



Athene Rate Update

Effective Date: May 29, 2026

We're updating rates on Athene products. Rate grids with current and new rates can be found below. Visit [Athene Connect](#) for additional product information or to run an illustration.

The following distribution group(s) are included:

- National
- New York

National

These changes will be effective with a contract date on or after **May 29, 2026**. 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 **May 29, 2026**. 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 PTP ¹ — AI Global Opportunities (Par Rate)	High Band: (\$100,000+)	215%	220%	▲ 5%
	Low Band: (Up to \$100,000)	205%	210%	▲ 5%
2-Year PTP ¹ — AI Powered US Equity (Par Rate)	High Band: (\$100,000+)	230%	235%	▲ 5%
	Low Band: (Up to \$100,000)	220%	225%	▲ 5%
2-Year PTP ¹ — BNP (Par Rate)	High Band: (\$100,000+)	300%	308%	▲ 8%
	Low Band: (Up to \$100,000)	290%	298%	▲ 8%
2-Year PTP ^{1,2} — Nasdaq FC (Par Rate)	High Band: (\$100,000+)	205%	210%	▲ 5%
	Low Band: (Up to \$100,000)	195%	200%	▲ 5%
2-Year PTP ¹ — S&P 500 [®] FC (Par Rate)	High Band: (\$100,000+)	140%	143%	▲ 3%
	Low Band: (Up to \$100,000)	132%	135%	▲ 3%
2-Year PTP ¹ — UBS Innovative Balanced (Par Rate)	High Band: (\$100,000+)	215%	220%	▲ 5%
	Low Band: (Up to \$100,000)	205%	210%	▲ 5%
	High Band: (\$100,000+)	157%	160%	▲ 3%

1-Year PTP ¹ — AI Global Opportunities (Par Rate)	Low Band: (Up to \$100,000)	150%	153%	▲ 3%
1-Year PTP ¹ — AI Powered US Equity (Par Rate)	High Band: (\$100,000+)	173%	178%	▲ 5%
	Low Band: (Up to \$100,000)	165%	170%	▲ 5%
1-Year PTP ¹ — BNP (Par Rate)	High Band: (\$100,000+)	213%	220%	▲ 7%
	Low Band: (Up to \$100,000)	205%	210%	▲ 5%
1-Year PTP ^{1,2} — Nasdaq FC (Par Rate)	High Band: (\$100,000+)	130%	133%	▲ 3%
	Low Band: (Up to \$100,000)	123%	127%	▲ 4%
1-Year PTP ¹ — S&P 500 [®] FC (Par Rate)	High Band: (\$100,000+)	100%	103%	▲ 3%
	Low Band: (Up to \$100,000)	95%	98%	▲ 3%
1-Year PTP ¹ — UBS Innovative Balanced (Par Rate)	High Band: (\$100,000+)	158%	162%	▲ 4%
	Low Band: (Up to \$100,000)	150%	155%	▲ 5%
5-Year PTP ³ — S&P 500 [®] (Par Rate)	High Band: (\$100,000+)	85%	87%	▲ 2%
	Low Band: (Up to \$100,000)	80%	82%	▲ 2%
1-Year PTP — S&P 500 [®] (Cap Rate)	High Band: (\$100,000+)	9.75%	10.00%	▲ 0.25%
	Low Band: (Up to \$100,000)	9.25%	9.50%	▲ 0.25%
Bailout Cap Rate		5.00%	No Change	0.00%

Fixed	High Band: (\$100,000+)	4.90%	5.00%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.70%	4.80%	▲ 0.10%

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 5-Year Point-to-Point S&P 500 (SPX) Index Strategy is available for allocation on the Contract Date and will only be available for renewal at the end of year 5. If it is not available for renewal, funds in this strategy will be transferred to the 1-Year Point-to-Point S&P 500 (SPX) Index Strategy unless you instruct us to transfer the funds to one or more other available strategies.

Athene AccumulatorSM 7

Athene AccumulatorSM 7 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
	High Band: (\$100,000+)	210%	215%	▲ 5%

2-Year PTP ¹ AI Global Opportunities (Par Rate)	Low Band: (Up to \$100,000)	200%	205%	▲ 5%
2-Year PTP ¹ — AI Powered US Equity (Par Rate)	High Band: (\$100,000+)	225%	230%	▲ 5%
	Low Band: (Up to \$100,000)	215%	220%	▲ 5%
2-Year PTP ¹ — BNP (Par Rate)	High Band: (\$100,000+)	295%	302%	▲ 7%
	Low Band: (Up to \$100,000)	280%	288%	▲ 8%
2-Year PTP ^{1,2} — Nasdaq FC (Par Rate)	High Band: (\$100,000+)	200%	205%	▲ 5%
	Low Band: (Up to \$100,000)	190%	195%	▲ 5%
2-Year PTP ¹ — S&P 500 [®] FC (Par Rate)	High Band: (\$100,000+)	137%	140%	▲ 3%
	Low Band: (Up to \$100,000)	130%	133%	▲ 3%
2-Year PTP ¹ — UBS Innovative Balanced (Par Rate)	High Band: (\$100,000+)	210%	215%	▲ 5%
	Low Band: (Up to \$100,000)	200%	205%	▲ 5%
1-Year PTP ¹ — AI Global Opportunities (Par Rate)	High Band: (\$100,000+)	153%	157%	▲ 4%
	Low Band: (Up to \$100,000)	145%	148%	▲ 3%
1-Year PTP ¹ — AI Powered US Equity (Par Rate)	High Band: (\$100,000+)	170%	175%	▲ 5%
	Low Band: (Up to \$100,000)	160%	165%	▲ 5%
1-Year PTP ¹ — BNP (Par Rate)	High Band: (\$100,000+)	210%	215%	▲ 5%

	Low Band: (Up to \$100,000)	200%	205%	▲ 5%
1-Year PTP ^{1,2} — Nasdaq FC (Par Rate)	High Band: (\$100,000+)	125%	128%	▲ 3%
	Low Band: (Up to \$100,000)	120%	123%	▲ 3%
1-Year PTP ¹ — S&P 500 [®] FC (Par Rate)	High Band: (\$100,000+)	97%	100%	▲ 3%
	Low Band: (Up to \$100,000)	92%	95%	▲ 3%
1-Year PTP ¹ — UBS Innovative Balanced (Par Rate)	High Band: (\$100,000+)	153%	158%	▲ 5%
	Low Band: (Up to \$100,000)	145%	150%	▲ 5%
5-Year PTP ³ — S&P 500 [®] (Par Rate)	High Band: (\$100,000+)	83%	85%	▲ 2%
	Low Band: (Up to \$100,000)	78%	80%	▲ 2%
1-Year PTP — S&P 500 [®] (Cap Rate)	High Band: (\$100,000+)	9.50%	9.75%	▲ 0.25%
	Low Band: (Up to \$100,000)	9.00%	9.25%	▲ 0.25%
Bailout Cap Rate		5.00%	No Change	0.00%
Fixed	High Band: (\$100,000+)	4.80%	4.90%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.55%	4.65%	▲ 0.10%

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 5-Year Point-to-Point S&P 500 (SPX) Index Strategy is available for allocation on the Contract Date but will not be available for renewal. At the end of the 5-year Index Term Period, funds in this strategy will be transferred to the 1-Year Point-to-Point S&P 500 (SPX) Index Strategy unless you instruct us to transfer the funds to one or more other available strategies.

Athene AccumulatorSM 5

Athene AccumulatorSM 5 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
2-Year PTP ¹ — AI Global Opportunities (Par Rate)	High Band: (\$100,000+)	210%	215%	▲ 5%
	Low Band: (Up to \$100,000)	200%	205%	▲ 5%
2-Year PTP ¹ — AI Powered US Equity (Par Rate)	High Band: (\$100,000+)	225%	230%	▲ 5%
	Low Band: (Up to \$100,000)	215%	220%	▲ 5%
2-Year PTP ¹ — BNP (Par Rate)	High Band: (\$100,000+)	295%	302%	▲ 7%

	Low Band: <i>(Up to \$100,000)</i>	280%	288%	▲ 8%
2-Year PTP ^{1,2} — Nasdaq FC (Par Rate)	High Band: <i>(\$100,000+)</i>	200%	205%	▲ 5%
	Low Band: <i>(Up to \$100,000)</i>	190%	195%	▲ 5%
2-Year PTP ¹ — S&P 500 [®] FC (Par Rate)	High Band: <i>(\$100,000+)</i>	137%	140%	▲ 3%
	Low Band: <i>(Up to \$100,000)</i>	130%	133%	▲ 3%
2-Year PTP ¹ — UBS Innovative Balanced (Par Rate)	High Band: <i>(\$100,000+)</i>	210%	215%	▲ 5%
	Low Band: <i>(Up to \$100,000)</i>	200%	205%	▲ 5%
1-Year PTP ¹ — AI Global Opportunities (Par Rate)	High Band: <i>(\$100,000+)</i>	153%	157%	▲ 4%
	Low Band: <i>(Up to \$100,000)</i>	145%	148%	▲ 3%
1-Year PTP ¹ — AI Powered US Equity (Par Rate)	High Band: <i>(\$100,000+)</i>	170%	175%	▲ 5%
	Low Band: <i>(Up to \$100,000)</i>	160%	165%	▲ 5%
1-Year PTP ¹ — BNP (Par Rate)	High Band: <i>(\$100,000+)</i>	210%	215%	▲ 5%
	Low Band: <i>(Up to \$100,000)</i>	200%	205%	▲ 5%
1-Year PTP ^{1,2} — Nasdaq FC (Par Rate)	High Band: <i>(\$100,000+)</i>	125%	128%	▲ 3%
	Low Band: <i>(Up to \$100,000)</i>	120%	123%	▲ 3%
1-Year PTP ¹ — S&P 500 [®] FC (Par Rate)	High Band: <i>(\$100,000+)</i>	97%	100%	▲ 3%

	Low Band: (Up to \$100,000)	92%	95%	▲ 3%
1-Year PTP ¹ — UBS Innovative Balanced (Par Rate)	High Band: (\$100,000+)	153%	158%	▲ 5%
	Low Band: (Up to \$100,000)	145%	150%	▲ 5%
5-Year PTP ³ — S&P 500 [®] (Par Rate)	High Band: (\$100,000+)	83%	85%	▲ 2%
	Low Band: (Up to \$100,000)	78%	80%	▲ 2%
1-Year PTP — S&P 500 [®] (Cap Rate)	High Band: (\$100,000+)	9.50%	9.75%	▲ 0.25%
	Low Band: (Up to \$100,000)	9.00%	9.25%	▲ 0.25%
Bailout Cap Rate		5.00%	No Change	0.00%
Fixed	High Band: (\$100,000+)	4.80%	4.90%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.55%	4.65%	▲ 0.10%

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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³ The 5-Year Point-to-Point S&P 500 (SPX) Index Strategy is available for allocation on the Contract Date but will not be available for renewal. At the end of the 5-year Index Term Period,

funds in this strategy will be transferred to the 1-Year Point-to-Point S&P 500 (SPX) Index Strategy unless you instruct us to transfer the funds to one or more other available strategies.

Athene MaxRate®

Athene MaxRate® 3, 5 and 7 Crediting Rates

Multi-Year and 1-Year Fixed Strategy ¹							
		Most States			AK, CA, CT, DE, HI, ID, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA		
Product Term	Premium Band	Current	New	Change	Current	New	Change
3-Year	High Band: (\$100,000+)	5.00%	5.10%	▲ 0.10%	5.00%	5.10%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.75%	4.85%	▲ 0.10%	4.75%	4.85%	▲ 0.10%
5-Year	High Band: (\$100,000+)	5.20%	5.40%	▲ 0.20%	5.15%	5.35%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.95%	5.15%	▲ 0.20%	4.90%	5.10%	▲ 0.20%
7-Year	High Band: (\$100,000+)	5.30%	5.50%	▲ 0.20%	5.25%	5.45%	▲ 0.20%
	Low Band: (Up to \$100,000)	5.00%	5.20%	▲ 0.20%	4.95%	5.15%	▲ 0.20%

¹ The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

Athene MYGSM 3, 5 and 7

Athene MYGSM 3, 5 and 7 Crediting Rates

Multi-Year and 1-Year Fixed Strategy ¹				
Product Term	Premium Band	Current	New	Change
3-Year	High Band: (\$100,000+)	4.85%	4.95%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.55%	4.65%	▲ 0.10%
5-Year	High Band: (\$100,000+)	5.10%	5.30%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.85%	5.00%	▲ 0.15%
7-Year	High Band: (\$100,000+)	5.20%	5.40%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.95%	5.10%	▲ 0.15%

¹ The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

Athene MYGSM Assure 3, 5 and 7

Athene MYGSM Assure 3, 5 and 7 Crediting Rates

Multi-Year Strategy				
Product Term	Premium Band	Current	New	Change
3-Year	High Band: (\$100,000+)	5.00%	5.10%	▲ 0.10%

	Low Band: (Up to \$100,000)	4.70%	4.80%	▲ 0.10%
5-Year	High Band: (\$100,000+)	5.20%	5.40%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.90%	5.10%	▲ 0.20%
7-Year	High Band: (\$100,000+)	5.30%	5.50%	▲ 0.20%
	Low Band: (Up to \$100,000)	5.00%	5.20%	▲ 0.20%

Athene MYGSM 3, 5 and 7 (MVA)

Athene MYGSM 3, 5 and 7 (MVA) Crediting Rates

Multi-Year and 1-Year Fixed Strategy ¹				
Product Term	Premium Band	Current	New	Change
3-Year	High Band: (\$100,000+)	4.95%	5.05%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.65%	4.75%	▲ 0.10%
5-Year	High Band: (\$100,000+)	5.20%	5.40%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.90%	5.10%	▲ 0.20%
7-Year	High Band: (\$100,000+)	5.30%	5.50%	▲ 0.20%
	Low Band: (Up to \$100,000)	5.00%	5.20%	▲ 0.20%

¹ The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

Athene MYGSM 3, 5 and 7 ROP

Athene MYGSM 3, 5 and 7 ROP Crediting Rates

Multi-Year and 1-Year Fixed Strategy ¹				
Product Term	Premium Band	Current	New	Change
3-Year	High Band: (\$100,000+)	4.70%	4.80%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.40%	4.50%	▲ 0.10%
5-Year	High Band: (\$100,000+)	4.85%	5.05%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.60%	4.80%	▲ 0.20%
7-Year	High Band: (\$100,000+)	5.00%	5.15%	▲ 0.15%
	Low Band: (Up to \$100,000)	4.80%	4.95%	▲ 0.15%

¹ The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

Athene Protector[®] 7

Athene Protector[®] 7 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
1-Year PTP ¹ — BNP (Par Rate)	High Band: (\$100,000+)	210%	215%	▲ 5%

	Low Band: (up to \$100,000)	200%	205%	▲ 5%
1-Year PTP ^{1,2} — Nasdaq FC (Par Rate)	High Band: (\$100,000+)	125%	128%	▲ 3%
	Low Band: (up to \$100,000)	120%	123%	▲ 3%
1-Year PTP ¹ — S&P 500 [®] FC (Par Rate)	High Band: (\$100,000+)	97%	100%	▲ 3%
	Low Band: (up to \$100,000)	92%	95%	▲ 3%
1-Year PTP — S&P 500 [®] (Cap Rate)	High Band: (\$100,000+)	9.50%	9.75%	▲ 0.25%
	Low Band: (up to \$100,000)	9.00%	9.25%	▲ 0.25%
Bailout Cap Rate		4.00%	No Change	0.00%
1-Year PTP — S&P 500 [®] (Cap Rate Lock)	High Band: (\$100,000+)	7.75%	8.50%	▲ 0.75%
	Low Band: (up to \$100,000)	7.50%	8.00%	▲ 0.50%
1-Year Trigger — S&P 500 [®] (Trigger Rate)	High Band: (\$100,000+)	7.25%	7.50%	▲ 0.25%
	Low Band: (up to \$100,000)	7.00%	7.25%	▲ 0.25%
1-Year Trigger — S&P 500 [®] (Trigger Rate Lock)	High Band: (\$100,000+)	6.00%	6.25%	▲ 0.25%
	Low Band: (up to \$100,000)	5.75%	6.00%	▲ 0.25%
Fixed	High Band: (\$100,000+)	4.80%	4.90%	▲ 0.10%
	Low Band: (up to \$100,000)	4.55%	4.65%	▲ 0.10%

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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Athene Protector[®] 5

Athene Protector[®] 5 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
1-Year PTP ¹ — BNP (Par Rate)	High Band: (\$100,000+)	210%	215%	▲ 5%
	Low Band: (Up to \$100,000)	200%	205%	▲ 5%
1-Year PTP ^{1,2} — Nasdaq FC (Par Rate)	High Band: (\$100,000+)	125%	128%	▲ 3%
	Low Band: (Up to \$100,000)	120%	123%	▲ 3%
1-Year PTP ¹ — S&P 500 [®] FC (Par Rate)	High Band: (\$100,000+)	97%	100%	▲ 3%
	Low Band: (Up to \$100,000)	92%	95%	▲ 3%
1-Year PTP — S&P 500 [®] (Cap Rate)	High Band: (\$100,000+)	9.50%	9.75%	▲ 0.25%

	Low Band: (Up to \$100,000)	9.00%	9.25%	▲ 0.25%
Bailout Cap Rate		4.00%	No Change	0.00%
1-Year PTP — S&P 500® (Cap Rate Lock)	High Band: (\$100,000+)	7.75%	8.50%	▲ 0.75%
	Low Band: (Up to \$100,000)	7.50%	8.00%	▲ 0.50%
1-Year Trigger — S&P 500® (Trigger Rate)	High Band: (\$100,000+)	7.25%	7.50%	▲ 0.25%
	Low Band: (Up to \$100,000)	7.00%	7.25%	▲ 0.25%
1-Year Trigger — S&P 500® (Trigger Rate Lock)	High Band: (\$100,000+)	6.00%	6.25%	▲ 0.25%
	Low Band: (Up to \$100,000)	5.75%	6.00%	▲ 0.25%
Fixed	High Band: (\$100,000+)	4.80%	4.90%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.55%	4.65%	▲ 0.10%

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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Athene Protector[®] 5 Minimum Interest Credit

	Current	New	Change
Minimum Interest Credit	20.00%	22.00%	▲ 2.00%
Minimum Interest Credit - CA	10.00%	No Change	0.00%

Athene Protector Select 5[®]

Athene Protector Select 5[®] Crediting Rates

Crediting Strategy	Premium Band	Cap Rate			Participation Rate			
		Current	New	Change	Current	New	Change	
1-Year PTP* — BNP	High Band: (\$100,000+)	No Cap	No Change	0.00%	210%	215%	▲ 5%	
	Low Band: (Up to \$100,000)	No Cap	No Change	0.00%	200%	205%	▲ 5%	
1-Year PTP* — S&P 500 FC	High Band: (\$100,000+)	28.00%	No Cap	Cap removed	100%	No Change	0.00%	
	Low Band: (Up to \$100,000)	20.00%	23.00%	▲ 3.00%	100%	No Change	0.00%	
1-Year PTP — S&P 500 [®]	High Band: (\$100,000+)	9.50%	9.75%	▲ 0.25%	100%	No Change	0.00%	
	Low Band: (Up to \$100,000)	9.00%	9.25%	▲ 0.25%	100%	No Change	0.00%	
Bailout Cap Rate		4.00%	4.00%	0.00%	N/A	N/A	N/A	
1-Year PTP — S&P	High Band: (\$100,000+)	7.75%	8.50%	▲ 0.75%	100%	No Change	0.00%	

500 [®] (Cap Rate Lock)	Low Band: (Up to \$100,000)	7.50%	8.00%	▲ 0.50%	100%	No Change	0.00%
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Crediting Strategy	Premium Band	Current	New	Change
1-Year Trigger — S&P 500 [®] (Trigger Rate)	High Band: (\$100,000+)	7.25%	7.50%	▲ 0.25%
	Low Band: (Up to \$100,000)	7.00%	7.25%	▲ 0.25%
1-Year Trigger — S&P 500 [®] (Trigger Rate Lock)	High Band: (\$100,000+)	6.00%	6.25%	▲ 0.25%
	Low Band: (Up to \$100,000)	5.75%	6.00%	▲ 0.25%
Fixed	High Band: (\$100,000+)	4.80%	4.90%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.55%	4.65%	▲ 0.10%

*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.

Athene Protector Select 5[®] Minimum Interest Credit

	Current	New	Change
Minimum Interest Credit	20.00%	22.00%	▲ 2.00%
Minimum Interest Credit - CA	10.00%	No Change	0.00%

Athene Accumulator Select 5™

Athene Accumulator Select 5™ Crediting Rates

Crediting Strategy	Premium Band	Cap Rate			Participation Rate		
		Current	New	Change	Current	New	Change
1-Year PTP ¹ — AI Powered US Equity	High Band: (\$100,000+)	No Cap	No Change	0.00%	170%	175%	▲ 5%
	Low Band: (Up to \$100,000)	No Cap	No Change	0.00%	160%	165%	▲ 5%
1-Year PTP ¹ — BNP	High Band: (\$100,000+)	No Cap	No Change	0.00%	210%	215%	▲ 5%
	Low Band: (Up to \$100,000)	No Cap	No Change	0.00%	200%	205%	▲ 5%
1-Year PTP ¹ — S&P 500 FC	High Band: (\$100,000+)	28.00%	No Cap	Cap removed	100%	No Change	0.00%
	Low Band: (Up to \$100,000)	20.00%	23.00%	▲ 3.00%	100%	No Change	0.00%
1-Year PTP ¹ — UBS Innovative Balanced	High Band: (\$100,000+)	No Cap	No Change	0.00%	153%	158%	▲ 5%
	Low Band: (Up to \$100,000)	No Cap	No Change	0.00%	145%	150%	▲ 5%
1-Year PTP — S&P 500®	High Band: (\$100,000+)	9.50%	9.75%	▲ 0.25%	100%	No Change	0.00%

	Low Band: (Up to \$100,000)	9.00%	9.25%	▲ 0.25%	100%	No Change	0.00%
Bailout Cap Rate	5.00%	No Change	0.00%	N/A	N/A	N/A	

Fixed Segment Option	Premium Band	Current	New	Change
Fixed	High Band: (\$100,000+)	4.80%	4.90%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.55%	4.65%	▲ 0.10%

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.

New York

These changes will be effective with a contract date on or after **May 29, 2026**. 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 **May 29, 2026**. 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 MaxRate[®] NY

Athene MaxRate[®] 3, 5 and 7 NY Crediting Rates

Multi-Year and 1-Year Fixed Strategy ¹				
Product Term	Premium Band	Current	New	Change
3-Year	High Band: (\$100,000+)	4.65%	4.75%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.40%	4.50%	▲ 0.10%
5-Year	High Band: (\$100,000+)	4.80%	5.00%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.60%	4.80%	▲ 0.20%
7-Year	High Band: (\$100,000+)	4.90%	5.10%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.70%	4.90%	▲ 0.20%

¹ The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

Athene MYGSM 3, 5 and 7 NY

Athene MYGSM 3, 5 and 7 NY Crediting Rates

Multi-Year and 1-Year Fixed Strategy ¹				
Product Term	Premium Band	Current	New	Change
3-Year	High Band: (\$100,000+)	4.65%	4.75%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.40%	4.50%	▲ 0.10%
5-Year	High Band: (\$100,000+)	4.80%	5.00%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.60%	4.80%	▲ 0.20%
7-Year	High Band: (\$100,000+)	4.90%	5.10%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.70%	4.90%	▲ 0.20%

¹ The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

Athene MYGSM 3, 5 and 7 NY ROP

Athene MYGSM 3, 5 and 7 NY ROP Crediting Rates

Multi-Year and 1-Year Fixed Strategy ¹				
Product Term	Premium Band	Current	New	Change
3-Year	High Band: (\$100,000+)	4.55%	4.65%	▲ 0.10%

	Low Band: (Up to \$100,000)	4.20%	4.30%	▲ 0.10%
5-Year	High Band: (\$100,000+)	4.60%	4.80%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.35%	4.55%	▲ 0.20%
7-Year	High Band: (\$100,000+)	4.80%	5.00%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.45%	4.65%	▲ 0.20%

¹ The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

Athene MYGSM Assure 3, 5 and 7 NY

Athene MYGSM Assure 3, 5 and 7 NY Crediting Rates

Multi-Year Strategy				
Product Term	Premium Band	Current	New	Change
3-Year	High Band: (\$100,000+)	4.65%	4.75%	▲ 0.10%
	Low Band: (Up to \$100,000)	4.40%	4.50%	▲ 0.10%
5-Year	High Band: (\$100,000+)	5.05%	5.25%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.75%	4.95%	▲ 0.20%
7-Year	High Band: (\$100,000+)	5.15%	5.35%	▲ 0.20%
	Low Band: (Up to \$100,000)	4.80%	5.00%	▲ 0.20%

Rates are subject to change at any time.

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