



Retirement Income Peace of Mind

Balanced Allocation Lifetime Income Rider® SGO® Max



The Product Brochure is required to be used in conjunction with the Additional Information Insert (83151). This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (excluding NY) and D.C., and Athene Annuity & Life Assurance Company of New York (68039) headquartered in Pearl River, New York, which issues annuities in New York. Products not available in all states.

Grow Your Future Income

BCA 12 2.0 offers potential growth for your retirement savings with protection from downside market risk. The optional Balanced Allocation Lifetime Income Rider® (BALIR®) with SGO® Max offers a source of retirement income you can't outlive.¹ Available for a charge, SGO Max provides three powerful ways to grow future lifetime income:

- ▶ **A 10% Income Base Bonus** immediately increases the Income Base, which is used to determine future lifetime income.²
- ▶ **4.5% Annual Roll-up** provides guaranteed Income Base growth at a 4.5% compounding annual rate for up to 18 years.³
- ▶ **BCA 12 2.0 Growth** adds 100% of the BCA 12 2.0 Interest Earnings, if any, to the Income Base.⁴

For more information on the Income Base and Income Base Bonus, please see the Key Terms.

¹ Withdrawals in excess of the Lifetime Income Withdrawal amount may reduce the Accumulation Value to zero, after which Lifetime Income Withdrawals will not be available.

² The Income Base Bonus will vary by product and will be lower if a Family Endowment Rider is included. The Income Base is different from the Accumulation Value, cannot be withdrawn as a lump sum and is used only for the calculation of Lifetime Income Withdrawals.

³ 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 may be increased by up to 0.20% per year times the number of years extended from the beginning of the 11th contract year. The roll-up credits interest to the Income Base on a daily basis. The rate of interest is equivalent to a compound annual rate of 4.5%.

⁴ Income Base growth is a combination of the roll-up and a percentage of the base Contract Interest Earnings, if any, which are credited to the Income Base through the earlier of beginning Lifetime Income Withdrawals or the 10th contract anniversary (or the 18th contract anniversary if extended).