

**State:** Arkansas **Filing Company:** Athene Annuity & Life Assurance Company  
**TOI/Sub-TOI:** A07I Individual Annuities - Special/A07I.001 Equity Indexed  
**Product Name:** BFIA-C Indiv Single Premium Deferred Annuity - Ath  
**Project Name/Number:** BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company/BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company

### Filing at a Glance

Company: Athene Annuity & Life Assurance Company  
 Product Name: BFIA-C Indiv Single Premium Deferred Annuity - Ath  
 State: Arkansas  
 TOI: A07I Individual Annuities - Special  
 Sub-TOI: A07I.001 Equity Indexed  
 Filing Type: Form  
 Date Submitted: 10/31/2012  
 SERFF Tr Num: MCHX-G128751083  
 SERFF Status: Closed-Accepted For Informational Purposes  
 State Tr Num:  
 State Status: Closed-Accepted for Informational Purposes  
 Co Tr Num: BFIA-C  
 Implementation: On Approval  
 Date Requested:  
 Author(s): SPI McHughConsulting  
 Reviewer(s): Linda Bird (primary)  
 Disposition Date: 11/05/2012  
 Disposition Status: Accepted For Informational Purposes  
 Implementation Date:  
 State Filing Description:

**State:** Arkansas **Filing Company:** Athene Annuity & Life Assurance Company  
**TOI/Sub-TOI:** A071 Individual Annuities - Special/A071.001 Equity Indexed  
**Product Name:** BFIA-C Indiv Single Premium Deferred Annuity - Ath  
**Project Name/Number:** BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company/BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company

## General Information

Project Name: BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company Status of Filing in Domicile: Pending

Project Number: BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 11/05/2012

State Status Changed: 11/05/2012

Deemer Date:

Created By: SPI McHughConsulting

Submitted By: SPI McHughConsulting

Corresponding Filing Tracking Number:

Filing Description:

ATHENE ANNUITY & LIFE ASSURANCE COMPANY

NAIC # 61492, FEIN # 44-0188050

Individual Single Premium Deferred Annuity Filing

Form Number: BFIA-C, et al

McHugh Consulting Resources, Inc. has been requested to file the attached Informational Statement of Variability on behalf of Athene Annuity & Life Assurance Company. We respectfully attach an authorization letter for your files.

It has come to our attention that there was an error in one of the variables on the originally approved Statement of Variability for the contracts and respectfully request that this attached version replace the one you currently have on file. The original Statement of Variability was approved on 8/17/12 under SERFF Tracking # MCHX-G128498114.

Athene certifies that no contracts have been issued as of this date.

We appreciate your attention to this matter.

Very truly yours,

Linda Boyce  
Consultant

Attachment

## Company and Contact

### Filing Contact Information

Lauren Regnery, Compliance Project Specialist

mcr@mchughconsulting.com

**State:** Arkansas **Filing Company:** Athene Annuity & Life Assurance Company  
**TOI/Sub-TOI:** A071 Individual Annuities - Special/A071.001 Equity Indexed  
**Product Name:** BFIA-C Indiv Single Premium Deferred Annuity - Ath  
**Project Name/Number:** BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company/BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company

McHugh Consulting Resources, 215-230-7960 [Phone]  
 Inc. 215-230-7961 [FAX]  
 2005 South Easton Road, Suite  
 207  
 Doylestown, PA 18901

**Filing Company Information**

(This filing was made by a third party - McHughConsulting)

Athene Annuity & Life Assurance Company	CoCode: 61492	State of Domicile: Delaware
2000 Wade Hampton Boulevard	Group Code: 4734	Company Type:
Greenville, SC 29615	Group Name:	State ID Number:
(864) 609-1000 ext. [Phone]	FEIN Number: 44-0188050	

**Filing Fees**

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

SERFF Tracking #:

MCHX-G128751083

State Tracking #:

Company Tracking #:

BFIA-C

State:

Arkansas

Filing Company:

Athene Annuity & Life Assurance Company

TOI/Sub-TOI:

A071 Individual Annuities - Special/A071.001 Equity Indexed

Product Name:

BFIA-C Indiv Single Premium Deferred Annuity - Ath

Project Name/Number:

BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company/BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	11/05/2012	11/05/2012

SERFF Tracking #:

MCHX-G128751083

State Tracking #:

Company Tracking #:

BFIA-C

State:

Arkansas

Filing Company:

Athene Annuity & Life Assurance Company

TOI/Sub-TOI:

A071 Individual Annuities - Special/A071.001 Equity Indexed

Product Name:

BFIA-C Indiv Single Premium Deferred Annuity - Ath

Project Name/Number:

BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company/BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company

## Disposition

Disposition Date: 11/05/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization Letter		Yes
Supporting Document	Statement of Variability		Yes

SERFF Tracking #:

MCHX-G128751083

State Tracking #:

Company Tracking #:

BFIA-C

State:

Arkansas

Filing Company:

Athene Annuity & Life Assurance Company

TOI/Sub-TOI:

A071 Individual Annuities - Special/A071.001 Equity Indexed

Product Name:

BFIA-C Indiv Single Premium Deferred Annuity - Ath

Project Name/Number:

BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company/BFIA-C Indiv Single Premium Deferred Annuity - Athene Annuity & Life Assurance Company

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter		
Comments:			
Attachment(s):			
2012 Athene-MCR Authorization Letter.PDF			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
Statement of Variability - AR updated.PDF			



**Athene Annuity & Life Assurance Company**  
Compliance  
P.O. Box 1389  
2000 Wade Hampton Blvd.  
Greenville, SC 29602

Tel.: 864-609-1335  
Fax: 864-609-1039

February 15, 2012

NAIC Company Code: 61492

Re: Attached Filing Submission

Please accept this letter as authorization from Athene Annuity & Life Assurance Company for McHugh Consulting Resources, Inc. to file any or all policy forms and/or rates as referenced in the corresponding SERFF filing on behalf of Athene Annuity & Life Assurance Company.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark S. Wessel", written over a horizontal line.

Mark S. Wessel  
VP and Chief Compliance Officer  
Athene Annuity & Life Assurance Company

## Statement of Variability

### Contract BFIA-C; BFIA-C10

Page No.	Bracketed Item	Explanation of Variable Material
1 – Cover	Company Address and Phone number	Service Office address and/or phone number may change in the future
1 – Cover	Company officers' names and signatures	Company officers may change due to death, retirement, different positions, etc.
Back Cover	Service Center Address	Service Office address and/or phone number may change in the future

### Contract Schedule pages: BFIA-CS5; BFIA-CS7; BFIA-C10 (No changes after contract issuance. Changes would be as needed for newly issued contracts.)

Page No.	Bracketed Item	Explanation of Variable Material
Page 3	Owner's Name and Age; Joint Owner's Name and Age; Annuitant's Name and Age, Contract Number, Contract Date, Premium Payment, Maturity Date	This is John Doe information and will be based on the actual applicant information.
Page 3	Plan Type	Plan type will be either Non-Qualified or Qualified, IRA, SEP or Roth IRA
Page 3	Option Purchase Day	Variable because the day of the week when new contracts will be issued may change. Will only be on Business Days as defined in the contract.
Page 3	Free Withdrawal %	Variable in order to respond to market conditions. The Free Withdrawal % will never be less than 10% or greater than 20%.
Page 3	Jurisdiction of Issue and Insurance Department Telephone	The state of issue is a variable item as well as the corresponding toll-free number for that state insurance department at the time the contract is issued.
Page 3	Guaranteed Nonforfeiture Interest Rate	The interest rate is based on the NAIC Model Standard Nonforfeiture Law. The Guaranteed Nonforfeiture Interest Rate will never be less than 1% or greater than 3% and would not change after a contract is issued.
Page 3.1	Riders/Endorsements	The names of riders and endorsements, previously or subsequently approved, will appear in this field. The forms that appear may vary based on availability and election, but will only include approved forms.
Page 3.1	Indexed Account (Monthly Additive)	Variable in order to respond to market conditions.  <u>Index:</u> This language is variable to allow for different index selections in the future. The Company may remove an index if its publication has been discontinued or changed substantially. Before removal, we will seek approval of a comparable index. Range: S&P 500

		<p><u>Indexed Account Allocation:</u> This value depends on the client's allocation which must be a whole number percentage. Range: 0% – 100%</p> <p><u>Initial Index Value:</u> This value is determined by the closing index value on the day the contract is issued. Range: Dependent on the index value.</p> <p><u>Initial Monthly Cap:</u> This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. Range: The cap will never be less than 0.5% and there is no maximum.</p>
Page 3.1	Indexed Account (Annual Point to Point)	<p>Variable in order to respond to market conditions.</p> <p><u>Index:</u> same as above</p> <p><u>Indexed Account Allocation:</u> same as above</p> <p><u>Initial Index Value:</u> same as above</p> <p><u>Initial Annual Cap:</u> This value is variable in order to respond to market conditions and changes in the options market. Once a contract is issued, the cap is guaranteed for the first year. For subsequent contract years, the company may change this value according to market conditions and changes in the option market. Range: The cap will never be less than 1% and there is no maximum.</p>
Page 3.1	Fixed Account	<p>Variable in order to respond to market conditions.</p> <p><u>Fixed Account Allocation:</u> This value depends on the client's allocation which must be a whole number percentage. Range: 0% - 100%</p> <p><u>Guaranteed Interest Rate for Year 1:</u> This value is variable in order to allow for varying interest rates and to respond to market conditions. The Guaranteed Interest Rate for Year 1 will never be less than 1% or greater than 10%. (for BFIA-CS5 and BFIA-C10):</p> <p><u>Guaranteed Interest Rate for Years 2 - 5:</u> This value is variable in order to allow for varying interest rates and to respond to market conditions. The Guaranteed Interest Rate for Years 2 – 5 will never be less than 1% or greater than 10%. (for BFIA-CS7):</p> <p><u>Guaranteed Interest Rate for Years 2 – 7:</u> This value is variable in order to allow for varying interest rates and to respond</p>

		to market conditions. The Guaranteed Interest Rate for Years 2 – 7 will never be less than 1% or greater than 10%.  <u>Minimum Guaranteed Interest Rate:</u> This value is variable to allow for varying interest rates and to respond to market conditions. The Minimum Guaranteed Interest Rate will never be less than 1% or greater than 3%.
Page 3.1	Standard & Poor's	Required language for use of S&P 500. This is variable should S & P change their required disclosure.
Page 3.1	Service Center address and phone number	Service Center address and phone number may change in the future.

**Endorsements: APTP-c-E; MA-c-E; F-E**

Page No.	Bracketed Item	Explanation of Variable Material
Page 1	Company Address and Phone Number	Company address and/or phone number may change in the future
Last Page	Company Officers' name and signature	Company officers may change due to death, retirement, different positions, etc.

**Application: BFIA-APP-AR**

Page No.	Bracketed Item	Explanation of Variable Material
Page 1	Product Names	These are the company's marketing names. The names may be changed.
Page 1	Service Center Address and Phone Number	Service Office address and/or phone number may change in the future
Page 1	Primary Beneficiary instructions.	These are variable in order to maintain flexibility to clarify instructions to agents as needed.
Page 2	Fixed Indexed Annuity Product Selection	The names of products, previously or subsequently approved, will appear in this field. The products that appear may vary based on availability and election, but will only include approved products.
Page 2	Account Allocation Percentages for the Premium Payment	Variable in order to respond to market conditions. The crediting options, previously or subsequently approved, will appear in this field. The options may vary based on availability and election, but will only include approved options.
Page 4	Compensation Options	Variable to allow a change if different compensation options are available to agents. Will have no impact on the contract with Owner.