ATHENE RATE UPDATE

ATHENE
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EFFECTIVE MAY 26, 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

These changes will be effective with a contract date on or after May 26, 2023. 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 26, 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.

* 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 ACCUMULATOR SM 10

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Athene Accumulator SM 10

Athene Accumulator SM 10 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
2-Year No Cap PTP[1] – BNP (Par Rate)	High Band: ($100,000+)	340%	No Change	0.00%
	Low Band: (Up to $100,000)	320%	No Change	0.00%
1-Year No Cap PTP[1] – BNP (Par Rate)	High Band: ($100,000+)	245%	No Change	0.00%
	Low Band: (Up to $100,000)	230%	No Change	0.00%
2-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	High Band: ($100,000+)	225%	No Change	0.00%
	Low Band: (Up to $100,000)	210%	No Change	0.00%
1-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	High Band: ($100,000+)	145%	No Change	0.00%
	Low Band: (Up to $100,000)	135%	No Change	0.00%
2-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	High Band: ($100,000+)	285%	No Change	0.00%
	Low Band: (Up to $100,000)	265%	No Change	0.00%
1-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	High Band: ($100,000+)	210%	No Change	0.00%
	Low Band: (Up to $100,000)	195%	No Change	0.00%
1-Year No Cap PTP[1] – S&P 500® Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	High Band: ($100,000+)	102%	No Change	0.00%
	Low Band: (Up to $100,000)	95%	No Change	0.00%
1-Year PTP – S&P 500® (Cap)	High Band: ($100,000+)	10.75%	No Change	0.00%
	Low Band: (Up to $100,000)	10.00%	No Change	0.00%
Bailout Cap Rate		6.00%	No Change	0.00%
Fixed	High Band: ($100,000+)	4.60%	5.30%	▲ 0.70%
	Low Band: (Up to $100,000)	4.30%	5.00%	▲ 0.70%
Fixed - CA	High Band: ($100,000+)	3.00%	No Change	0.00%
	Low Band: (Up to $100,000)	3.00%	No Change	0.00%
Minimum Interest Credit[3]		5.00%	No Change	0.00%

[1] 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] Not available in CA.

ATHENE ACCUMULATOR SM 7

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Athene Accumulator SM 7

Athene Accumulator SM 7 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
2-Year No Cap PTP[1] – BNP (Par Rate)	High Band: ($100,000+)	335%	No Change	0.00%
	Low Band: (Up to $100,000)	315%	No Change	0.00%
1-Year No Cap PTP[1] – BNP (Par Rate)	High Band: ($100,000+)	240%	No Change	0.00%
	Low Band: (Up to $100,000)	225%	No Change	0.00%
2-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	High Band: ($100,000+)	220%	No Change	0.00%
	Low Band: (Up to $100,000)	205%	No Change	0.00%
1-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	High Band: ($100,000+)	140%	No Change	0.00%
	Low Band: (Up to $100,000)	130%	No Change	0.00%
2-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	High Band: ($100,000+)	275%	No Change	0.00%
	Low Band: (Up to $100,000)	255%	No Change	0.00%
1-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	High Band: ($100,000+)	205%	No Change	0.00%
	Low Band: (Up to $100,000)	190%	No Change	0.00%
1-Year No Cap PTP[1] – S&P 500® Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	High Band: ($100,000+)	100%	No Change	0.00%
	Low Band: (Up to $100,000)	93%	No Change	0.00%
1-Year PTP – S&P 500® (Cap)	High Band: ($100,000+)	10.50%	No Change	0.00%
	Low Band: (Up to $100,000)	9.75%	No Change	0.00%
Bailout Cap Rate		6.00%	No Change	0.00%
Fixed	High Band: ($100,000+)	4.50%	**5.20%**	▲ 0.70%
	Low Band: (Up to $100,000)	4.20%	**4.90%**	▲ 0.70%
Fixed - CA	High Band: ($100,000+)	3.00%	No Change	0.00%
	Low Band: (Up to $100,000)	3.00%	No Change	0.00%
Minimum Interest Credit[3]		3.00%	No Change	0.00%

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[3] Not available in CA.

ATHENE ACCUMULATOR SM 5

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Athene Accumulator SM 5

Athene Accumulator SM 5 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
2-Year No Cap PTP[1] – BNP (Par Rate)	High Band: ($100,000+)	320%	No Change	0.00%
	Low Band: (Up to $100,000)	300%	No Change	0.00%
1-Year No Cap PTP[1] – BNP (Par Rate)	High Band: ($100,000+)	230%	No Change	0.00%
	Low Band: (Up to $100,000)	215%	No Change	0.00%
2-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	High Band: ($100,000+)	210%	No Change	0.00%
	Low Band: (Up to $100,000)	195%	No Change	0.00%
1-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	High Band: ($100,000+)	135%	No Change	0.00%
	Low Band: (Up to $100,000)	125%	No Change	0.00%
2-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	High Band: ($100,000+)	265%	No Change	0.00%
	Low Band: (Up to $100,000)	250%	No Change	0.00%
1-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	High Band: ($100,000+)	195%	No Change	0.00%
	Low Band: (Up to $100,000)	185%	No Change	0.00%
1-Year No Cap PTP[1] – S&P 500® Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	High Band: ($100,000+)	95%	No Change	0.00%
	Low Band: (Up to $100,000)	90%	No Change	0.00%
1-Year PTP – S&P 500® (Cap)	High Band: ($100,000+)	10.00%	No Change	0.00%
	Low Band: (Up to $100,000)	9.25%	No Change	0.00%
Bailout Cap Rate		6.00%	No Change	0.00%
Fixed	High Band: ($100,000+)	4.30%	**5.00%**	▲ 0.70%
	Low Band: (Up to $100,000)	4.00%	**4.70%**	▲ 0.70%
Fixed - CA	High Band: ($100,000+)	3.00%	No Change	0.00%
	Low Band: (Up to $100,000)	3.00%	No Change	0.00%
Minimum Interest Credit[3]		2.00%	No Change	0.00%

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[3] Not available in CA.

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ATHENE AGILITY SM 10

Athene Agility SM 10

Athene Agility SM 10 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP[1] – BNP (Par Rate)	200%	*No Change*	0.00%
1-Year No Cap PTP[1] – BNP (Par Rate)	145%	*No Change*	0.00%
2-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	125%	*No Change*	0.00%
1-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	82%	*No Change*	0.00%
2-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	155%	*No Change*	0.00%
1-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	120%	*No Change*	0.00%
2-Year PTP – S&P 500® (Cap)	12.50%	*No Change*	0.00%
1-Year PTP – S&P 500® (Cap)	6.00%	*No Change*	0.00%
Bailout Cap Rate	0.50%	*No Change*	0.00%
Fixed	2.75%	**3.00%**	▲ 0.25%
Fixed - CA	2.75%	**3.00%**	▲ 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 Agility SM 10 Benefit Base Bonus

Current	New	Change
25%	**36%**	▲ 11%

ATHENE

Driven to do more®

ATHENE AGILITY SM 7

Athene Agility[SM] 7

Athene Agility[SM] 7 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year No Cap PTP[1] – BNP (Par Rate)	185%	*No Change*	0.00%
1-Year No Cap PTP[1] – BNP (Par Rate)	135%	*No Change*	0.00%
2-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	117%	*No Change*	0.00%
1-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	77%	*No Change*	0.00%
2-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	145%	*No Change*	0.00%
1-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	110%	*No Change*	0.00%
2-Year PTP – S&P 500® (Cap)	12.00%	*No Change*	0.00%
1-Year PTP – S&P 500® (Cap)	5.75%	*No Change*	0.00%
Bailout Cap Rate	0.50%	*No Change*	0.00%
Fixed	2.65%	**2.90%**	▲ 0.25%
Fixed - CA	2.65%	**2.90%**	▲ 0.25%

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Athene Agility[SM] 7 Benefit Base Bonus

Current	New	Change
25%	33%	▲ 8%

ATHENE ASCENT SM PRO 10

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Athene Ascent[SM] Pro 10

Athene Ascent[SM] Pro 10 Payout Factors

Single Life[1] Lifetime Income Withdrawal Percentages

	Level[2] (Current & Guaranteed)			Earnings Indexed[2] (Current & Guaranteed)			Inflation[2,3] (Guaranteed)		
Attained Age:	Current	New	Change	Current	New	Change	Current	New	Change
50-54	4.30%	**4.30%**	0.00%	3.00%	**3.10%**	▲ 0.10%	1.93%	**1.93%**	0.00%
55-59	4.30%+	**4.30%+**	0.00%	3.00%+	**3.10%+**	▲ 0.10%	1.93%+	**1.93%+**	0.00%
60-64	4.80%+	**4.80%+**	0.00%	3.50%+	**3.60%+**	▲ 0.10%	2.16%+	**2.16%+**	0.00%
65-69	5.30%+	**5.55%+**	▲ 0.25%	4.00%+	**4.35%+**	▲ 0.35%	2.38%+	**2.49%+**	▲ 0.11%
70-74	5.85%+	**6.10%+**	▲ 0.25%	4.55%+	**4.90%+**	▲ 0.35%	2.63%+	**2.74%+**	▲ 0.11%
75-79	6.65%+	**6.65%+**	0.00%	5.35%+	**5.45%+**	▲ 0.10%	2.99%+	**2.99%+**	0.00%
80-84	7.55%+	**7.55%+**	0.00%	6.25%+	**6.35%+**	▲ 0.10%	3.39%+	**3.39%+**	0.00%
85-89	8.05%+	**8.05%+**	0.00%	6.75%+	**6.85%+**	▲ 0.10%	3.62%+	**3.62%+**	0.00%
90+	8.55%	**8.55%**	0.00%	7.25%	**7.35%**	▲ 0.10%	3.84%	**3.84%**	0.00%

[1] Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

[2] The Lifetime Income Withdrawal Percentage increases for each attained age between 55-90, as indicated by the "+" in the grid. These increases may vary by age and income option. Please see the Lifetime Income Withdrawal Percentages sales piece for details.

[3] Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income.

ATHENE ASCENT SM PRO 7

Driven to do more®

Athene Ascent SM Pro 7

Athene Ascent SM Pro 7 Payout Factors

	Single Life[1] Lifetime Income Withdrawal Percentages								
	Level[2] (Current & Guaranteed)			Earnings Indexed[2] (Current & Guaranteed)			Inflation[2,3] (Guaranteed)		
Attained Age:	Current	New	Change	Current	New	Change	Current	New	Change
50-54	4.30%	**4.30%**	0.00%	3.10%	**3.10%**	0.00%	1.93%	**1.93%**	0.00%
55-59	4.30%+	**4.30%+**	0.00%	3.10%+	**3.10%+**	0.00%	1.93%+	**1.93%+**	0.00%
60-64	4.80%+	**4.80%+**	0.00%	3.60%+	**3.60%+**	0.00%	2.16%+	**2.16%+**	0.00%
65-69	5.30%+	**5.55%+**	▲ 0.25%	4.10%+	**4.35%+**	▲ 0.25%	2.38%+	**2.49%+**	▲ 0.11%
70-74	5.85%+	**6.10%+**	▲ 0.25%	4.65%+	**4.90%+**	▲ 0.25%	2.63%+	**2.74%+**	▲ 0.11%
75-79	6.65%+	**6.65%+**	0.00%	5.45%+	**5.45%+**	0.00%	2.99%+	**2.99%+**	0.00%
80-84	7.55%+	**7.55%+**	0.00%	6.35%+	**6.35%+**	0.00%	3.39%+	**3.39%+**	0.00%
85-89	8.05%+	**8.05%+**	0.00%	6.85%+	**6.85%+**	0.00%	3.62%+	**3.62%+**	0.00%
90+	8.55%	**8.55%**	0.00%	7.35%	**7.35%**	0.00%	3.84%	**3.84%**	0.00%

[1] Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

[2] The Lifetime Income Withdrawal Percentage increases for each attained age between 55-90, as indicated by the "+" in the grid. These increases may vary by age and income option. Please see the Lifetime Income Withdrawal Percentages sales piece for details.

[3] Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income.

ATHENE PROTECTOR SM 7

Driven to do more®

Athene Protector SM 7

Athene Protector SM 7 Crediting Rates

Crediting Strategy	Current	New	Change
1-Year No Cap PTP[1] – BNP (Par Rate)	230%	*No Change*	0.00%
1-Year No Cap PTP[1] – S&P 500® Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	95%	*No Change*	0.00%
1-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	135%	*No Change*	0.00%
1-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	195%	*No Change*	0.00%
1-Year PTP – S&P 500® (Cap)	10.00%	*No Change*	0.00%
Bailout Cap Rate	5.50%	*No Change*	0.00%
Fixed	4.30%	**5.00%**	▲ 0.70%
Fixed - CA	3.00%	**5.00%**	▲ 2.00%

[1] 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.

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ATHENE PROTECTOR SM 5

Athene ProtectorSM 5

Athene ProtectorSM 5 Crediting Rates

Crediting Strategy	Current	New	Change
1-Year No Cap PTP[1] – BNP (Par Rate)	220%	*No Change*	0.00%
1-Year No Cap PTP[1] – S&P 500® Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	92%	*No Change*	0.00%
1-Year No Cap PTP[1,2] – Nasdaq FC (Par Rate)	130%	*No Change*	0.00%
1-Year No Cap PTP[1] – AI Powered US Equity (Par Rate)	190%	*No Change*	0.00%
1-Year PTP – S&P 500® (Cap)	9.50%	*No Change*	0.00%
Bailout Cap Rate	5.50%	*No Change*	0.00%
Fixed	4.10%	**4.80%**	▲ 0.70%
Fixed - CA	3.00%	**4.80%**	▲ 1.80%

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ATHENE
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ATHENE UPDATES

Annexus

These changes will be effective with a contract date on or after **May 26, 2023**. 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 26, 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.

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

Athene® BCA® 12 2.0

BCA 12 2.0 Income Bonus

	With FER			Without FER		
Balanced Allocation Lifetime Income Rider (BALIR)	Current	New	Change	Current	New	Change
Stacked Growth Option Max (SGO® Max)	5%	10%	▲ 5%	10%	20%	▲ 10%
Flex Growth℠ Option	5%	10%	▲ 5%	10%	20%	▲ 10%

Athene® BCA® 10 2.0

BCA 10 2.0 Income Bonus

	With FER			Without FER		
Balanced Allocation Lifetime Income Rider (BALIR)	Current	New	Change	Current	New	Change
Stacked Growth Option Max (SGO® Max)	4%	9%	▲ 5%	8%	18%	▲ 10%
Flex Growth℠ Option	4%	9%	▲ 5%	8%	18%	▲ 10%

Athene® BCA® 8 2.0

BCA 8 2.0 Income Bonus

	With FER			Without FER		
Balanced Allocation Lifetime Income Rider (BALIR)	Current	New	Change	Current	New	Change
Stacked Growth Option Max (SGO® Max)	3%	8%	▲ 5%	6%	16%	▲ 10%
Flex Growth℠ Option	3%	8%	▲ 5%	6%	16%	▲ 10%

Athene® Velocity

Athene® Velocity Interest Earnings Multiplier

Current	New	Change
150%	175%	▲ 25%

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), PBEDBRS (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.
Athene Agility GEN (09/15) NB, Income and Death Benefit Rider IR (06/18) and Enhanced Income Benefit Endorsement EIBR (06/18) 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.
The Athene Velocity ANN19 (01/19), ASP19CS (01/19) or state variation, the Family Endowment Rider PBEDB (01/19), PBEDBRS (01/19) or state variation, and the Athene Velocity Income Rider ASPIR (01/19), ASPIRRS (01/19) 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.
Athene Performance Elite GEN (09/15) NB, GEN10 (04/14), TBS15 (09/12) Athene Performance Elite Plus BONUS (04/17) and Enhanced Liquidity Rider ICC15 PEPR (11/14) 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.
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