

Athene MaxRate 3, 5 & 7

Rates and Availability as of October 3, 2025



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%	4.25%	4.25%	4.50%	4.50%
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10%	4.55%	4.55%	4.80%	4.80%
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10, 10%	4.55%	4.55%	4.80%	4.80%

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%	4.25%	4.25%	4.50%	4.50%
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%	4.50%	4.50%	4.75%	4.75%
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%	4.50%	4.50%	4.75%	4.75%
CA: 8.3, 7.3, 6.3, 5.3, 4.2, 3.2, 2.1%				

¹ Minimum initial premium - \$10,000

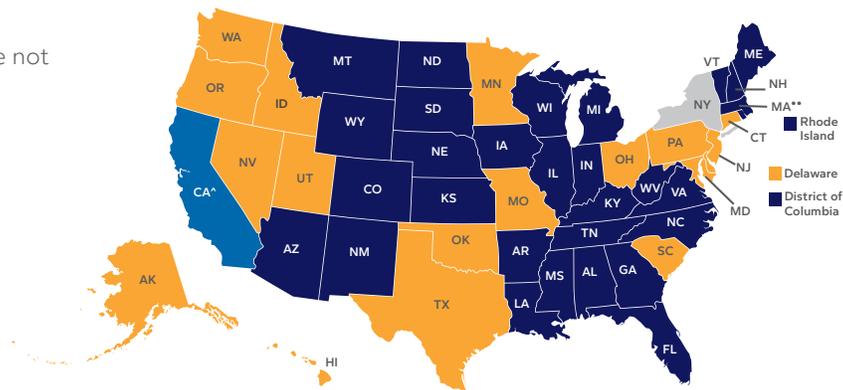
² CA withdrawal charge schedules differ from other states.

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

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.**

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

•• Confinement waiver not available in MA
 ^ Confinement Waiver and Terminal Illness waivers are not applicable in CA
 (Not available in NY)



Athene MaxRate MYG (09/15) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. Products not available in all states.

Athene Annuity and Life Company (61689), headquartered in West Des Moines, Iowa, and issuing annuities in 49 states (excluding NY) and in D.C., is not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice.

Product Guide

Rates effective October 3, 2025



Premium Bonus	Base	Plus
Annual Rider Charge Rate	N/A	0.95%
Most states	N/A	6%
AK, CA, CT, DE, HI, IL, IN, LA, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	N/A	5%

Interest Crediting Rates: Strategies with and/or without a Strategy Charge are available on both Base and Plus versions	With 1.25% Strategy Charge	No Strategy Charge
2-Year Point-to-Point Strategies (No Cap)¹		
AI Powered Global Opportunities Index: AIGO (Participation Rate) ²	235%	185%
AI Powered US Equity Index: AIPEX (Participation Rate) ²	255%	200%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ²	335%	260%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{2,3}	225%	175%
S&P 500 FC Index: SPXFCdue (Participation Rate) ^{2,4}	150%	118%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ²	235%	185%
1-Year Point-to-Point Strategies (No Cap)		
AI Powered Global Opportunities Index: AIGO (Participation Rate) ²	175%	140%
AI Powered US Equity Index: AIPEX (Participation Rate) ²	195%	155%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ²	245%	195%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{2,3}	145%	115%
S&P 500 FC Index: SPXFCdue (Participation Rate) ^{2,4}	110%	88%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ²	175%	140%
1-Year Point-to-Point Strategy		
S&P 500® Index: SPX (Cap Rate)	11.00%	8.25%
1-Year Fixed Strategy		
Fixed Interest Rate	N/A	4.35%
CA	N/A	3.00%
Withdrawal Charge Duration	7 years	

¹Two-year strategies not available in NH.

²The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

³The 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.

⁴The full name of the S&P 500 FC Index is S&P 500 FC TCA 0.50% Decrement Index (USD) ER.

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Free Withdrawal Percentage Schedule	The 10% Free Withdrawal amount is calculated by applying the percentage shown to the Accumulated Value as of the previous contract anniversary. Withdrawals may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.																																																														
Strategy Charge (Not available on the Fixed Strategy)	Strategy charge options offer higher Cap and Participation Rates. The charge is calculated by multiplying the Strategy Value of the associated Strategy and an Annual Strategy Charge Rate on each contract anniversary. A portion of that charge (1/12th) is deducted from the applicable Strategy Value each month. 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.																																																														
Strategy Charge Credit	A one-time Strategy Charge Credit will be added to the Accumulated Value at the end of the Withdrawal Charge Period, if the sum of all strategy charges applied, minus the sum of all interest credits, is greater than zero. If withdrawals subject to a Withdrawal Charge are taken (including a full surrender), the Credit will not be applied.																																																														

Strategy Preset™ (Not available in NH)	Strategy Preset is a simple way to diversify across indices, which can help increase growth potential and mitigate risk. You can choose between one of three growth profiles and the renewing portion of your Accumulated Value will be automatically rebalanced each year.
Terminal Illness Waiver⁵ (Not available in CA)	You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one year and the Annuitant meets the eligibility requirements. This waiver is available after your first Contract Anniversary. The Annuitant may not be diagnosed during the first Contract Year.
Confinement Waiver⁵ (Not available in CA & MA)	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is confined to a Qualified Care facility for at least 60 consecutive days and meets the eligibility requirements. The Annuitant cannot be confined at the time the contract is issued. Confinement period must begin at least one year after the contract date.
Death Benefit	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).
Enhanced Free Withdrawals (Plus only)	If no withdrawals are taken in a given year, up to 20% of the Accumulated Value is available for withdrawal in the next year.
Return of Premium (Plus only)	After the fourth contract year, the Cash Surrender Value will never be less than the premium minus premium taxes (if applicable) and prior withdrawals, including Withdrawal Charges, Premium Bonus Vesting Adjustment and Market Value Adjustment (if applicable) on those withdrawals.
Enhanced Annuitization (Not Available in CA or FL) (Plus only)	After the fifth contract year, you may elect to surrender your contract and apply the Accumulated Value to one of five settlement options. No Withdrawal Charges, Premium Bonus Vesting Adjustments or Market Value Adjustments will apply upon election of this feature, provided one of the Settlement Options is elected and annuity payments commence. Please refer to the Certificate of Disclosure for specific settlement options.
Annual Liquidity Rider Charge Rate (Plus only)	0.95% charge deducted from the Accumulated Value during the Rider Charge Period (same duration as the Withdrawal Charge period). The Charge is assessed upon the following: (i) end of each contract year; (ii) when a withdrawal is taken; (iii) on the Annuity Date; (iv) upon surrender; (v) upon the date of proof of death. The rider may not be terminated during the Withdrawal Charge period.

⁵This benefit is NOT long-term care insurance nor is it a substitute for such coverage. Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.

Product Guide

Rates effective October 3, 2025



Premium Bonus	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, IN, KS, KY, MA, ME, MI, MO, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY	14%	20%
CT, ID, LA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	13%	18%
CA	12%	17%
FL (issue ages 65-78), MD	13%	18%
AK	6%	10%
DE	4%	8%

Interest Crediting Rates: Strategies with and/or without a Strategy Charge are available on both Base and Plus versions	With 1.25% Strategy Charge	No Strategy Charge
2-Year Point-to-Point Strategies (No Cap)¹		
AI Powered Global Opportunities Index: AIGO (Participation Rate) ²	180%	125%
AI Powered US Equity Index: AIPEX (Participation Rate) ²	195%	140%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ²	255%	180%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{2,3}	170%	120%
S&P 500 FC Index: SPXFCDUE (Participation Rate) ^{2,4}	115%	80%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ²	180%	125%
1-Year Point-to-Point Strategies (No Cap)		
AI Powered Global Opportunities Index: AIGO (Participation Rate) ²	135%	95%
AI Powered US Equity Index: AIPEX (Participation Rate) ²	150%	107%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ²	185%	130%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{2,3}	110%	77%
S&P 500 FC Index: SPXFCDUE (Participation Rate) ^{2,4}	85%	60%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ²	135%	95%
1-Year Point-to-Point Strategy		
S&P 500® Index: SPX (Cap Rate)	8.00%	5.50%
1-Year Fixed Strategy		
Fixed Interest Rate	N/A	2.90%
CA	N/A	2.90%
Withdrawal Charge Duration	10 years	

¹ Two-year strategies not available in NH

² The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

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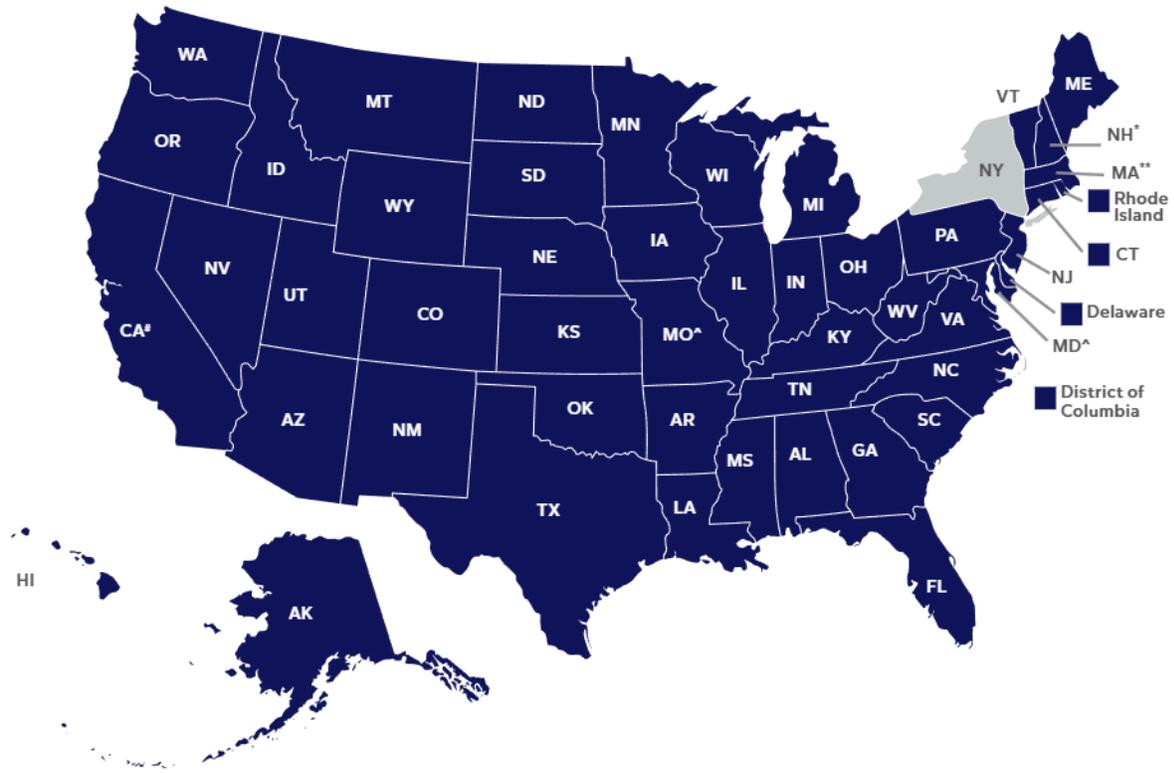
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<p>Premium Bonus Vesting Percentage Schedule</p> <p>Chart A: AL, AZ, AR, CO, DC, FL (ages 0-64), GA, HI, IL, IN, IA, KS, KY, ME, MA, MI, MS, MO, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY</p> <p>Chart B: AK, CT, DE, ID, LA, MN, NV, NJ, OH, OK, OR, PA, SC, TX, UT, WA</p> <p>Chart C: FL (ages 65-78) & MD</p> <p>Chart D: CA</p>	<p>Chart A</p> <table border="1"> <tr> <th>Contract Yr</th> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td> </tr> <tr> <th>Charge %</th> <td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>20%</td><td>40%</td><td>60%</td><td>80%</td><td>100%</td> </tr> </table> <p>Chart B</p> <table border="1"> <tr> <th>Contract Yr</th> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td> </tr> <tr> <th>Charge %</th> <td>0%</td><td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td> </tr> </table> <p>Chart C</p> <table border="1"> <tr> <th>Contract Yr</th> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td> </tr> <tr> <th>Charge %</th> <td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>20%</td><td>40%</td><td>60%</td><td>80%</td><td>100%</td> </tr> </table> <p>Chart D</p> <table border="1"> <tr> <th>Contract Yr</th> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10+</td> </tr> <tr> <th>Charge %</th> <td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td> </tr> </table> <p>Please reference left column for applicable states.</p>	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	0%	0%	0%	0%	0%	0%	20%	40%	60%	80%	100%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	Contract Yr	1	2	3	4	5	6	7	8	9	10	11+	Charge %	0%	0%	0%	0%	0%	0%	20%	40%	60%	80%	100%	Contract Yr	1	2	3	4	5	6	7	8	9	10+	Charge %	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
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Strategy Charge (Not available on the Fixed Strategy)	Strategy charge options offer higher Cap and Participation Rates. The charge is calculated by multiplying the Strategy Value of the associated Strategy and an Annual Strategy Charge Rate on each contract anniversary. A portion of that charge (1/12th) is deducted from the applicable Strategy Value each month. 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.
Strategy Charge Credit	A one-time Strategy Charge Credit will be added to the Accumulated Value at the end of the Withdrawal Charge Period, if the sum of all strategy charges applied, minus the sum of all interest credits, is greater than zero. If withdrawals subject to a Withdrawal Charge are taken (including a full surrender), the Credit will not be applied.
Strategy Preset™ (Not available in NH)	Strategy Preset is a simple way to diversify across indices, which can help increase growth potential and mitigate risk. You can choose between one of three growth profiles and the renewing portion of your Accumulated Value will be automatically rebalanced each year.
Terminal Illness Waiver⁵ (Not available in CA)	You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one year and the Annuitant meets the eligibility requirements. This waiver is available after your first Contract Anniversary. The Annuitant may not be diagnosed during the first Contract Year.
Confinement Waiver⁵ (Not available in CA & MA)	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is confined to a Qualified Care facility for at least 60 consecutive days and meets the eligibility requirements. The Annuitant cannot be confined at the time the contract is issued, and confinement must begin at least one year after the Contract Date.
Death Benefit	Greatest of (i) Accumulated Value with no surrender charges, (ii) the Minimum Guaranteed Contract Value or (iii) the Return of Premium Benefit (if applicable).
Enhanced Free Withdrawals (Plus only)	The free withdrawal amount is increased to 10% per year and may be taken as early as the first contract year. If no withdrawals are taken in a given year, up to 20% of the Accumulated Value is available for withdrawal in the next year.
Return of Premium (Plus only)	After the fourth contract year, the Cash Surrender Value will never be less than the premium minus premium taxes (if applicable) and prior withdrawals, including Withdrawal Charges, Premium Bonus Vesting Adjustment and Market Value Adjustment (if applicable) on those withdrawals.
Enhanced Annuitization⁶ (Not Available in CA or FL) (Plus only)	After the seventh contract year, you may elect to surrender your contract and apply the Accumulated Value to one of five settlement options. No Withdrawal Charges, Premium Bonus Vesting Adjustments or Market Value Adjustments will apply upon election of this feature, provided one of the Settlement Options is elected and annuity payments commence. Please refer to the Certificate of Disclosure for specific settlement options.
Annual Liquidity Rider Charge Rate (Plus only)	0.95% charge deducted from the Accumulated Value during the Rider Charge Period (same duration as the Withdrawal Charge period). The Charge is assessed upon the following: (i) end of each contract year; (ii) when a withdrawal is taken; (iii) on the Annuity Date; (iv) upon surrender; (v) upon the date of proof of death. The rider may not be terminated during the Withdrawal Charge period.

⁵This benefit is NOT long-term care insurance nor is it a substitute for such coverage. Limitations, variations and exclusions apply. Please see the Certificate of Disclosure for more information.

⁶In MD, Performance Elite 10 allows Enhanced Annuitization after the sixth Contract Year.



State Availability

- Performance Elite 10: ages 0-78
- Performance Elite 10 is not available for sale.

^ No MVA in MD & MO.
* Two-year strategies not available in NH.
** Confinement Waiver not available in MA.
Confinement and Terminal Illness Waivers not available in CA.

Product Guide

Rates effective October 3, 2025



Interest Crediting Rates	Athene Agility 7
2-Year Point-to-Point Strategies (No Cap)	
AI Powered Global Opportunities Index: AIGO (Participation Rate) ¹	115%
AI Powered US Equity Index: AIPEX (Participation Rate) ¹	120%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ¹	160%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{1,2}	110%
S&P 500 FC Index: SPXFC Due (Participation Rate) ^{1,3}	70%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ¹	115%
2-Year Point-to-Point Strategies	
S&P 500 [®] Index: SPX (Cap Rate)	9.75%
1-Year Point-to-Point Strategies (No Cap)	
AI Powered Global Opportunities Index: AIGO (Participation Rate) ¹	83%
AI Powered US Equity Index: AIPEX (Participation Rate) ¹	92%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ¹	115%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{1,2}	68%
S&P 500 FC Index: SPXFC Due (Participation Rate) ^{1,3}	52%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ¹	83%
1-Year Point-to-Point Strategy	
S&P 500 [®] Index: SPX (Cap Rate)	4.75%
Bailout Cap Rate	0.50%
1-Year Fixed Strategy	
Fixed Interest Rate	2.60%
CA	2.60%
Withdrawal Charge Duration	7 years

¹ The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. 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 full name of the S&P 500 FC Index is S&P 500 FC TCA 0.50% Decrement Index (USD) ER.

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.**

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Base Product

Issue Ages	Owner and Annuitant: 40-83																											
Ownership	IRA – Must be single ownership, but joint payout is available for spouses. Nonqualified – Owner and Annuitant must be the same person, unless the Owner is a non-natural person, like a trust. If there are Joint Owners, they must be natural persons and they must be Joint Annuitants. Also, Joint Annuitants must be spouses.																											
Premiums	Single premium only: Minimum – \$10,000 (\$5,000 in AK, AZ, HI, IL, LA, MN, MO, NH, NJ, OR, PA, TX, UT, WA) Maximum – \$1,000,000 (larger amounts may be accepted with company approval)																											
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Confinement Waiver⁴	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is confined to a Qualified Care facility for at least 60 consecutive days and meets the eligibility requirements. Confinement must begin after the first contract year. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.																											
Bailout Feature	If Athene lowers the declared 1-Year Point-to-Point S&P 500® Index Strategy Cap Rate below the Bailout Cap Rate, you'll have full access to your annuity's Accumulated Value – free of any charges for up to 30 days after the Contract Anniversary in which the Bailout Cap Rate was pierced. After the 30-day Bailout Window, all charges may apply.																											
Market Value Adjustment (MVA)	Applied to the portion of the withdrawal or surrender that exceeds the Free Withdrawal amount during the Withdrawal Charge period. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure or Understanding the MVA guide for more information.																											
Death Benefit	Greater of (i) Accumulated Value and (ii) the Minimum Guaranteed Contract Value or may elect the Enhanced Death Benefit amount.																											

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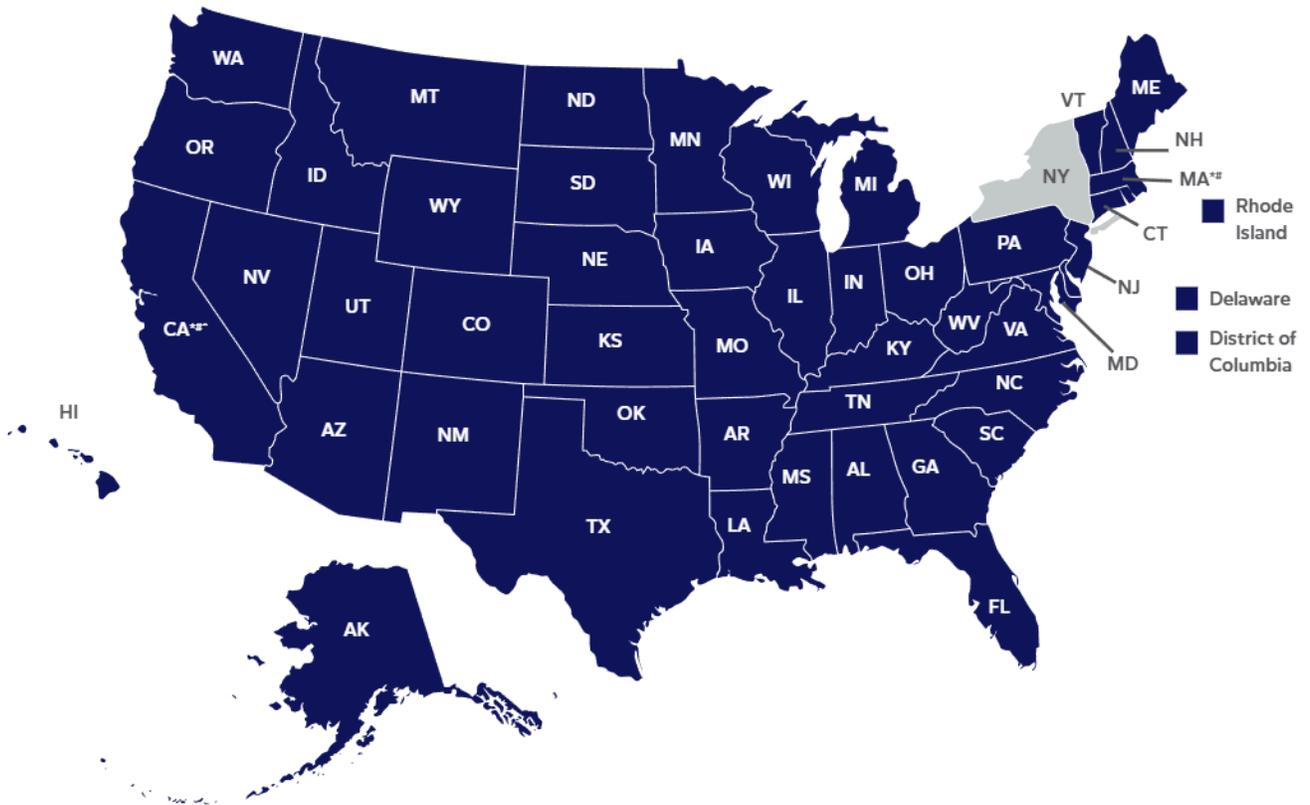
Income and Death Benefit Rider – included, no additional charge

Issue Ages	40-83
Benefit Base Bonus	30%
Benefit Base Growth	The Benefit Base ⁵ is equal to the Initial Premium, plus the Benefit Base bonus amount. On each Contract Anniversary, the Benefit Base will be credited 200% of the dollar amount credited to the Accumulated Value. During the Income Phase, the Benefit Base will continue to grow by 200% of the dollar amount credited to the Accumulated Value.
Minimum Attained Age for Lifetime Income Withdrawals	50
Withdrawals	All withdrawals will reduce the Benefit Base by the same percentage that the Accumulated Value is reduced by.
Income Payout Option	Earnings-Indexed Income
Lifetime Income Waiting Period	7 years
Enhanced Death Benefit ⁶	The Benefit Base is paid out in equal payments over the currently declared Death Benefit Payout Period. The Death Benefit Payout Period is currently set to five years and is guaranteed not to exceed ten years.
Enhanced Income Benefit Availability and Qualification ⁷	To qualify for the Enhanced Income Benefit, the person for whom Lifetime Income Withdrawals are based must be confined to Qualified Care Facility for 180 out of the last 250 days. If qualifications are met, the Lifetime Income Withdrawal amount will be doubled. There is no Enhanced Income Benefit Limit Period as long as the eligibility requirements are met and the Accumulated Value is greater than zero. Not available in all states.

⁵The Benefit Base is used only for the calculation of the rider benefits. It cannot be withdrawn in a lump sum. It does not have a cash value or a surrender value.

⁶Enhanced Death Benefit is capped at the greater of 125% of the Cash Surrender Value or 250% of the net premium in AK, HI, LA, NH, NJ, PA and WA.

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State Availability



*Confinement Waiver not available in CA and MA

#Enhanced Income Benefit not available in CA and MA

^Terminal Illness Waiver not available in CA

Product Guide

Rates effective October 3, 2025



Interest Crediting Rates

	Athene Agility 10
2-Year Point-to-Point Strategies (No Cap)	
AI Powered Global Opportunities Index: AIGO (Participation Rate) ¹	120%
AI Powered US Equity Index: AIPEX (Participation Rate) ¹	130%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ¹	170%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{1,2}	115%
S&P 500 FC Index: SPXFC Due (Participation Rate) ^{1,3}	75%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ¹	120%
2-Year Point-to-Point Strategies	
S&P 500 [®] Index: SPX (Cap Rate)	10.25%
1-Year Point-to-Point Strategies (No Cap)	
AI Powered Global Opportunities Index: AIGO (Participation Rate) ¹	88%
AI Powered US Equity Index: AIPEX (Participation Rate) ¹	97%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ¹	125%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{1,2}	73%
S&P 500 FC Index: SPXFC Due (Participation Rate) ^{1,3}	55%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ¹	88%
1-Year Point-to-Point Strategies	
S&P 500 [®] Index: SPX (Cap Rate)	5.00%
Bailout Cap Rate	0.50%
1-Year Fixed Strategy	
Fixed Interest Rate	2.80%
CA	2.80%
Withdrawal Charge Duration	10 years

¹ The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

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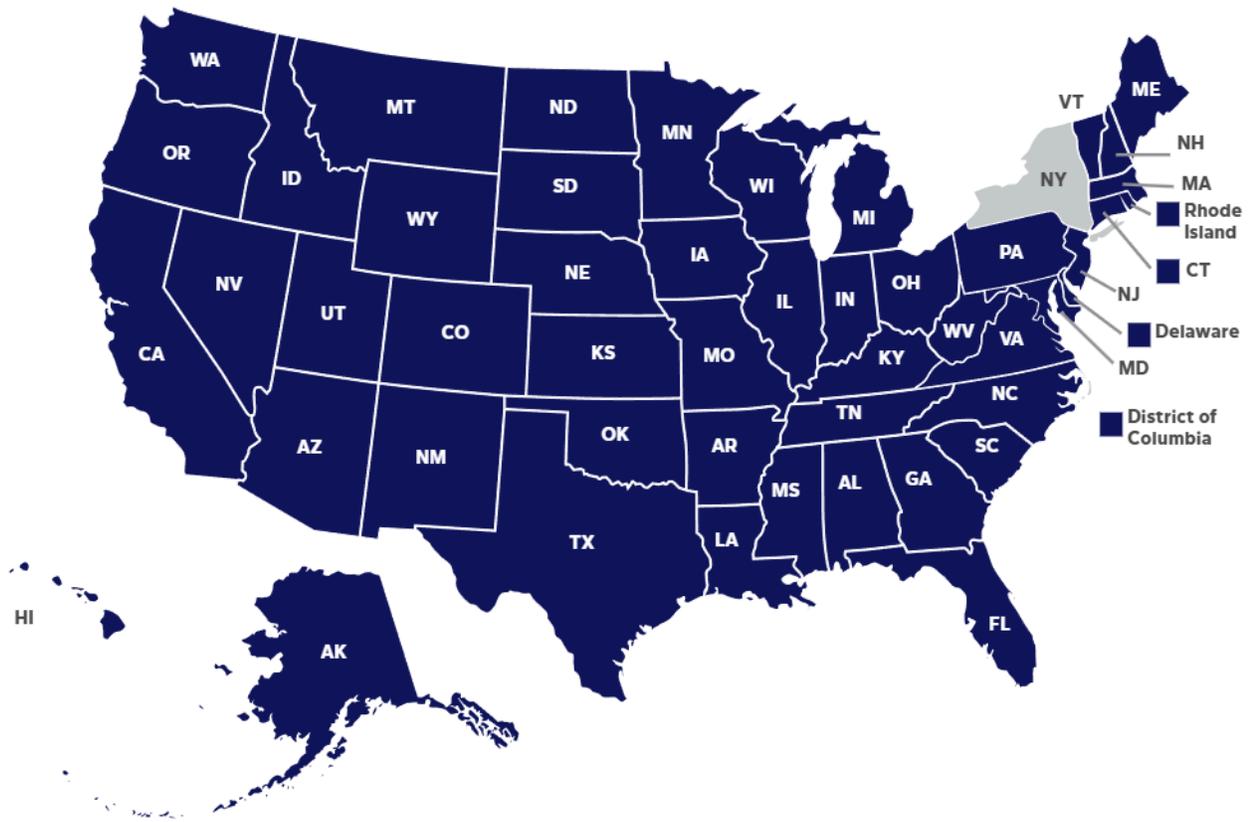
Income and Death Benefit Rider – included, no additional charge

Issue Ages	40-80
Benefit Base Bonus	50%
Benefit Base Growth	The Benefit Base ⁵ is equal to the Initial Premium, plus the Benefit Base bonus amount. On each Contract Anniversary, the Benefit Base will be credited 200% of the dollar amount credited to the Accumulated Value. During the Income Phase, the Benefit Base will continue to grow by 200% of the dollar amount credited to the Accumulated Value.
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State Availability



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^Terminal Illness Waiver not available in CA

Product Guide

Rates effective September 7, 2024



Interest Crediting Rates

	Ascent Pro 10 Bonus
2-Year Point-to-Point Strategies (No Cap)	
AI Powered Global Opportunities Index: AIGO (Participation Rate) ¹	130%
AI Powered US Equity Index: AIPEX (Participation Rate) ¹	150%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ¹	190%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{1,2}	120%
S&P 500 FC Index: SPXFCdue (Participation Rate) ^{1,3}	83%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ¹	130%
1-Year Point-to-Point Strategies (No Cap)	
AI Powered Global Opportunities Index: AIGO (Participation Rate) ¹	95%
AI Powered US Equity Index: AIPEX (Participation Rate) ¹	112%
BNP Paribas Multi Asset Diversified 5 Index: BNPIMAD5 (Participation Rate) ¹	140%
Nasdaq FC Index: BOFANFCC (Participation Rate) ^{1,2}	80%
S&P 500 FC Index: SPXFCdue (Participation Rate) ^{1,3}	62%
UBS Innovative Balanced Index: UBSIBAL (Participation Rate) ¹	95%
1-Year Point-to-Point Strategy	
S&P 500 [®] Index: SPX (Cap Rate)	5.50%
Bailout Cap Rate	1.00%
1-Year Fixed Strategy	
Fixed Interest Rate	2.85%
Withdrawal Charge Duration	10 years

Income Rider Rates

Annual Income Rider Charge Rate	1.00%
Rollup Rate	Years 1-20: 10.00% Simple Interest Rate

¹ The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. 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 full name of the S&P 500 FC Index is S&P 500 FC TCA 0.50% Decrement Index (USD) ER.

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.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Base Product

For states: AL, AR, AZ, CO, FL (ages 35-64), GA, IA, IL, IN, KS, KY, MD, ME, MI, MS, ND, NE, NM, SD, TN, VA, WI, WV, WY

For states: AK, CT, DC, DE, HI, ID, LA, MA, MN, MO, MT, NC, NH, NJ, NV, OH, OK, OR, PA, RI, SC, TX, UT, VA, VT, WA

FL (ages 65-80)

Ownership	<p>IRA: Must be single ownership, but joint payout is available for spouses. Nonqualified: Owner and Annuitant must be the same person. Joint ownership is available, but must also be Joint Annuitants and must be spouses. Contract can have a non-natural owner.</p>																																																																										
Premiums (Single premium only)	<p>Minimum: \$10,000 in most states \$5,000 in AK, CT, DE, DC, HI, ID, IL, LA, MA, MN, MO, MT, NC, NH, NJ, NV, OH, OK, OR, PA, RI, TX, UT, VA, VT and WA</p> <p>Maximum: \$1,000,000 (larger amounts may be accepted with company approval)</p>																																																																										
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Free Withdrawal Schedule	<p>10% of Accumulated Value per year. Withdrawals may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.</p>																																																																										

⁴ Ascent Pro 10 Bonus Premium Bonus Vesting Schedule in CA: 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100%

⁵ Ascent Pro 10 Bonus Withdrawal Charge Schedule in CA: 7.8%, 7.4%, 6.5%, 5.6%, 4.5%, 3.4%, 2.3%, 1.2%, 0.1%, 0%

Terminal Illness Waiver⁶ (Not available in CA)	You can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. You may not be diagnosed during the first Contract Year. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.
Confinement Waiver⁶ (Not available in CA)	After the first Contract Year, you can withdraw up to 100% of your annuity's Accumulated Value if the Annuitant is confined to a Qualified Care facility for at least 60 consecutive days and meets the eligibility requirements. Confinement must begin after the first contract year. Additional limitations, state variations and exclusions may apply. Please see the Certificate of Disclosure for more information.
Bailout Feature	If Athene lowers the declared 1-Year Point-to-Point S&P 500® Index Strategy Annual Cap Rate below the Bailout Cap Rate, you'll have full access to your annuity's Accumulated Value – free of any charges for up to 30 days after the Contract Anniversary in which the Bailout Cap Rate was pierced. After the 30-day Bailout Window, all charges may apply.
Market Value Adjustment (MVA) (Not available in CA)	Applied to the portion of the withdrawal or surrender that exceeds the Free Withdrawal amount during the Withdrawal Charge period. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure or Understanding the MVA guide for more information.
Death Benefit	Greater of (i) Accumulated Value or (ii) the Minimum Guaranteed Contract Value (MGCV).

⁶ This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

Income Rider

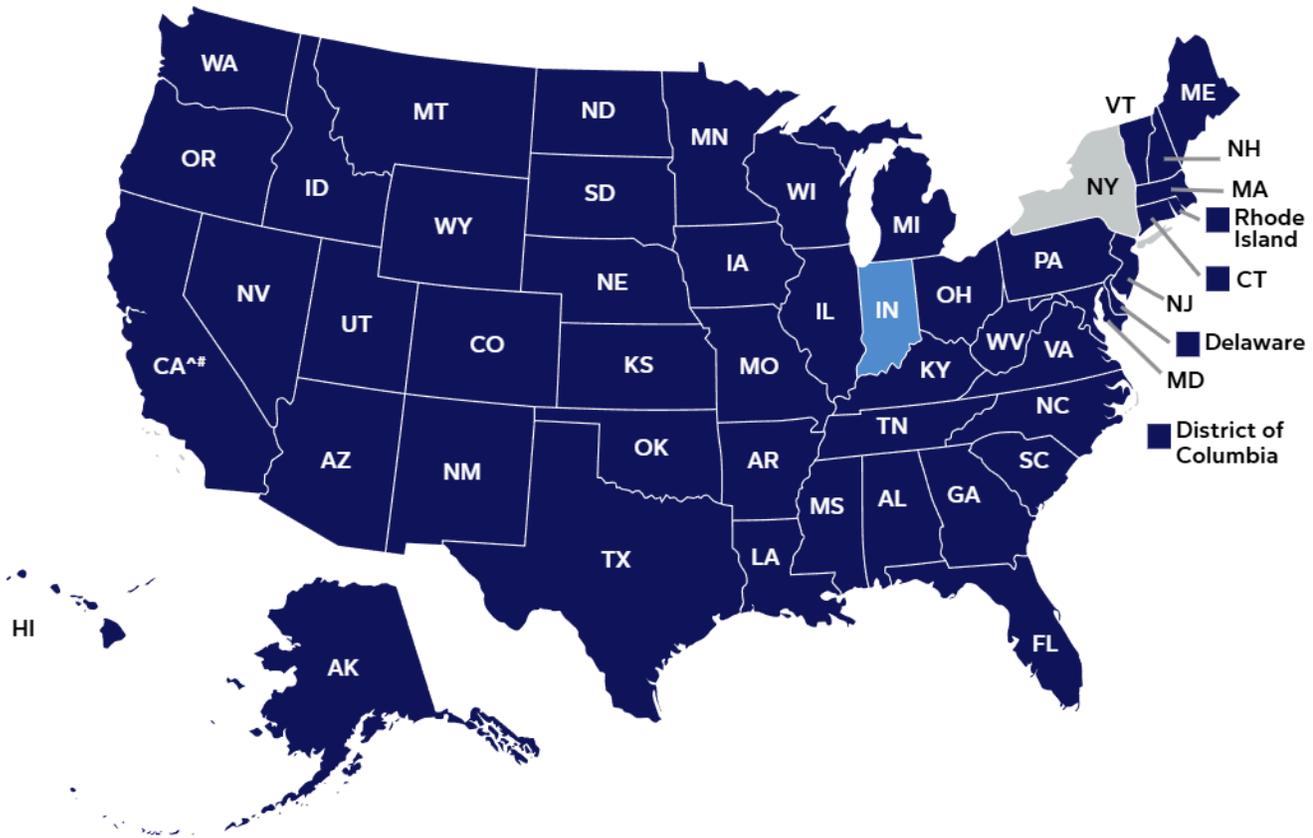
Income Rider

Income Base	The Initial Income Base is equal to the Initial Premium plus Income Base bonus. On each Contract Anniversary, an interest credit will be calculated based on the Premium minus Withdrawals multiplied by an Income Base Guaranteed Simple Interest Rate. Withdrawals will reduce the Income Base. The Income Base cannot be withdrawn in a lump sum. The Income Base is used to determine rider benefits only. It does not have a cash value or a surrender value.
Income Base Bonus	20%
Annual Income Rider Charge Rate	1.00% of the rider's Income Base and applies for the full contract term. The Rider Charge is deducted monthly from your annuity's Accumulated Value and Minimum Guaranteed Contract Value (MGCV). Rider Charges are not deducted from the MGCV in certain states.
Minimum Age for Lifetime Income Withdrawals Benefit	50
Income Payout Options Available	Level Income, Earnings-Indexed Income, or Accelerated Income
Accelerated Income⁷	Option offers increased payouts during 10-year Accelerated Income Period, then reduces for the remainder of your life. A unique Guaranteed Minimum Lifetime Income Withdrawal Percentage is used to determine payout amounts for each defined period. Cumulative Lifetime Income Withdrawals may be lower under the Accelerated Income Option than under the Level or Earnings-Indexed Income Options.
Enhanced Income Benefit Availability and Qualification⁸	To qualify for the Enhanced Income Benefit, after a one year waiting period, the persons for whom Lifetime Income Withdrawals are based must be confined to a Qualified Care Facility ⁹ or be unable to perform at least 2 of 6 Activities of Daily Living (ADLs consist of bathing, continence, dressing, eating, toileting, and transferring) for 90 out of the last 125 Days. If qualifications are met, the Lifetime Income Withdrawal amount will increase based on the applicable Enhanced Income Benefit Multiplier. The Enhanced Benefit Limit Period is 60 months as long as the eligibility requirements are met and the Accumulated Value is greater than zero. Enhanced Income Benefit qualification must be certified by a licensed physician. If the Accelerated Income option is selected, the Enhanced Income Benefit Multiplier is applied to the ultimate Lifetime Income Withdrawal amount even if the Accelerated Income Period has not ended. Not available in all states.
Enhanced Income Benefit Multiplier	Single Life Withdrawals: 2x Joint Life Withdrawals: 1.5x
Income Rider Termination Waiting Period	After 10th Contract Year

⁷The Accelerated Income Period starts at the beginning of the Contract Year in which you enter the Income Phase, even if you do not start Lifetime Income Withdrawals on that Contract Anniversary.

⁸ This benefit is NOT long-term care insurance nor is it a substitute for such coverage.

⁹ Confinement to a Qualified Care Facility not applicable in CA.



State Availability

-
-  Ascent Pro 10 Bonus: ages 35-80
Minimum issue age in MD: 50
 -  Ascent Pro 10 Bonus: ages 35-74
 -  Not available
-

[^] No Confinement or Terminal Illness Waivers in CA

[#] No MVA in CA

Product Guide

Rates effective October 3, 2025



Interest Crediting Rates

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.

Strategy Name	Low Band (Up to \$100,000)	High Band (\$100,000+)
7-Yr Point-to-Point S&P 500® Index (SPX) (Participation Rate)	78%	83%
7-Yr Point-to-Point AI Powered Multi-Asset Index (AIMAX) ¹ (Participation Rate)	305%	325%
7-Yr Point-to-Point Shiller Barclays CAPE® Allocator 6 Index (BXIISC6E) ¹ (Participation Rate)	380%	400%
7-Yr Annual Interval Sum S&P 500® Index (SPX) (Participation Rate)	73%	77%
Floor Rate	-10%	-10%
1-Yr Point-to-Point AI Powered Multi-Asset Index (AIMAX) ¹ (Participation Rate)	135%	145%
1-Yr Point-to-Point Shiller Barclays CAPE® Allocator 6 Index (BXIISC6E) ¹ (Participation Rate)	130%	140%
Fixed	3.10%	3.35%

7-Yr strategy options are only available in the first Contract Year.

- **Point-to-Point** means any interest credited is based on the difference between the value of the index at the start of the term and the end of the term. Interest credits will never be less than zero.
- **Annual Interval Sum** means your interest credits are based on the sum of annual index changes subject to a Participation Rate and annual Floor. Interest credits will never be less than zero.
- **Fixed** rate means credits are based on a declared rate that lasts for a specified amount of time.

¹ The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

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Base Product

Issue Ages (Owner and Annuitant)	0-83																		
Ownership	<ul style="list-style-type: none"> Joint Owners are permitted for Non-Qualified Contracts only. They are required to be spouses. If there are Joint Owners, the surviving Joint Owner will be the sole designated Beneficiary and any Beneficiary of record will become the contingent Beneficiary. The Contract may have a non-natural Owner. 																		
Premiums (Single Premium Only)	<p>Minimum: \$10,000</p> <p>Maximum: \$1,000,000 (larger amounts may be accepted with company approval)</p>																		
Sweep Date	The initial Fixed or Indexed Term Period will start on the 8th or 22nd day of the month (immediately following the Contract Date), at which time the Premium plus any applicable Holding Account interest will be allocated to the Strategy(ies) selected.																		
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Free Withdrawal Schedule	Greater of 10% of Accumulated Value and 10% of Premium, each Contract Year. Withdrawals may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.																		
Terminal Illness Waiver² (Not available in CA)	You can withdraw all or part of your annuity's value if the Owner (or Annuitant if the owner is a non-natural person) is diagnosed with a Terminal Illness that is expected to result in death within one-year and you meet the eligibility requirements. This waiver is available after your first Contract Anniversary. If requesting the Terminal Illness Waiver, you'll be eligible for the greater of the Minimum Guaranteed Contract Value and either a) the Interim Value, ² if requesting a full surrender, or b) the Accumulated Value, if requesting a partial Withdrawal.																		
Confinement Waiver² (Not available in CA)	You can withdraw all or part of your annuity's value if the Owner (or Annuitant if the owner is a non-natural person) is confined to a Qualified Care facility for at least 60 consecutive days and meet the eligibility requirements. This waiver is available after your first Contract Anniversary. If requesting the Confinement Waiver, you'll be eligible for the greater of the Minimum Guaranteed Contract Value and either a) the Interim Value, ³ if requesting a full surrender, or b) the Accumulated Value, if requesting a partial Withdrawal.																		
Market Value Adjustment (MVA) (Not applicable in CA)	Applied to the portion of the Withdrawal that exceeds the Free Withdrawal amount during the Withdrawal Charge Period. Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure or Understanding the MVA guide for more information.																		
Death Benefit	Equal to the greater of the: (i) Interim Value ² or (ii) the Minimum Guaranteed Contract Value.																		

² Additional limitations, variations and exclusions may apply. Please see the Certificate of Disclosure for more information on these features. **This benefit is NOT long-term care insurance nor is it a substitute for such coverage.**

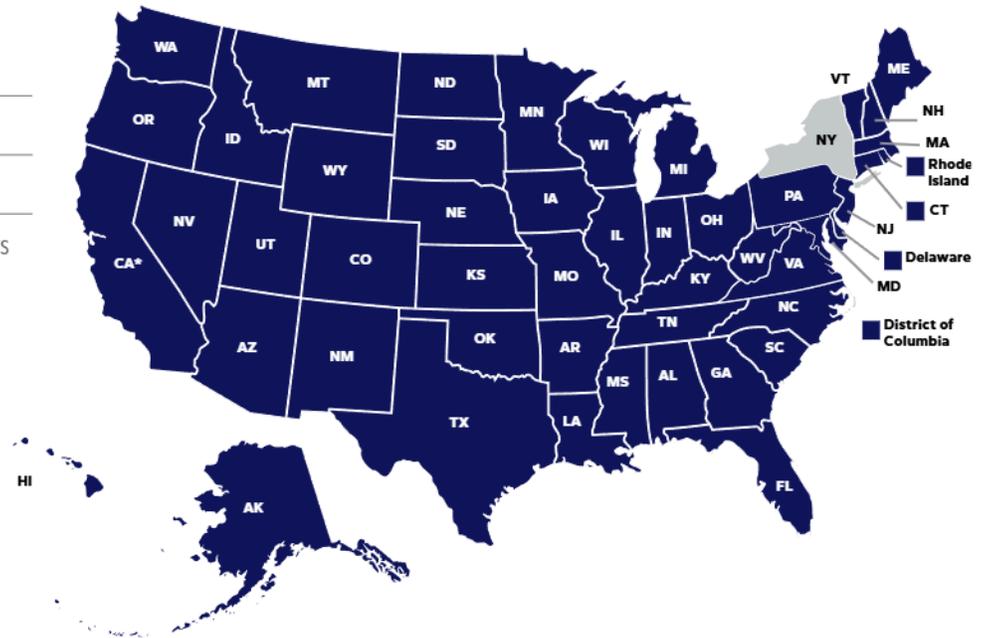
³ Interim Value reflects the pro-rated cumulative performance during the current Index Term Period, subject to the terms of the applicable Strategy. Indexed Strategy interest credits are not applied to the Strategy Value until the Index Term End Date. **The Interim Value is used only to determine the Death Benefit, and is not available for Withdrawal or Surrender, except through qualifying claims under the Confinement and Terminal Illness Waivers, if applicable.**

State Availability

■ Ages 0-83

■ Not available

* No MVA, Confinement or Terminal Illness Waivers in CA



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

Index crediting strategies may be added (upon regulatory approval) or eliminated at the company's discretion. If a strategy is eliminated, its value will be reallocated to the Fixed Strategy.

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