr><td>Charge %</td><td>9.2</td><td>8.7</td><td>7.8</td><td>6.8</td><td>5.9</td><td>4.9</td><td>3.9</td><td>3</td><td>2</td><td>1</td><td>0</td></tr></table>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Charge %	10	10	10	10	9	8	7	6	5	4	0	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Charge %	9.2	8.7	7.8	6.8	5.9	4.9	3.9	3	2	1	0	<table><tr><td>Contract Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16+</td></tr><tr><td>Charge %</td><td>15</td><td>15</td><td>14</td><td>14</td><td>13</td><td>13</td><td>12</td><td>11</td><td>10</td><td>9</td><td>8</td><td>7</td><td>6</td><td>5</td><td>4</td><td>0</td></tr></table>	Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+	Charge %	15	15	14	14	13	13	12	11	10	9	8	7	6	5	4	0
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Free Annual Withdrawals	Beginning the second contract year, a 10% free annual withdrawal is available each year throughout the withdrawal charge period.	Beginning the second contract year, a 5% free annual withdrawal is available each year throughout the withdrawal charge period.																																																																																																	
	RMDs and Lifetime Income Benefits can be taken without applicable Withdrawal Charges, Premium Bonus Vesting Adjustment or Market Value Adjustment beginning in year 1.																																																																																																		
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Available Interest Crediting Strategies*	1) Fixed Interest, 2) 1-Year Point-to-Point Index, 3) 1-Year Monthly Cap Index, 4) 1-Year Monthly Average Index, 5) 1-Year Point-to-Point Multiple Index, 6) 1-Year No Cap Point-to-Point Index	1) Fixed Interest, 2) 1-Year Point-to-Point Index, 3) 1-Year Monthly Cap Index, 4) 1-Year Monthly Average Index, 5) 1-Year Point-to-Point Multiple Index, 6) 1-Year No Cap Point-to-Point Index, 7) 5-Year No Cap Point-to-Point Index																																																																																																	
Waiver of Withdrawal and MVA Charges	Waiver of Withdrawal Charges, Market Value Adjustment and Premium Bonus Vesting Adjustment are available in the event of terminal illness and/or confinement into a qualified care facility. There are no charges upon death of the annuitant or owner.**																																																																																																		
Death Benefit Floor Interest Rate	1% simple interest based upon remaining initial premium plus any applicable premium bonus																																																																																																		
Income Riders	None	Optional TargetPay SM or TargetPay SM Plus Income Benefit Riders																																																																																																	
Confinement Income Benefit (Available on TargetPay or TargetPay Plus Income Benefit Riders)	None	After the second contract year, the owner's income stream may be tripled,** provided they have started receiving their Lifetime Income Benefit.																																																																																																	

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* 5-Year No Cap PTP Index not available in NH and NV for *Target***Horizon** 10 and 15. Not available on *Target***Horizon** 5.

** Please see contract for exact requirements regarding terminal illness and confinement. Confinement or Terminal Illness waivers are not available in MA.

*** Owner must meet confinement criteria outlined in contract. Once the owner is released from a qualified care facility, the rider income will adjust back to the original level. The Confinement Income Benefit will cease upon reaching the Extended Income Guarantee Phase, or after a maximum period of 60 months, whichever occurs first. The Confinement Income Benefit is not available in all states. This benefit is available on non-qualified and qualified dollars.

For agent use only. *Target***Horizon** 5 Annuity TBS5 (09/12), *Target***Horizon** 10 Annuity TBS10 (09/12), *Target***Horizon** 10 Select Annuity TBS10 (09/12) NB, *Target***Horizon** 15 Annuity TBS15 (09/12), *Target***Pay** Income Benefit Rider TBSIRF (09/12), *Target***Pay** Plus Income Benefit Rider TBSIRI (09/12) or state variations are issued by Athene Annuity and Life Company, West Des Moines, IA.