

Athene Benefit Program



Athene is committed to providing employees with a benefits program that is both comprehensive and competitive. Our benefits program offers health coverage and financial security to our employees and their families. The benefits shown below are provided to regularly scheduled full-time employees (30 hours or more per week unless noted below).

Benefit	Description			Effective Date	Cost
Basic Life Insurance	Coverage equals the greater of \$50,000 or 100% of your annual base pay, not to exceed \$1,000,000.			The first of the month coinciding with or following your hire date.	Company pays entire premium cost.
Accidental Death & Dismemberment	Same as Basic Life Insurance.			The first of the month coinciding with or following your hire date.	Company pays entire premium cost.
Short-Term Disability	Provides income replacement equal to 60%-100% of your base salary based on service and duration of leave subject to compliance with applicable state regulations.			The first of the month following 90 days of employment.	Company pays entire cost.
Long-Term Disability	Once the elimination period has been satisfied and approval granted by the plan carrier, this benefit provides 60% of your annual base pay up to a maximum of \$15,000 per month.			The first of the month coinciding with, or following your date of hire.	Company pays entire premium cost.
Paid Time Off (PTO)	Employment Classification	Years of Service	Annual PTO Days (Regularly Scheduled 40 hrs/week)	The first of the month coinciding with, or following your date of hire. Your full annual PTO allotment is awarded January 1. Up to 80 hours can be carried forward to the following year.	Company pays entire cost.
	All Employees	1-4 5-9 10-14 15+	20 24 26 28		
Family Care Leave	Provides eligible employees 5 continuous business days of paid leave equal to 60% - 100% of your base salary, based on years of service, to care for a family member with a serious health condition.			Eligible after 12 months of full-time service and available one time within a 12 month period.	Company pays entire cost.
Parental Leave	Provides eligible employees 5 continuous business days of paid leave equal to 60% - 100% of your base salary, based on years of service, to bond with a new child (birth or adoption) under the age of 18 years.			Eligible after 12 months of full-time service and available one time within a 12 month period.	Company pays entire cost.
Pregnancy Leave	Provides eligible employees, who give birth to a child, 10 weeks of paid leave at 100% of base salary.			Eligible after 12 months of full-time service and available one time within a 12-month period.	Company pays entire cost.
Employee Referral Program	Athene provides you with a referral payment if you recommend a candidate who is hired as a new employee. You may qualify for the following amount(s): Full-time non-exempt position: \$1,000 Full-time exempt position: \$2,000 Spotlight Job: \$4,000 Additional bonus for referring a Veteran: Full-time non-exempt position: \$250 Full-time exempt position: \$500 Spotlight Job: \$1,000			Reimbursement to you will occur after the employee you referred has been successfully employed six months.	Company pays the referral bonus subject to applicable taxes.
Gift Matching	The Athene USA Charitable Foundation will provide a 100% match for financial contributions you make to a qualifying educational institution, up to \$500 per year.			On date of hire	Foundation pays entire cost of matching contribution.
Company-Paid Holidays	Full-time and eligible part-time employees receive 9 paid holiday's and 1 floating holiday each calendar year.			On date of hire.	Company pays entire cost.

This summary compares the current plans available to you. It does not constitute an agreement by the Company to maintain the plans or any provisions of the plans described or referred to herein. The Company has the right to terminate or change the plans or any provision of the plans at any time. As a participant in the plan, your rights and benefits are determined by the provisions of the plan documents. The offering of securities under the Athene Holding Ltd. 2017 Employee Stock Purchase Plan will be made solely by means of the prospectus forming part of the registration statement on Form S-8 of Athene Holding Ltd. ("Athene") filed with the Securities and Exchange Commission on July 19, 2017.

Investing in Athene's common shares involves risk, including risk of loss. Please see the prospectus and documents incorporated by reference therein for a description of the risks involved in making such an investment.

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Benefit	Description	Effective Date	Cost
Medical & Prescription Drug Coverage	The Company offers two health plans: \$600/\$1,200 Deductible PPO Plan \$1,500/\$3,000 High Deductible Health Plan (HDHP) Provider network: United HealthCare Choice Plus PPO	The first of the month coinciding with or following your hire date.	You and the Company contribute.
Dental Coverage	The Company offers dental coverage for preventive, basic, major and orthodontia services. Two dental PPO networks are offered: Delta Dental Premier and Delta Dental PPO.	The first of the month coinciding with or following your hire date.	You and the Company contribute.
Vision Insurance	Vision insurance is offered to cover the cost of an annual eye exam and hardware. Provider Network: VSP	The first of the month coinciding with or following your hire date.	You pay the cost before-tax.
Critical Illness	The Company offers a voluntary Guarantee Issue \$15,000 Critical Illness plan.	The first of the month coinciding with or following your hire date	You pay the cost after-tax.
Identity Theft Protection	The Company offers a voluntary ID theft protection plan.	The first of the month coinciding with or following your hire date.	You pay the cost after-tax.
Flexible Spending Accounts (FSA)	You may contribute a portion of your salary on a before-tax basis for reimbursement of qualified health care or dependent care expense not paid for by another plan.	The first of the month coinciding with or following your hire date.	You may contribute to the plan on a pre-tax basis upto the IRS annual limit.
Health Savings Account (HSA)	You may contribute a portion of your salary on a before-tax basis to pay for qualified health expenses. You must be enrolled in the \$1,500/\$3,000 High Deductible Health Plan (HDHP) and cannot be covered under another health plan in order to qualify. The Company provides a match of your contributions per pay period up to an annual maximum of \$600.	The first of the month coinciding with or following your hire date.	You may contribute to the plan on a pre-tax basis up to the IRS annual limit.
Transportation Management Account (TMA)	The TMA allows you to contribute a portion of your salary on a before-tax basis for reimbursement of qualified mass transit expenses (e.g., bus passes, vanpooling).	The first of the month coinciding with or following your hire date.	You may contribute to the plan on a pe-tax basis upto the IRS annual limit.
Voluntary Accidental Death & Dismemberment	You may purchase additional AD&D coverage for you and your family members.	The first of the month coinciding with or following your hire date.	You pay the cost after-tax.
Supplemental Life Insurance	Additional life insurance can be purchased in \$10,000 increments up to 5 x your annual base salary or \$500,000. (Medical underwriting is required over \$100,000).	The first of the month coinciding with or following your hire date.	You pay the cost after-tax.
Spouse Life Insurance	Spouse life insurance can be purchased in \$5,000 increments up to \$100,000 (medical underwriting is required over \$25,000). You must elect supplemental life insurance for yourself in order to elect dependent coverage.	The first of the month coinciding with or following your hire date.	You pay the cost after-tax.
Child Life Insurance	You may purchase either \$5,000 or \$10,000 in life insurance for your dependent children. You must elect supplemental life insurance for yourself in order to elect dependent coverage.	The first of the month coinciding with or following your hire date.	You pay the cost after-tax.
Adoption Assistance	Athene provides adoption assistance up to \$5,000; \$6000 is available for adoption of a child with special needs.	On date of hire.	Company reimburses upon review of legal documentation. You are subject to applicable taxes.
Tuition Assistance	100% reimbursement of approved courses up to an annual maximum of \$5,250 per year. Books and fees are not included.	After 6 months of service and you are in good performance standing.	Company reimburses tuition costs.
Athene Savings & Retirement Plan	You may defer 1%-90% of your earnings through before-tax contributions or after-tax Roth 401(k) contributions (or a combination thereof), not to exceed the annual IRS limits. If you do not make an affirmative election to defer to the plan within 10 days, you will be automatically enrolled at a 6% deferral rate. The company will match your deferral contributions at a rate of 100% up to the first 6% contributed. You are immediately 100% vested in your salary deferral contributions. You are 100% vested in the employer matching contributions after completing two years of service.	On date of hire.	You and the Company contribute.
Employee Stock Purchase Plan (ESPP)	You may participate in ownership of the company by purchasing Class A shares of Athene at a 15% discount.	The next available quarterly enrollment period following two months of employment.	You pay the cost after-tax.