

Athene Rate Update

Effective June 30, 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

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Athene AccuMaxSM 7

Athene AccuMaxSM 7 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
7-Year PTP – S&P 500 [®] (Par Rate)	High Band (≥\$100,000+)	85%	95%	▲ 10%
	Low Band (\$10 to <\$100,000)	80%	90%	▲ 10%
7-Year No Cap PTP ¹ – AI Powered Multi-Asset (Par Rate)	High Band (≥\$100,000+)	345%	355%	▲ 10%
	Low Band (\$10 to <\$100,000)	330%	340%	▲ 10%
7-Year No Cap PTP ¹ – Shiller Barclays CAPE [®] Allocator 6 (Par Rate)	High Band (≥\$100,000+)	335%	405%	▲ 70%
	Low Band (\$10 to <\$100,000)	320%	395%	▲ 75%
7-Year No Cap Annual Interval Sum – S&P 500 [®] (Par Rate)	High Band (≥\$100,000+)	70%	80%	▲ 10%
	Low Band (\$10 to <\$100,000)	65%	75%	▲ 10%
	Floor Rate	-10%	No Change	0.00%
1-Year No Cap PTP ¹ – AI Powered Multi-Asset (Par Rate)	High Band (≥\$100,000+)	140%	155%	▲ 15%
	Low Band (\$10 to <\$100,000)	135%	150%	▲ 15%
1-Year No Cap PTP ¹ – Shiller Barclays CAPE [®] Allocator 6 (Par Rate)	High Band (≥\$100,000+)	125%	150%	▲ 25%
	Low Band (\$10 to <\$100,000)	120%	145%	▲ 25%
Fixed	High Band (≥\$100,000+)	2.95%	4.00%	▲ 1.05%
	Low Band (\$10 to <\$100,000)	2.80%	3.90%	▲ 1.10%

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

Athene AscentSM Pro 10 Bonus

Athene AscentSM Pro 10 Bonus Accumulation Phase Rates

		Current	New	Change
Rider Option 1: Guaranteed Growth	Years 1-10	10.00%	12.00%	▲ 2.00%
	Years 11-20	5.00%	6.00%	▲ 1.00%
Rider Option 2: Guaranteed Growth, Plus Interest Credits	Years 1-10	5.00%	No Change	0.00%
	Years 11-20	2.00%	No Change	0.00%
	Staking Percentage	200%	No Change	0.00%

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)	235%	260%	▲ 25%	305%	330%	▲ 25%
1-Year No Cap PTP ¹ – BNP (Par Rate)	170%	195%	▲ 25%	220%	245%	▲ 25%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	155%	170%	▲ 15%	200%	215%	▲ 15%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	100%	110%	▲ 10%	130%	140%	▲ 10%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	195%	200%	▲ 5%	250%	255%	▲ 5%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	145%	155%	▲ 10%	185%	195%	▲ 10%
2-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 2.8%™ Index TR (Total Return) (Par Rate)	65%	No Change	0.00%	85%	No Change	0.00%
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 2.8%™ Index TR (Total Return) (Par Rate)	57%	No Change	0.00%	73%	No Change	0.00%
1-Year PTP – S&P 500 [®] (Cap)	8.75%	9.00%	▲ 0.25%	11.25%	11.50%	▲ 0.25%
Fixed	3.85%	4.10%	▲ 0.25%	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.

² The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forgo part of the growth of the index if it rises beyond this limit within a month.

Athene Performance Elite® 10

Athene Performance Elite[®] 10 Premium Bonus

	P/E			P/E Plus (with Liquidity Buffer)		
	Current	New	Change	Current	New	Change
Most states: AL, AZ, AR, CO, DC, FL (issue ages 0-64), GA, HI, IL, IA, KS, KY, LA, MA, ME, MI, MO, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY	10%	12%	▲ 2%	16%	18%	▲ 2%
CT, ID, MN, NJ, NV, OH, OK, OR, PA, SC, UT, TX, WA	9%	11%	▲ 2%	14%	16%	▲ 2%
AK	6%	No Change	0.00%	10%	No Change	0.00%
CA	9%	11%	▲ 2%	14%	16%	▲ 2%
DE	4%	No Change	0.00%	8%	No Change	0.00%
FL (issue ages 65-78), MD	9%	11%	▲ 2%	15%	17%	▲ 2%
IN	8%	11%	▲ 3%	14%	16%	▲ 2%

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)	270%	290%	▲ 20%	340%	360%	▲ 20%
1-Year No Cap PTP ¹ – BNP (Par Rate)	195%	215%	▲ 20%	245%	265%	▲ 20%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	175%	190%	▲ 15%	225%	240%	▲ 15%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	115%	125%	▲ 10%	145%	155%	▲ 10%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	220%	225%	▲ 5%	275%	285%	▲ 10%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	165%	175%	▲ 10%	205%	215%	▲ 10%
2-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 2.8%™ Index TR (Total Return) (Par Rate)	75%	No Change	0.00%	95%	No Change	0.00%
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 2.8%™ Index TR (Total Return) (Par Rate)	65%	No Change	0.00%	82%	No Change	0.00%
1-Year PTP – S&P 500 [®] (Cap)	10.00%	10.25%	▲ 0.25%	12.75%	13.00%	▲ 0.25%
Fixed	4.15%	4.60%	▲ 0.45%	N/A	N/A	N/A
Fixed - CA	3.00%	No Change	0.00%	N/A	N/A	N/A

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² The index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forgo part of the growth of the index if it rises beyond this limit within a month.

Annexus

These changes will be effective with a contract date on or after **June 30, 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.

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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%	No Change	0.00%	335%	345%	▲ 10%
	No Charge	0.00%	No Change	0.00%	275%	290%	▲ 15%
Merrill Lynch RPM Index™	With Charge	0.95%	No Change	0.00%	250%	260%	▲ 10%
	No Charge	0.00%	No Change	0.00%	205%	215%	▲ 10%
Shiller Barclays CAPE® Allocator 6 Index	With Charge	0.95%	No Change	0.00%	240%	250%	▲ 10%
	No Charge	0.00%	No Change	0.00%	195%	205%	▲ 10%
Shiller Barclays Global Index	With Charge	0.95%	No Change	0.00%	240%	250%	▲ 10%
	No Charge	0.00%	No Change	0.00%	195%	205%	▲ 10%
WisdomTree Siegel Strategic Value Index™	With Charge	0.95%	No Change	0.00%	240%	250%	▲ 10%
	No Charge	0.00%	No Change	0.00%	195%	205%	▲ 10%
S&P 500® Index	With Charge	0.95%	No Change	0.00%	63%	72%	▲ 9%
	No Charge	0.00%	No Change	0.00%	47%	59%	▲ 12%
Minimum Interest Credit (not available if BALIR is selected)					20.00%	No Change	0.00%

Athene® BCA® 10 2.0

BCA 10 2.0 Participation Rates

		Annual Strategy Change			2-year Participation Rate		
		Current	New	Change	Current	New	Change
Citi Grandmaster Index	With Change	0.95%	No Change	0.00%	315%	325%	▲ 10%
	No Change	0.00%	No Change	0.00%	255%	270%	▲ 15%
Merrill Lynch RPM Index™	With Change	0.95%	No Change	0.00%	235%	245%	▲ 10%
	No Change	0.00%	No Change	0.00%	190%	200%	▲ 10%
Shiller Barclays CAPE® Allocator 6 Index	With Change	0.95%	No Change	0.00%	225%	235%	▲ 10%
	No Change	0.00%	No Change	0.00%	180%	190%	▲ 10%
Shiller Barclays Global Index	With Change	0.95%	No Change	0.00%	225%	235%	▲ 10%
	No Change	0.00%	No Change	0.00%	180%	190%	▲ 10%
WisdomTree Siegel Strategic Value Index™	With Change	0.95%	No Change	0.00%	225%	235%	▲ 10%
	No Change	0.00%	No Change	0.00%	180%	190%	▲ 10%
S&P 500® Index	With Change	0.95%	No Change	0.00%	60%	67%	▲ 7%
	No Change	0.00%	No Change	0.00%	45%	55%	▲ 10%
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® Velocity

Athene® Velocity Participation Rates

		Annual Strategy Change			2-year Participation Rate		
		Current	New	Change	Current	New	Change
Citi Grandmaster Index	With Change	0.95%	No Change	0.00%	295%	No Change	0.00%
	No Change	0.00%	No Change	0.00%	235%	No Change	0.00%
Merrill Lynch RPM Index™	With Change	0.95%	No Change	0.00%	220%	No Change	0.00%
	No Change	0.00%	No Change	0.00%	175%	No Change	0.00%
Shiller Barclays CAPE® Allocator 6 Index	With Change	0.95%	No Change	0.00%	210%	No Change	0.00%
	No Change	0.00%	No Change	0.00%	165%	No Change	0.00%
Shiller Barclays Global Index	With Change	0.95%	No Change	0.00%	210%	No Change	0.00%
	No Change	0.00%	No Change	0.00%	165%	No Change	0.00%
WisdomTree Siegel Strategic Value Index™	With Change	0.95%	No Change	0.00%	210%	No Change	0.00%
	No Change	0.00%	No Change	0.00%	165%	No Change	0.00%
S&P 500® Index	With Change	0.95%	No Change	0.00%	48%	58%	▲ 10%
	No Change	0.00%	No Change	0.00%	40%	47%	▲ 7%

Athene® BCA® 6 2.0

BCA 6 2.0 Participation Rates

		Annual Strategy Change			2-year Participation Rate		
		Current	New	Change	Current	New	Change
Citi Grandmaster Index	With Change	0.75%	No Change	0.00%	290%	300%	▲ 10%
	No Change	0.00%	No Change	0.00%	235%	250%	▲ 15%
Merrill Lynch RPM Index™	With Change	0.75%	No Change	0.00%	220%	230%	▲ 10%
	No Change	0.00%	No Change	0.00%	175%	185%	▲ 10%
Shiller Barclays CAPE® Allocator 6 Index	With Change	0.75%	No Change	0.00%	205%	215%	▲ 10%
	No Change	0.00%	No Change	0.00%	165%	175%	▲ 10%
Shiller Barclays Global Index	With Change	0.75%	No Change	0.00%	205%	215%	▲ 10%
	No Change	0.00%	No Change	0.00%	165%	175%	▲ 10%
WisdomTree Siegel Strategic Value Index™	With Change	0.75%	No Change	0.00%	205%	215%	▲ 10%
	No Change	0.00%	No Change	0.00%	165%	175%	▲ 10%
S&P 500® Index	With Change	0.75%	No Change	0.00%	55%	62%	▲ 7%
	No Change	0.00%	No Change	0.00%	40%	50%	▲ 10%
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® BCA® 8 2.0

BCA 8 2.0 Participation Rates

		Annual Strategy Change			2-year Participation Rate		
		Current	New	Change	Current	New	Change
Citi Grandmaster Index	With Change	0.95%	No Change	0.00%	310%	320%	▲ 10%
	No Change	0.00%	No Change	0.00%	250%	265%	▲ 15%
Merrill Lynch RPM Index™	With Change	0.95%	No Change	0.00%	230%	240%	▲ 10%
	No Change	0.00%	No Change	0.00%	185%	195%	▲ 10%
Shiller Barclays CAPE® Allocator 6 Index	With Change	0.95%	No Change	0.00%	220%	230%	▲ 10%
	No Change	0.00%	No Change	0.00%	175%	185%	▲ 10%
Shiller Barclays Global Index	With Change	0.95%	No Change	0.00%	220%	230%	▲ 10%
	No Change	0.00%	No Change	0.00%	175%	185%	▲ 10%
WisdomTree Siegel Strategic Value Index™	With Change	0.95%	No Change	0.00%	220%	230%	▲ 10%
	No Change	0.00%	No Change	0.00%	175%	185%	▲ 10%
S&P 500® Index	With Change	0.95%	No Change	0.00%	57%	66%	▲ 9%
	No Change	0.00%	No Change	0.00%	42%	53%	▲ 11%
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%