

# Interest Crediting Rates

For new contracts sold through IMOs



Rates effective August 20, 2021

## 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 AccuMax<sup>SM</sup> 7

Strength, stability and flexibility to help clients retire with confidence.<sup>1</sup>

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)	55%	60%
7-Year Point-to-Point AI Powered Multi-Asset Index <sup>2</sup> (Participation Rate)	145%	160%
7-Year Point-to-Point Shiller Barclays CAPE® Allocator 6 Index <sup>2</sup> (Participation Rate)	135%	150%
7-Year Annual Interval Sum S&P 500® Index (Participation Rate)	50%	55%
Floor Rate	-10%	-10%
1-Year Point-to-Point AI Powered Multi-Asset Index <sup>2</sup> (Participation Rate)	60%	65%
1-Year Point-to-Point Shiller Barclays CAPE® Allocator 6 Index <sup>2</sup> (Participation Rate)	55%	60%
Fixed	1.45%	1.60%

### Athene Agility<sup>SM</sup>

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 <sup>2</sup> (Participation Rate)	80%	90%
1-Year No Cap PTP BNP Paribas Multi Asset Diversified 5 Index <sup>2</sup> (Participation Rate)	60%	65%
2-Year No Cap PTP Nasdaq FC Index <sup>2,3</sup> (Participation Rate)	55%	62%
1-Year No Cap PTP Nasdaq FC Index <sup>2,3</sup> (Participation Rate)	37%	42%
2-Year No Cap PTP AI Powered US Equity Index <sup>2</sup> (Participation Rate)	65%	72%
1-Year No Cap PTP AI Powered US Equity Index <sup>2</sup> (Participation Rate)	50%	57%
2-Year PTP S&P 500® (Cap)	5.75%	6.25%
1-Year PTP S&P 500® (Cap)	2.75%	3.00%
Bailout Cap Rate	0.50%	0.50%
Fixed	1.30%	1.40%

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## Athene Ascent<sup>SM</sup> 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 <sup>2</sup> (Participation Rate)	75%
1-Year No Cap PTP BNP Paribas Multi Asset Diversified 5 Index <sup>2</sup> (Participation Rate)	55%
2-Year No Cap PTP Nasdaq FC Index <sup>2,3</sup> (Participation Rate)	47%
1-Year No Cap PTP Nasdaq FC Index <sup>2,3</sup> (Participation Rate)	32%
2-Year No Cap PTP AI Powered US Equity Index <sup>2</sup> (Participation Rate)	57%
1-Year No Cap PTP AI Powered US Equity Index <sup>2</sup> (Participation Rate)	45%
1-Year No Cap PTP S&P 500 Daily Risk Control 5% <sup>TM</sup> Index TR (Total Return) <sup>2</sup> (Participation Rate)	50%
1-Year PTP S&P 500 <sup>®</sup> (Cap)	2.75%
Bailout Cap Rate	1.00%
Fixed	1.10%

## Athene MaxRate<sup>®</sup>

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 <sup>4</sup>	Low Band	High Band	Low Band	High Band	Low Band	High Band
Most States	1.45%	1.60%	2.05%	2.20%	2.15%	2.30%
AK, CA, CT, DE, HI, ID, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA	1.45%	1.60%	2.00%	2.15%	2.10%	2.25%

## Athene Performance Elite<sup>®</sup>

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 <sup>5</sup>	No Strategy Charge	With 1.75% Strategy Charge <sup>5</sup>	No Strategy Charge	With 1.75% Strategy Charge <sup>5</sup>	No Strategy Charge
2-Year No Cap PTP BNP Paribas Multi Asset Diversified 5 Index <sup>2</sup> (Participation Rate)	205%	105%	205%	105%	220%	120%
1-Year No Cap PTP BNP Paribas Multi Asset Diversified 5 Index <sup>2</sup> (Participation Rate)	150%	77%	150%	77%	160%	90%
2-Year No Cap PTP Nasdaq FC Index <sup>2,3</sup> (Participation Rate)	135%	70%	135%	70%	150%	85%
1-Year No Cap PTP Nasdaq FC Index <sup>2,3</sup> (Participation Rate)	90%	47%	90%	47%	100%	55%
2-Year No Cap PTP AI Powered US Equity Index <sup>2</sup> (Participation Rate)	160%	85%	160%	85%	180%	100%
1-Year No Cap PTP AI Powered US Equity Index <sup>2</sup> (Participation Rate)	122%	65%	122%	65%	135%	75%
2-Year No Cap PTP S&P 500 Daily Risk Control 2 8% <sup>TM</sup> Index TR (Total Return) <sup>2</sup> (Participation Rate)	115%	60%	115%	60%	125%	67%
1-Year No Cap PTP S&P 500 Daily Risk Control 2 8% <sup>TM</sup> Index TR (Total Return) <sup>2</sup> (Participation Rate)	85%	45%	85%	45%	92%	52%
1-Year PTP S&P 500 <sup>®</sup> (Cap)	7.25%	3.75%	7.25%	3.75%	8.00%	4.50%
Fixed	N/A	1.60%	N/A	1.60%	N/A	1.85%

# Break free from conventional thinking!

For product and sales support, please contact the best Sales Desk in the business at **888-ANNUITY (266-8489)**

Rates shown are guaranteed for the initial term only and are subject to change.

<sup>1</sup> Rates shown are guaranteed for the duration of the Withdrawal Charge Period. After that point, all funds will be transferred to the Fixed Strategy and the interest rate will be declared annually. 7-Year strategy options are only available in the first Contract Year.

<sup>2</sup> Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

<sup>3</sup> 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.

<sup>4</sup> The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

<sup>5</sup> Strategy charge options offer higher Cap and Participation Rates. Annual Strategy Charges are calculated on the contract anniversary and deducted monthly from the Accumulated Value. The Initial Annual Strategy Charge Rate is set at contract issue and guaranteed for the first Index Term Period. A new Annual Strategy Charge Rate will be declared at the start of each Index Term Period.

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