

Athene MaxRate 3, 5 & 7

Rates and Availability as of July 14, 2022



Available in: AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, & WY

Initial Premium ¹	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 10, 10, 10%	3.65%	3.65%	3.90%	3.90%
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10%	4.15%	4.15%	4.40%	4.40%
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10, 10, 10%	4.35%	4.35%	4.60%	4.60%

A Multi-Year Fixed Strategy is used to credit interest to the Initial Premium. The interest rate is guaranteed for the full Term Period. At the end of the Term Period the Accumulated Value will be transferred to the 1-Year Fixed Strategy.

Additional Premiums will be allocated to the 1-Year Fixed Strategy. The Initial Interest Rate for this strategy is set at issue and is guaranteed for one year. A Renewal Interest Rate is declared on each Contract Anniversary for the next Contract Year. This rate may vary each year, but it will always equal or exceed the Minimum Renewal Interest Rate.

Available in: AK, CA², CT, DE, HI, ID, MD, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA

Initial Premium ¹	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 9.3, 8.4, 7.5%	3.65%	3.65%	3.90%	3.90%
CA: 8.3, 7.3, 6.3%				
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7%	4.10%	4.10%	4.35%	4.35%
CA: 8.3, 7.3, 6.3, 5.3, 4.2%				
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8%	4.30%	4.30%	4.55%	4.55%
CA: 8.3, 7.3, 6.3, 5.3, 4.2, 3.2, 2.1%				

¹ Minimum initial premium - \$10,000

² CA withdrawal charge schedules differ from other states.

Any rate changes are effective for applications issued on or after the date indicated on the rate card.

- Confinement waiver not available in MA
- ^ Confinement Waiver and Terminal Illness waivers are not applicable in CA

(Not available in NY)

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 in D.C. Product features and availability may vary by state and/or sales distributor.



For financial professional use only. Not to be used with the offer or sale of annuities.

Interest Crediting Rates

For new contracts sold through IMOs



Rates effective July 1, 2022

How Do We Rate? Differently!

Athene's competitive crediting rates can provide powerful growth potential for your clients. Our proven annuity solutions and innovative indexed crediting strategies set us apart. It's that unconventional thinking that helps us do more for you.

Athene AccuMaxSM 7

Strength, stability and flexibility to help clients retire with confidence.¹

Low Band: Up to \$100,000 High Band: \$100,000 +	7-Year	
	Low Band	High Band
7-Year Point-to-Point S&P 500® Index (Participation Rate)	80%	85%
7-Year Point-to-Point AI Powered Multi-Asset Index ² (Participation Rate)	270%	285%
7-Year Point-to-Point Shiller Barclays CAPE® Allocator 6 Index ² (Participation Rate)	255%	270%
7-Year Annual Interval Sum S&P 500® Index (Participation Rate)	60%	65%
Floor Rate	-10%	-10%
1-Year Point-to-Point AI Powered Multi-Asset Index ² (Participation Rate)	115%	120%
1-Year Point-to-Point Shiller Barclays CAPE® Allocator 6 Index ² (Participation Rate)	105%	110%
Fixed	2.30%	2.45%

Athene AgilitySM

An agile annuity that offers participating income, liquidity and a death benefit.

	7-Year	10-Year
2-Year No Cap PTP BNP Paribas Multi Asset Diversified 5 Index ² (Participation Rate)	110%	125%
1-Year No Cap PTP BNP Paribas Multi Asset Diversified 5 Index ² (Participation Rate)	80%	90%
2-Year No Cap PTP Nasdaq FC Index ^{2,3} (Participation Rate)	72%	80%
1-Year No Cap PTP Nasdaq FC Index ^{2,3} (Participation Rate)	47%	52%
2-Year No Cap PTP AI Powered US Equity Index ² (Participation Rate)	90%	100%
1-Year No Cap PTP AI Powered US Equity Index ² (Participation Rate)	70%	77%
2-Year PTP S&P 500® (Cap)	7.75%	8.25%
1-Year PTP S&P 500® (Cap)	3.75%	4.00%
Bailout Cap Rate	0.50%	0.50%
Fixed	1.65%	1.80%

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Athene AscentSM Pro 10 Bonus

For income that lasts as long as your clients' retirement.
Give them the option of Guaranteed or Participating Income.

	10-Year
2-Year No Cap PTP BNP Paribas Multi Asset Diversified 5 Index ² (Participation Rate)	160%
1-Year No Cap PTP BNP Paribas Multi Asset Diversified 5 Index ² (Participation Rate)	115%
2-Year No Cap PTP Nasdaq FC Index ^{2,3} (Participation Rate)	102%
1-Year No Cap PTP Nasdaq FC Index ^{2,3} (Participation Rate)	67%
2-Year No Cap PTP AI Powered US Equity Index ² (Participation Rate)	130%
1-Year No Cap PTP AI Powered US Equity Index ² (Participation Rate)	97%
1-Year No Cap PTP S&P 500 Daily Risk Control 5% TM Index TR (Total Return) ² (Participation Rate)	60%
1-Year PTP S&P 500 [®] (Cap)	5.25%
Bailout Cap Rate	1.00%
Fixed	2.30%

Athene MaxRate[®]

Asset growth your clients can depend on. Guaranteed.

Low Band: Up to \$100,000 High Band: \$100,000 +	3-Year		5-Year		7-Year	
Multi-Year and 1-Year Fixed Strategies ⁴	Low Band	High Band	Low Band	High Band	Low Band	High Band
Most States	3.35%	3.45%	3.75%	4.00%	4.00%	4.25%
AK, CA, CT, DE, HI, ID, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA	3.35%	3.45%	3.70%	3.95%	3.95%	4.20%

Athene Performance Elite[®]

Make your clients' money work for the long term.
Help them protect, grow and access their nest egg.

	7-Year		10-Year		15-Year	
	With 1.75% Strategy Charge ⁵	No Strategy Charge	With 1.75% Strategy Charge ⁵	No Strategy Charge	With 1.75% Strategy Charge ⁵	No Strategy Charge
2-Year No Cap PTP BNP Paribas Multi Asset Diversified 5 Index ² (Participation Rate)	280%	180%	255%	150%	270%	165%
1-Year No Cap PTP BNP Paribas Multi Asset Diversified 5 Index ² (Participation Rate)	200%	130%	180%	110%	190%	120%
2-Year No Cap PTP Nasdaq FC Index ^{2,3} (Participation Rate)	180%	115%	165%	97%	175%	107%
1-Year No Cap PTP Nasdaq FC Index ^{2,3} (Participation Rate)	115%	75%	105%	65%	112%	70%
2-Year No Cap PTP AI Powered US Equity Index ² (Participation Rate)	225%	145%	205%	120%	220%	135%
1-Year No Cap PTP AI Powered US Equity Index ² (Participation Rate)	165%	110%	150%	92%	160%	100%
2-Year No Cap PTP S&P 500 Daily Risk Control 2 8% TM Index TR (Total Return) ² (Participation Rate)	115%	60%	115%	60%	125%	67%
1-Year No Cap PTP S&P 500 Daily Risk Control 2 8% TM Index TR (Total Return) ² (Participation Rate)	87%	55%	85%	47%	92%	52%
1-Year PTP S&P 500 [®] (Cap)	10.75%	7.00%	9.50%	6.00%	10.00%	6.50%
Fixed	N/A	2.70%	N/A	2.25%	N/A	2.60%

Athene® Product Rate Changes

Effective Date: July 1, 2022



Your organization may not offer all products shown.

National

These changes will be effective with a contract date on or after **July 1, 2022**. The contract effective date is the date the contract has been deemed in good order and all funds received. While we cannot reissue contracts, any pending business will receive the new rates if the contract date is on or after the rate change effective date.

Revised materials will be available on the Forms and Materials page beginning **July 1, 2022**. Be sure to use up-to-date materials when offering Athene annuities. You may experience slight processing delays on any print orders in the days before or after a rate change effective date.

Athene AccumulatorSM 10

Athene AccumulatorSM 10 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
2-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: (\$100,000+)	245%	285%	▲ 40.00%
	Low Band: (Up to \$100,000)	230%	265%	▲ 35.00%
1-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: (\$100,000+)	175%	205%	▲ 30.00%
	Low Band: (Up to \$100,000)	165%	190%	▲ 25.00%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: (\$100,000+)	160%	185%	▲ 25.00%
	Low Band: (Up to \$100,000)	150%	170%	▲ 20.00%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: (\$100,000+)	102%	117%	▲ 15.00%
	Low Band: (Up to \$100,000)	95%	110%	▲ 15.00%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	High Band: (\$100,000+)	200%	230%	▲ 30.00%
	Low Band: (Up to \$100,000)	190%	215%	▲ 25.00%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	High Band: (\$100,000+)	150%	170%	▲ 20.00%
	Low Band: (Up to \$100,000)	140%	160%	▲ 20.00%
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 5% TM Index TR (Total Return) (Par Rate)	High Band: (\$100,000+)	100%	107%	▲ 7.00%
	Low Band: (Up to \$100,000)	95%	102%	▲ 7.00%
1-Year PTP – S&P 500 [®] (Cap)	High Band: (\$100,000+)	8.75%	9.75%	▲ 1.00%
	Low Band: (Up to \$100,000)	8.25%	9.00%	▲ 0.75%
Bailout Cap Rate		3.50%	5.00%	▲ 1.50%
Fixed	High Band: (\$100,000+)	3.00%	No Change	0.00%
	Low Band: (Up to \$100,000)	2.90%	No Change	0.00%
Minimum Interest Credit ³		5.00%	No Change	0.00%

¹ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

² The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

³ Not available in CA.

Athene AccumulatorSM 7

Athene AccumulatorSM 7 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
2-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: (\$100,000+)	240%	280%	▲ 40.00%
	Low Band: (Up to \$100,000)	225%	255%	▲ 30.00%
1-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: (\$100,000+)	170%	195%	▲ 25.00%
	Low Band: (Up to \$100,000)	160%	180%	▲ 20.00%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: (\$100,000+)	155%	180%	▲ 25.00%
	Low Band: (Up to \$100,000)	145%	165%	▲ 20.00%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: (\$100,000+)	97%	115%	▲ 18.00%
	Low Band: (Up to \$100,000)	92%	105%	▲ 13.00%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	High Band: (\$100,000+)	195%	225%	▲ 30.00%
	Low Band: (Up to \$100,000)	185%	210%	▲ 25.00%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	High Band: (\$100,000+)	145%	165%	▲ 20.00%
	Low Band: (Up to \$100,000)	135%	155%	▲ 20.00%
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 5% TM Index TR (Total Return) (Par Rate)	High Band: (\$100,000+)	97%	105%	▲ 8.00%
	Low Band: (Up to \$100,000)	92%	97%	▲ 5.00%
1-Year PTP – S&P 500 [®] (Cap)	High Band: (\$100,000+)	8.50%	9.50%	▲ 1.00%
	Low Band: (Up to \$100,000)	8.00%	8.75%	▲ 0.75%
Bailout Cap Rate		3.00%	5.00%	▲ 2.00%
Fixed	High Band: (\$100,000+)	2.95%	No Change	0.00%
	Low Band: (Up to \$100,000)	2.85%	No Change	0.00%
Minimum Interest Credit ³		3.00%	No Change	0.00%

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³ Not available in CA.

Athene AccumulatorSM 5

Athene AccumulatorSM 5 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
2-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: (\$100,000+)	225%	265%	▲ 40.00%
	Low Band: (Up to \$100,000)	210%	240%	▲ 30.00%
1-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: (\$100,000+)	160%	190%	▲ 30.00%
	Low Band: (Up to \$100,000)	150%	175%	▲ 25.00%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: (\$100,000+)	145%	170%	▲ 25.00%
	Low Band: (Up to \$100,000)	135%	155%	▲ 20.00%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: (\$100,000+)	92%	110%	▲ 18.00%
	Low Band: (Up to \$100,000)	87%	100%	▲ 13.00%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	High Band: (\$100,000+)	185%	215%	▲ 30.00%
	Low Band: (Up to \$100,000)	170%	195%	▲ 25.00%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	High Band: (\$100,000+)	135%	160%	▲ 25.00%
	Low Band: (Up to \$100,000)	125%	145%	▲ 20.00%
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 5% TM Index TR (Total Return) (Par Rate)	High Band: (\$100,000+)	92%	102%	▲ 10.00%
	Low Band: (Up to \$100,000)	85%	92%	▲ 7.00%
1-Year PTP – S&P 500 [®] (Cap)	High Band: (\$100,000+)	8.00%	9.00%	▲ 1.00%
	Low Band: (Up to \$100,000)	7.50%	8.25%	▲ 0.75%
Bailout Cap Rate		3.00%	5.00%	▲ 2.00%
Fixed	High Band: (\$100,000+)	2.85%	2.90%	▲ 0.05%
	Low Band: (Up to \$100,000)	2.75%	No Change	0.00%
Minimum Interest Credit ³		2.00%	No Change	0.00%

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³ Not available in CA.

Athene AscentSM Pro 10 Bonus

Athene AscentSM Pro 10 Bonus Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP ¹ – BNP (Par Rate)	95%	160%	▲ 65.00%
1-Year No Cap PTP ¹ – BNP (Par Rate)	70%	115%	▲ 45.00%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	62%	102%	▲ 40.00%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	42%	67%	▲ 25.00%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	77%	130%	▲ 53.00%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	60%	97%	▲ 37.00%
1-Year No Cap PTP ¹ – S&P 500 Daily Risk Control 5% TM Index TR (Total Return)(Par Rate)	50%	60%	▲ 10.00%
1-Year PTP – S&P 500 [®] (Cap)	3.25%	5.25%	▲ 2.00%
Bailout Cap Rate	1.00%	<i>No Change</i>	0.00%
Fixed	1.40%	2.30%	▲ 0.90%
Minimum Interest Credit ³	1.00%	<i>No Change</i>	0.00%

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² The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

³ The Minimum Interest Credit is not available in CA.

Athene AscentSM Pro 10 Bonus Income Base Bonus

	Current	New	Change
All States Rider Option 1: Guaranteed Growth	20%	25%	▲ 5.00%
Rider Option 2: Guaranteed Growth, Plus Interest Credits	15%	<i>No Change</i>	0.00%

Athene AscentSM Pro 10 Bonus Accumulation Phase Rates

	Current	New	Change
Rider Option 1: Guaranteed Growth	Years 1-10 10.00%	<i>No Change</i>	0.00%
	Years 11-20 5.00%	<i>No Change</i>	0.00%
Rider Option 2: Guaranteed Growth, Plus Interest Credits	Years 1-10 7.00%	5.00%	▼ 2.00%
	Years 11-20 4.00%	2.00%	▼ 2.00%
	Stacking Percentage 200%	<i>No Change</i>	0.00%

Athene AscentSM Pro 10 Bonus Payout Factors

Single Life ¹ Lifetime Income Withdrawal Percentages									
Attained Age:	Level ² (Current & Guaranteed)			Earnings Indexed ² (Current & Guaranteed)			Inflation ^{2,3} (Guaranteed)		
	Current	New	Change	Current	New	Change	Current	New	Change
50-54	3.70%	3.95%	▲ 0.25%	3.00%	<i>No Change</i>	0.00%	1.66%	1.77%	▲ 0.11%
55-59	3.70%+	3.95%+	▲ 0.25%	3.00%+	<i>No Change</i>	0.00%	1.66%+	1.77%+	▲ 0.11%
60-64	4.20%+	4.45%+	▲ 0.25%	3.50%+	<i>No Change</i>	0.00%	1.89%+	2.00%+	▲ 0.11%
65-69	4.70%+	4.95%+	▲ 0.25%	4.00%+	<i>No Change</i>	0.00%	2.11%+	2.22%+	▲ 0.11%
70-74	5.20%+	5.45%+	▲ 0.25%	4.50%+	<i>No Change</i>	0.00%	2.34%+	2.45%+	▲ 0.11%
75-79	5.70%+	5.95%+	▲ 0.25%	5.00%+	<i>No Change</i>	0.00%	2.56%+	2.67%+	▲ 0.11%
80-84	6.20%+	6.45%+	▲ 0.25%	5.50%+	<i>No Change</i>	0.00%	2.79%+	2.90%+	▲ 0.11%
85-89	6.70%+	6.95%+	▲ 0.25%	6.00%+	<i>No Change</i>	0.00%	3.01%+	3.12%+	▲ 0.11%
90+	7.20%	7.45%	▲ 0.25%	6.50%	<i>No Change</i>	0.00%	3.24%	3.35%	▲ 0.11%

¹ Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

² The Lifetime Income Withdrawal Percentage increases by 0.10% for each attained age between 55-90 for the Level and Earnings Indexed options, and by 0.045% for each attained age between 55-90 for the Inflation option.

³ Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income.

Athene AscentSM Pro 10

Athene AscentSM Pro 10 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP ¹ – BNP (Par Rate)	115%	185%	▲ 70.00%
1-Year No Cap PTP ¹ – BNP (Par Rate)	85%	135%	▲ 50.00%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	75%	120%	▲ 45.00%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	50%	77%	▲ 27.00%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	95%	150%	▲ 55.00%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	72%	110%	▲ 38.00%
1-Year No Cap PTP ¹ – S&P 500 Daily Risk Control 5% TM Index TR (Total Return)(Par Rate)	60%	70%	▲ 10.00%
1-Year PTP – S&P 500 [®] (Cap)	4.00%	6.00%	▲ 2.00%
Bailout Cap Rate	1.00%	<i>No Change</i>	0.00%
Fixed	1.65%	2.65%	▲ 1.00%
Minimum Interest Credit ³	1.00%	<i>No Change</i>	0.00%

¹ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

² The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

³ The Minimum Interest Credit is not available in CA.

Athene AscentSM Pro 10 Income Base Bonus

	Current	New	Change
All States Rider Option 1: Guaranteed Growth	20%	25%	▲ 5.00%
Rider Option 2: Guaranteed Growth, Plus Interest Credits	15%	<i>No Change</i>	0.00%

Athene AscentSM Pro 10 Accumulation Phase Rates

	Current	New	Change
Rider Option 1: Guaranteed Growth			
Years 1-10	10.00%	<i>No Change</i>	0.00%
Years 11-20	5.00%	<i>No Change</i>	0.00%
Rider Option 2: Guaranteed Growth, Plus Interest Credits			
Years 1-10	8.00%	6.00%	▼ 2.00%
Years 11-20	4.00%	2.00%	▼ 2.00%
Stacking Percentage	200%	<i>No Change</i>	0.00%

Athene AscentSM Pro 10 Payout Factors

Single Life ¹ Lifetime Income Withdrawal Percentages									
Attained Age:	Level ² (Current & Guaranteed)			Earnings Indexed ² (Current & Guaranteed)			Inflation ^{2,3} (Guaranteed)		
	Current	New	Change	Current	New	Change	Current	New	Change
50-54	3.80%	4.05%	▲ 0.25%	3.00%	<i>No Change</i>	0.00%	1.71%	1.82%	▲ 0.11%
55-59	3.80%+	4.05%+	▲ 0.25%	3.00%+	<i>No Change</i>	0.00%	1.71%+	1.82%+	▲ 0.11%
60-64	4.30%+	4.55%+	▲ 0.25%	3.50%+	<i>No Change</i>	0.00%	1.93%+	2.04%+	▲ 0.11%
65-69	4.80%+	5.05%+	▲ 0.25%	4.00%+	<i>No Change</i>	0.00%	2.16%+	2.27%+	▲ 0.11%
70-74	5.30%+	5.55%+	▲ 0.25%	4.50%+	<i>No Change</i>	0.00%	2.38%+	2.49%+	▲ 0.11%
75-79	5.80%+	6.05%+	▲ 0.25%	5.00%+	<i>No Change</i>	0.00%	2.61%+	2.72%+	▲ 0.11%
80-84	6.30%+	6.55%+	▲ 0.25%	5.50%+	<i>No Change</i>	0.00%	2.83%+	2.94%+	▲ 0.11%
85-89	6.80%+	7.05%+	▲ 0.25%	6.00%+	<i>No Change</i>	0.00%	3.06%+	3.17%+	▲ 0.11%
90+	7.30%	7.55%	▲ 0.25%	6.50%	<i>No Change</i>	0.00%	3.28%	3.39%	▲ 0.11%

¹ Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

² The Lifetime Income Withdrawal Percentage increases by 0.10% for each attained age between 55-90 for the Level and Earnings Indexed options, and by 0.045% for each attained age between 55-90 for the Inflation option.

³ Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income.

Athene AscentSM Pro 7

Athene AscentSM Pro 7 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP ¹ – BNP (Par Rate)	105%	170%	▲ 65.00%
1-Year No Cap PTP ¹ – BNP (Par Rate)	80%	125%	▲ 45.00%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	70%	110%	▲ 40.00%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	47%	72%	▲ 25.00%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	87%	140%	▲ 53.00%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	67%	105%	▲ 38.00%
1-Year No Cap PTP ¹ – S&P 500 Daily Risk Control 5% TM Index TR (Total Return)(Par Rate)	55%	65%	▲ 10.00%
1-Year PTP – S&P 500 [®] (Cap)	3.50%	5.50%	▲ 2.00%
Bailout Cap Rate	2.00%	<i>No Change</i>	0.00%
Fixed	1.55%	2.40%	▲ 0.85%
Minimum Interest Credit ³	1.00%	<i>No Change</i>	0.00%

¹ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

² The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

³ The Minimum Interest Credit is not available in CA.

Athene AscentSM Pro 7 Income Base Bonus

	Current	New	Change
All States Rider Option 1: Guaranteed Growth	18%	25%	▲ 7.00%
Rider Option 2: Guaranteed Growth, Plus Interest Credits	13%	<i>No Change</i>	0.00%

Athene AscentSM Pro 7 Accumulation Phase Rates

	Current	New	Change
Rider Option 1: Guaranteed Growth			
Years 1-10	10.00%	<i>No Change</i>	0.00%
Years 11-20	5.00%	<i>No Change</i>	0.00%
Rider Option 2: Guaranteed Growth, Plus Interest Credits			
Years 1-10	8.00%	6.00%	▼ 2.00%
Years 11-20	4.00%	2.00%	▼ 2.00%
Stacking Percentage	200%	<i>No Change</i>	0.00%

Athene AscentSM Pro 7 Payout Factors

Single Life ¹ Lifetime Income Withdrawal Percentages									
Attained Age:	Level ² (Current & Guaranteed)			Earnings Indexed ² (Current & Guaranteed)			Inflation ^{2,3} (Guaranteed)		
	Current	New	Change	Current	New	Change	Current	New	Change
50-54	3.80%	4.05%	▲ 0.25%	3.00%	<i>No Change</i>	0.00%	1.71%	1.82%	▲ 0.11%
55-59	3.80%+	4.05%+	▲ 0.25%	3.00%+	<i>No Change</i>	0.00%	1.71%+	1.82%+	▲ 0.11%
60-64	4.30%+	4.55%+	▲ 0.25%	3.50%+	<i>No Change</i>	0.00%	1.93%+	2.04%+	▲ 0.11%
65-69	4.80%+	5.05%+	▲ 0.25%	4.00%+	<i>No Change</i>	0.00%	2.16%+	2.27%+	▲ 0.11%
70-74	5.30%+	5.55%+	▲ 0.25%	4.50%+	<i>No Change</i>	0.00%	2.38%+	2.49%+	▲ 0.11%
75-79	5.80%+	6.05%+	▲ 0.25%	5.00%+	<i>No Change</i>	0.00%	2.61%+	2.72%+	▲ 0.11%
80-84	6.30%+	6.55%+	▲ 0.25%	5.50%+	<i>No Change</i>	0.00%	2.83%+	2.94%+	▲ 0.11%
85-89	6.80%+	7.05%+	▲ 0.25%	6.00%+	<i>No Change</i>	0.00%	3.06%+	3.17%+	▲ 0.11%
90+	7.30%	7.55%	▲ 0.25%	6.50%	<i>No Change</i>	0.00%	3.28%	3.39%	▲ 0.11%

¹ Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

² The Lifetime Income Withdrawal Percentage increases by 0.10% for each attained age between 55-90 for the Level and Earnings Indexed options, and by 0.045% for each attained age between 55-90 for the Inflation option.

³ Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income.

Athene ProtectorSM 7

Athene ProtectorSM 7 Crediting Rates

Crediting Strategy	Current	New	Change
1-Year No Cap PTP ¹ – BNP (Par Rate)	165%	190%	▲ 25.00%
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 5% TM Index TR (Total Return) (Par Rate)	95%	102%	▲ 7.00%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	95%	110%	▲ 15.00%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	140%	160%	▲ 20.00%
1-Year PTP – S&P 500 [®] (Cap)	8.25%	9.00%	▲ 0.75%
Bailout Cap Rate	3.00%	4.50%	▲ 1.50%
Fixed	2.90%	<i>No Change</i>	0.00%

¹ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

² The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

Athene ProtectorSM 5

Athene ProtectorSM 5 Crediting Rates

Crediting Strategy	Current	New	Change
1-Year No Cap PTP ¹ – BNP (Par Rate)	150%	175%	▲ 25.00%
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 5% TM Index TR (Total Return) (Par Rate)	85%	92%	▲ 7.00%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	87%	100%	▲ 13.00%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	125%	145%	▲ 20.00%
1-Year PTP – S&P 500 [®] (Cap)	7.50%	8.25%	▲ 0.75%
Bailout Cap Rate	3.00%	4.50%	▲ 1.50%
Fixed	2.75%	<i>No Change</i>	0.00%

¹ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

² The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the index if it rises beyond this limit within a month.

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