

Athene MaxRate 3, 5 & 7

Rates and Availability as of October 28, 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%	4.45%	4.45%	4.60%	4.60%
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10%	4.85%	4.85%	5.25%	5.25%
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10, 10, 10%	4.90%	4.90%	5.35%	5.35%

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%	4.45%	4.45%	4.60%	4.60%
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%	4.80%	4.80%	5.20%	5.20%
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%	4.85%	4.85%	5.30%	5.30%
CA: 8.3, 7.3, 6.3, 5.3, 4.2, 3.2, 2.1%				

¹ Minimum initial premium - \$10,000

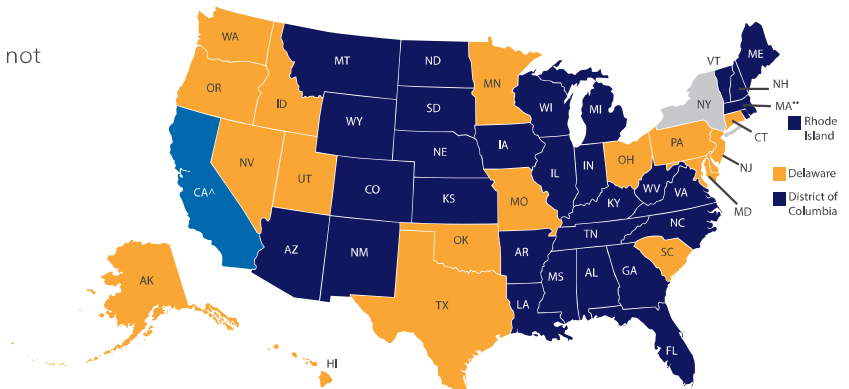
² CA withdrawal charge schedules differ from other states.

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.

Product Guide

Rates effective October 28, 2022



Interest Crediting Rates

	Athene Agility 7
Multi-Asset (No Cap)	
BNP Paribas Multi Asset Diversified 5 Index	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	195%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	145%
Equity (No Cap)	
Nasdaq FC Index^{1,2}	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	120%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	80%
AI Powered US Equity Index¹	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	160%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	120%
Equity (Cap)	
S&P 500[®]	
2-Year Point-to-Point Index Strategy (Cap)*	12.50%
1-Year Point-to-Point Index Strategy (Cap)	6.25%
Bailout Cap Rate	0.50%
Fixed	
Fixed Account with 1-Year Guarantee	2.95%
Withdrawal Charge Duration	7 years

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

* 2-Year S&P 500[®] Point-to-Point Index Strategy Not Available in NH and NV

¹ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

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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Interest Crediting Rates

	Athene Agility 10
Multi-Asset (No Cap)	
BNP Paribas Multi Asset Diversified 5 Index	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	210%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	155%
Equity (No Cap)	
Nasdaq FC Index^{1,2}	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	130%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	85%
AI Powered US Equity Index¹	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	170%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	130%
Equity (Cap)	
S&P 500[®]	
2-Year Point-to-Point Index Strategy (Cap)*	13.00%
1-Year Point-to-Point Index Strategy (Cap)	6.50%
Bailout Cap Rate	0.50%
Fixed	
Fixed Account with 1-Year Guarantee	3.00%
Withdrawal Charge Duration	10 years

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

* 2-Year S&P 500[®] Point-to-Point Index Strategy Not Available in NH and NV

¹ Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

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Rates effective July 1, 2022



Interest Crediting Rates

	Ascent Pro 10 Bonus
Multi-Asset (No Cap)	
BNP Paribas Multi Asset Diversified 5 Index¹	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	160%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	115%
Equity (No Cap)	
Nasdaq FC Index^{1,2}	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	102%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	67%
AI Powered US Equity Index¹	
2-Year No Cap Point-to-Point Index Strategy (Participation Rate)	130%
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	97%
S&P 500 Daily Risk Control 5%™ Index TR (Total Return)¹	
1-Year No Cap Point-to-Point Index Strategy (Participation Rate)	60%
Equity (Cap)	
S&P 500®	
1-Year Point-to-Point Index Strategy (Cap)	5.25%
Bailout Cap Rate	1.00%
Fixed	
Fixed Account with 1-Year Guarantee	2.30%
Withdrawal Charge Duration	10 years

Income Rider Rates

Annual Income Rider Charge Rate	1.00%
Option 1: Guaranteed Growth	Years 1–10: 10.00% Simple Interest Rate Years 11–20: 5.00% Simple Interest Rate
Option 2: Guaranteed Growth, Plus Interest Credits	Years 1–10: 5.00% Simple Interest Rate Years 11–20: 2.00% Simple Interest Rate 200% Stacking Percentage

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

²The 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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Premium Bonus	Performance Elite 7	
	Base	Plus
Annual Rider Charge Rate	N/A	0.95%
Most states	N/A	6%
AK, CA, CT, DE, HI, IL, IN, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	N/A	5%
Interest Crediting Rates		
Annual Strategy Charge Rate	1.25%	
Multi-Asset (No Cap)		
BNP Paribas Multi Asset Diversified 5 Index¹ – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	370%	
2-Year (Participation Rate)*	300%	
1-Year (Participation Rate) With Charge	260%	
1-Year (Participation Rate)	210%	
Equity (No Cap)		
Nasdaq FC Index^{1,2} – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	230%	
2-Year (Participation Rate)*	185%	
1-Year (Participation Rate) With Charge	145%	
1-Year (Participation Rate)	115%	
AI Powered US Equity Index¹ – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	305%	
2-Year (Participation Rate)*	245%	
1-Year (Participation Rate) With Charge	220%	
1-Year (Participation Rate)	180%	
S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return)¹ – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	115%	
2-Year (Participation Rate)*	80%	
1-Year (Participation Rate) With Charge	87%	
1-Year (Participation Rate)	75%	
Equity (Cap)		
S&P 500® – Point-to-Point Index Strategy		
1-year (Cap) With Charge	13.50%	
1-year (Cap)	10.75%	
Fixed		
Fixed Account with 1-Year Guarantee	3.00%	
Withdrawal Charge Duration	7 years	

*Two-year strategies not available in NH.

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Premium Bonus	Performance Elite 10	
	Base	Plus
Annual Rider Charge Rate	N/A	0.95%
Most states: AL, AZ, AR, CO, DC, FL (issue ages 0-64), GA, HI, IL, IA, KS, KY, LA, MA, ME, MI, MO, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY	10%	16%
CT, ID, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	14%
CA	9%	14%
FL (issue ages 65-78), MD	9%	15%
AK	6%	10%
DE	4%	8%
IN	8%	14%
Interest Crediting Rates		
Annual Strategy Charge Rate	1.25%	
Multi-Asset (No Cap)		
BNP Paribas Multi Asset Diversified 5 Index¹ – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	325%	
2-Year (Participation Rate)*	250%	
1-Year (Participation Rate) With Charge	225%	
1-Year (Participation Rate)	175%	
Equity (No Cap)		
Nasdaq FC Index^{1,2} – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	205%	
2-Year (Participation Rate)*	155%	
1-Year (Participation Rate) With Charge	125%	
1-Year (Participation Rate)	95%	
AI Powered US Equity Index¹ – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	265%	
2-Year (Participation Rate)*	205%	
1-Year (Participation Rate) With Charge	190%	
1-Year (Participation Rate)	150%	
S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return)¹ – Point-to-Point Index Strategy		
2-Year (Participation Rate) With Charge*	115%	
2-Year (Participation Rate)*	65%	
1-Year (Participation Rate) With Charge	85%	
1-Year (Participation Rate)	60%	
Equity (Cap)		
S&P 500® – Point-to-Point Index Strategy		
1-year (Cap) With Charge	11.50%	
1-year (Cap)	9.00%	
Fixed		
Fixed Account with 1-Year Guarantee	2.65%	
Withdrawal Charge Duration	10 years	

*Two-year strategies not available in NH

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(10/28/22)