

EFFECTIVE MARCH 4, 2023

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
- Annexus

NATIONAL

Application deadlines

In order to receive current rates:

- The application must be signed on or before March 3, 2023 and received at Athene* by market close (3 p.m. CT) on March 17, 2023. For electronic applications submitted on AnnuityNet or Affirm (where no sign date was provided), the application signed date is the final date the electronic order is submitted to your back office.
- The contract must be in good order, suitability review complete (if applicable) and all funds received at Athene* by market close (3 p.m. CT) on May 3, 2023.

* Please Note: Athene's rate lock period begins on the rate change effective date. If you submit applications through your firm's back office, please allow for additional processing time in order to meet the deadlines listed above.

Revised materials will be available on the Forms and Materials page beginning March 4, 2023. 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 AgilitySM 10

Athene AgilitySM 10 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP ¹ – BNP (Par Rate)	210%	200%	▼ 10%
1-Year No Cap PTP ¹ – BNP (Par Rate)	155%	145%	▼ 10%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	130%	125%	▼ 5%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	85%	82%	▼ 3%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	170%	155%	▼ 15%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	130%	120%	▼ 10%
2-Year PTP – S&P 500 [®] (Cap)	13.00%	12.50%	▼ 0.50%
1-Year PTP – S&P 500 [®] (Cap)	6.50%	6.00%	▼ 0.50%
Bailout Cap Rate	0.50%	No Change	0.00%
Fixed	3.15%	2.75%	▼ 0.40%
Fixed - CA	3.00%	2.75%	▼ 0.25%

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.

Athene AgilitySM 10 Benefit Base Bonus

Current	New	Change
35%	25%	▼ 10%

Athene AgilitySM 7

Athene AgilitySM 7 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP ¹ – BNP (Par Rate)	195%	185%	▼ 10%
1-Year No Cap PTP ¹ – BNP (Par Rate)	145%	135%	▼ 10%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	120%	117%	▼ 3%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	80%	77%	▼ 3%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	160%	145%	▼ 15%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	120%	110%	▼ 10%
2-Year PTP – S&P 500® (Cap)	12.50%	12.00%	▼ 0.50%
1-Year PTP – S&P 500® (Cap)	6.25%	5.75%	▼ 0.50%
Bailout Cap Rate	0.50%	<i>No Change</i>	0.00%
Fixed	3.05%	2.65%	▼ 0.40%
Fixed - CA	3.00%	2.65%	▼ 0.35%

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Athene AgilitySM 7 Benefit Base Bonus

Current	New	Change
35%	25%	▼ 10%

Athene Performance Elite® 15

Athene Performance Elite® 15 Crediting Rates

Crediting Strategy	No Fee			With Fee		
	Current	New	Change	Current	New	Change
Annual Strategy Charge Rate	0.00%	No Change	0.00%	1.25%	No Change	0.00%
2-Year No Cap PTP ¹ – BNP (Par Rate)	265%	235%	▼ 30%	340%	305%	▼ 35%
1-Year No Cap PTP ¹ – BNP (Par Rate)	185%	170%	▼ 15%	235%	220%	▼ 15%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	165%	155%	▼ 10%	215%	200%	▼ 15%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	105%	100%	▼ 5%	135%	130%	▼ 5%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	220%	195%	▼ 25%	280%	250%	▼ 30%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	160%	145%	▼ 15%	200%	185%	▼ 15%
2-Year No Cap PTP ¹ – S&P 500® Daily Risk Control 2.8%™ Index TR (Total Return) (Par Rate)	70%	65%	▼ 5%	125%	85%	▼ 40%
1-Year No Cap PTP ¹ – S&P 500® Daily Risk Control 2.8%™ Index TR (Total Return) (Par Rate)	65%	57%	▼ 8%	92%	73%	▼ 19%
1-Year PTP – S&P 500® (Cap)	9.50%	8.75%	▼ 0.75%	12.00%	11.25%	▼ 0.75%
Fixed	4.05%	3.85%	▼ 0.20%	N/A	N/A	N/A

¹ 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 Performance Elite® 10

Athene Performance Elite® 10 Crediting Rates

Crediting Strategy	No Fee			With Fee		
	Current	New	Change	Current	New	Change
Annual Strategy Charge Rate	0.00%	No Change	0.00%	1.25%	No Change	0.00%
2-Year No Cap PTP ¹ – BNP (Par Rate)	250%	220%	▼ 30%	325%	290%	▼ 35%
1-Year No Cap PTP ¹ – BNP (Par Rate)	175%	160%	▼ 15%	225%	210%	▼ 15%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	155%	145%	▼ 10%	205%	190%	▼ 15%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	95%	93%	▼ 2%	125%	No Change	0.00%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	205%	180%	▼ 25%	265%	235%	▼ 30%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	150%	135%	▼ 15%	190%	175%	▼ 15%
2-Year No Cap PTP ¹ – S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	65%	60%	▼ 5%	115%	80%	▼ 35%
1-Year No Cap PTP ¹ – S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	60%	52%	▼ 8%	85%	70%	▼ 15%
1-Year PTP – S&P 500® (Cap)	9.00%	8.25%	▼ 0.75%	11.50%	10.75%	▼ 0.75%
Fixed	3.80%	3.60%	▼ 0.20%	N/A	N/A	N/A
Fixed - CA	3.00%	No Change	0.00%	N/A	N/A	N/A

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Athene Performance Elite® 7

Athene Performance Elite® 7 Crediting Rates

Crediting Strategy	No Fee			With Fee		
	Current	New	Change	Current	New	Change
Annual Strategy Charge Rate	0.00%	No Change	0.00%	1.25%	No Change	0.00%
2-Year No Cap PTP ¹ – BNP (Par Rate)	300%	270%	▼ 30%	370%	340%	▼ 30%
1-Year No Cap PTP ¹ – BNP (Par Rate)	210%	195%	▼ 15%	260%	245%	▼ 15%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	185%	175%	▼ 10%	230%	225%	▼ 5%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	115%	No Change	0.00%	145%	No Change	0.00%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	245%	220%	▼ 25%	305%	275%	▼ 30%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	180%	165%	▼ 15%	220%	205%	▼ 15%
2-Year No Cap PTP ¹ – S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	80%	75%	▼ 5%	115%	95%	▼ 20%
1-Year No Cap PTP ¹ – S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	75%	65%	▼ 10%	87%	82%	▼ 5%
1-Year PTP – S&P 500® (Cap)	10.75%	10.00%	▼ 0.75%	13.50%	12.75%	▼ 0.75%
Fixed	4.15%	No Change	0.00%	N/A	N/A	N/A
Fixed - CA	3.00%	No Change	0.00%	N/A	N/A	N/A

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APPLICATION DEADLINES

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- The contract must be in good order, suitability review complete (if applicable) and all funds received at Athene* by market close (3 p.m. CT) on **May 3, 2023**.

*** Please Note: Athene's rate lock period begins on the rate change effective date. If you submit applications through your firm's back office, please allow for additional processing time in order to meet the deadlines listed above.**

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Want to learn more? Visit myAnnexus.com for product information and to run an illustration

Athene[®] BCA[®] 12 2.0

BCA 12 2.0 Participation Rates

		Annual Strategy Charge			2-year Participation Rate		
		Current	New	Change	Current	New	Change
Citi Grandmaster Index	With Charge	0.95%	<i>No Change</i>	0.00%	360%	335%	▼ 25%
	No Charge	0.00%	<i>No Change</i>	0.00%	300%	275%	▼ 25%
Merrill Lynch RPM Index™	With Charge	0.95%	<i>No Change</i>	0.00%	265%	250%	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	220%	205%	▼ 15%
Shiller Barclays CAPE® Allocator 6 Index	With Charge	0.95%	<i>No Change</i>	0.00%	255%	240%	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	210%	195%	▼ 15%
Shiller Barclays Global Index	With Charge	0.95%	<i>No Change</i>	0.00%	255%	240%	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	210%	195%	▼ 15%
WisdomTree Siegel Strategic Value Index™	With Charge	0.95%	<i>No Change</i>	0.00%	255%	240%	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	210%	195%	▼ 15%
S&P 500® Index	With Charge	0.95%	<i>No Change</i>	0.00%	65%	63%	▼ 2%
	No Charge	0.00%	<i>No Change</i>	0.00%	47%	<i>No Change</i>	0.00%
Minimum Interest Credit (not available if BALIR is selected)					20.00%	<i>No Change</i>	0.00%

Athene[®] BCA[®] 10 2.0

BCA 10 2.0 Participation Rates

		Annual Strategy Charge			2-year Participation Rate		
		Current	New	Change	Current	New	Change
Citi Grandmaster Index	With Charge	0.95%	No Change	0.00%	340%	315%	▼ 25%
	No Charge	0.00%	No Change	0.00%	280%	255%	▼ 25%
Merrill Lynch RPM Index™	With Charge	0.95%	No Change	0.00%	250%	235%	▼ 15%
	No Charge	0.00%	No Change	0.00%	205%	190%	▼ 15%
Shiller Barclays CAPE [®] Allocator 6 Index	With Charge	0.95%	No Change	0.00%	240%	225%	▼ 15%
	No Charge	0.00%	No Change	0.00%	195%	180%	▼ 15%
Shiller Barclays Global Index	With Charge	0.95%	No Change	0.00%	240%	225%	▼ 15%
	No Charge	0.00%	No Change	0.00%	195%	180%	▼ 15%
WisdomTree Siegel Strategic Value Index™	With Charge	0.95%	No Change	0.00%	240%	225%	▼ 15%
	No Charge	0.00%	No Change	0.00%	195%	180%	▼ 15%
S&P 500 [®] Index	With Charge	0.95%	No Change	0.00%	60%	No Change	0.00%
	No Charge	0.00%	No Change	0.00%	45%	No Change	0.00%
Minimum Interest Credit (not available if BALIR is selected)					20.00%	No Change	0.00%
Minimum Interest Credit (not available if BALIR is selected) CA					9.00%	No Change	0.00%

Athene[®] BCA[®] 8 2.0

BCA 8 2.0 Participation Rates

		Annual Strategy Charge			2-year Participation Rate		
		Current	New	Change	Current	New	Change
Citi Grandmaster Index	With Charge	0.95%	No Change	0.00%	335%	310%	▼ 25%
	No Charge	0.00%	No Change	0.00%	275%	250%	▼ 25%
Merrill Lynch RPM Index™	With Charge	0.95%	No Change	0.00%	245%	230%	▼ 15%
	No Charge	0.00%	No Change	0.00%	200%	185%	▼ 15%
Shiller Barclays CAPE® Allocator 6 Index	With Charge	0.95%	No Change	0.00%	235%	220%	▼ 15%
	No Charge	0.00%	No Change	0.00%	190%	175%	▼ 15%
Shiller Barclays Global Index	With Charge	0.95%	No Change	0.00%	235%	220%	▼ 15%
	No Charge	0.00%	No Change	0.00%	190%	175%	▼ 15%
WisdomTree Siegel Strategic Value Index™	With Charge	0.95%	No Change	0.00%	235%	220%	▼ 15%
	No Charge	0.00%	No Change	0.00%	190%	175%	▼ 15%
S&P 500® Index	With Charge	0.95%	No Change	0.00%	57%	No Change	0.00%
	No Charge	0.00%	No Change	0.00%	42%	No Change	0.00%
Minimum Interest Credit (not available if BALIR is selected)					16.00%	No Change	0.00%
Minimum Interest Credit (not available if BALIR is selected) CA					8.00%	No Change	0.00%

Athene[®] BCA[®] 6 2.0
BCA 6 2.0 Participation Rates

		Annual Strategy Charge			2-year Participation Rate		
		Current	New	Change	Current	New	Change
Citi Grandmaster Index	With Change	0.75%	No Change	0.00%	315%	290%	▼ 25%
	No Change	0.00%	No Change	0.00%	260%	235%	▼ 25%
Merrill Lynch RPM Index™	With Change	0.75%	No Change	0.00%	235%	220%	▼ 15%
	No Change	0.00%	No Change	0.00%	190%	175%	▼ 15%
Shiller Barclays CAPE® Allocator 6 Index	With Change	0.75%	No Change	0.00%	220%	205%	▼ 15%
	No Change	0.00%	No Change	0.00%	180%	165%	▼ 15%
Shiller Barclays Global Index	With Change	0.75%	No Change	0.00%	220%	205%	▼ 15%
	No Change	0.00%	No Change	0.00%	180%	165%	▼ 15%
WisdomTree Siegel Strategic Value Index™	With Change	0.75%	No Change	0.00%	220%	205%	▼ 15%
	No Change	0.00%	No Change	0.00%	180%	165%	▼ 15%
S&P 500® Index	With Change	0.75%	No Change	0.00%	55%	No Change	0.00%
	No Change	0.00%	No Change	0.00%	40%	No Change	0.00%
Minimum Interest Credit (not available if BALIR is selected)					12.00%	No Change	0.00%
Minimum Interest Credit (not available if BALIR is selected) CA					6.00%	No Change	0.00%

Athene[®] Velocity

Athene[®] Velocity Participation Rates

		Annual Strategy Charge			2-year Participation Rate		
		Current	New	Change	Current	New	Change
Citi Grandmaster Index	With Charge	0.95%	No Change	0.00%	325%	295%	▼ 30%
	No Charge	0.00%	No Change	0.00%	260%	235%	▼ 25%
Merrill Lynch RPM Index™	With Charge	0.95%	No Change	0.00%	235%	220%	▼ 15%
	No Charge	0.00%	No Change	0.00%	190%	175%	▼ 15%
Shiller Barclays CAPE® Allocator 6 Index	With Charge	0.95%	No Change	0.00%	225%	210%	▼ 15%
	No Charge	0.00%	No Change	0.00%	180%	165%	▼ 15%
Shiller Barclays Global Index	With Charge	0.95%	No Change	0.00%	225%	210%	▼ 15%
	No Charge	0.00%	No Change	0.00%	180%	165%	▼ 15%
WisdomTree Siegel Strategic Value Index™	With Charge	0.95%	No Change	0.00%	225%	210%	▼ 15%
	No Charge	0.00%	No Change	0.00%	180%	165%	▼ 15%
S&P 500® Index	With Charge	0.95%	No Change	0.00%	48%	No Change	0.00%
	No Charge	0.00%	No Change	0.00%	40%	No Change	0.00%

Rates are subject to change at any time.

The Athene BCA 2.0 ANN19 (01/19), ANN19CS06 (01/19), ANN19CS08 (01/19), ANN19CS10 (01/19), ANN19CS12 (01/19) or state variation, the Family Endowment Rider PBEDB (01/19), PBEDBS (01/19) or state variation, and the Balanced Allocation Lifetime Income Rider ANNIRS (01/19), ANNIRSRS (01/19), ANNIRF (01/19), ANNIRFRS (01/19) or state variation are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see Certificate of Disclosure for full details. Products not available in all states.

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