

# Athene<sup>®</sup> Product Rate Changes

Effective Date: March 4, 2023



Your organization may not offer all products shown.

## 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 Agility<sup>SM</sup> 10

## Athene Agility<sup>SM</sup> 10 Crediting Rates

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

<sup>1</sup> 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.

<sup>2</sup> 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<sup>SM</sup> 10 Benefit Base Bonus

Current	New	Change
35%	<b>25%</b>	▼ 10%

# Athene Agility<sup>SM</sup> 7

## Athene Agility<sup>SM</sup> 7 Crediting Rates

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

<sup>1</sup> 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.

<sup>2</sup> 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<sup>SM</sup> 7 Benefit Base Bonus

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

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

<sup>2</sup> 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 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%	<i>No Change</i>	0.00%	1.25%	<i>No Change</i>	0.00%
2-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	250%	<b>220%</b>	▼ 30%	325%	<b>290%</b>	▼ 35%
1-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	175%	<b>160%</b>	▼ 15%	225%	<b>210%</b>	▼ 15%
2-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	155%	<b>145%</b>	▼ 10%	205%	<b>190%</b>	▼ 15%
1-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	95%	<b>93%</b>	▼ 2%	125%	<i>No Change</i>	0.00%
2-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	205%	<b>180%</b>	▼ 25%	265%	<b>235%</b>	▼ 30%
1-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	150%	<b>135%</b>	▼ 15%	190%	<b>175%</b>	▼ 15%
2-Year No Cap PTP <sup>1</sup> - S&P 500 <sup>®</sup> Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	65%	<b>60%</b>	▼ 5%	115%	<b>80%</b>	▼ 35%
1-Year No Cap PTP <sup>1</sup> - S&P 500 <sup>®</sup> Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	60%	<b>52%</b>	▼ 8%	85%	<b>70%</b>	▼ 15%
1-Year PTP - S&P 500 <sup>®</sup> (Cap)	9.00%	<b>8.25%</b>	▼ 0.75%	11.50%	<b>10.75%</b>	▼ 0.75%
Fixed	3.80%	<b>3.60%</b>	▼ 0.20%	N/A	N/A	N/A
Fixed - CA	3.00%	<i>No Change</i>	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 <sup>1</sup> - BNP (Par Rate)	300%	<b>270%</b>	▼ 30%	370%	<b>340%</b>	▼ 30%
1-Year No Cap PTP <sup>1</sup> - BNP (Par Rate)	210%	<b>195%</b>	▼ 15%	260%	<b>245%</b>	▼ 15%
2-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	185%	<b>175%</b>	▼ 10%	230%	<b>225%</b>	▼ 5%
1-Year No Cap PTP <sup>1,2</sup> - Nasdaq FC (Par Rate)	115%	No Change	0.00%	145%	No Change	0.00%
2-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	245%	<b>220%</b>	▼ 25%	305%	<b>275%</b>	▼ 30%
1-Year No Cap PTP <sup>1</sup> - AI Powered US Equity (Par Rate)	180%	<b>165%</b>	▼ 15%	220%	<b>205%</b>	▼ 15%
2-Year No Cap PTP <sup>1</sup> - S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	80%	<b>75%</b>	▼ 5%	115%	<b>95%</b>	▼ 20%
1-Year No Cap PTP <sup>1</sup> - S&P 500® Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	75%	<b>65%</b>	▼ 10%	87%	<b>82%</b>	▼ 5%
1-Year PTP - S&P 500® (Cap)	10.75%	<b>10.00%</b>	▼ 0.75%	13.50%	<b>12.75%</b>	▼ 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

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

<sup>2</sup> 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.

## Annexus

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Want to learn more? Visit [myAnnexus.com](https://myAnnexus.com) for product information and to run an illustration.

# BCA 12 2.0

## Athene® 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%	<b>335%</b>	▼ 25%
	No Charge	0.00%	<i>No Change</i>	0.00%	300%	<b>275%</b>	▼ 25%
Merrill Lynch RPM Index™	With Charge	0.95%	<i>No Change</i>	0.00%	265%	<b>250%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	220%	<b>205%</b>	▼ 15%
Shiller Barclays CAPE® Allocator 6 Index	With Charge	0.95%	<i>No Change</i>	0.00%	255%	<b>240%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	210%	<b>195%</b>	▼ 15%
Shiller Barclays Global Index	With Charge	0.95%	<i>No Change</i>	0.00%	255%	<b>240%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	210%	<b>195%</b>	▼ 15%
WisdomTree Siegel Strategic Value Index™	With Charge	0.95%	<i>No Change</i>	0.00%	255%	<b>240%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	210%	<b>195%</b>	▼ 15%
S&P 500® Index	With Charge	0.95%	<i>No Change</i>	0.00%	65%	<b>63%</b>	▼ 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%

# BCA 10 2.0

## Athene® 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%	<i>No Change</i>	0.00%	340%	<b>315%</b>	▼ 25%
	No Charge	0.00%	<i>No Change</i>	0.00%	280%	<b>255%</b>	▼ 25%
Merrill Lynch RPM Index™	With Charge	0.95%	<i>No Change</i>	0.00%	250%	<b>235%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	205%	<b>190%</b>	▼ 15%
Shiller Barclays CAPE® Allocator 6 Index	With Charge	0.95%	<i>No Change</i>	0.00%	240%	<b>225%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	195%	<b>180%</b>	▼ 15%
Shiller Barclays Global Index	With Charge	0.95%	<i>No Change</i>	0.00%	240%	<b>225%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	195%	<b>180%</b>	▼ 15%
WisdomTree Siegel Strategic Value Index™	With Charge	0.95%	<i>No Change</i>	0.00%	240%	<b>225%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	195%	<b>180%</b>	▼ 15%
S&P 500® Index	With Charge	0.95%	<i>No Change</i>	0.00%	60%	<i>No Change</i>	0.00%
	No Charge	0.00%	<i>No Change</i>	0.00%	45%	<i>No Change</i>	0.00%
Minimum Interest Credit (not available if BALIR is selected)					20.00%	<i>No Change</i>	0.00%
Minimum Interest Credit (not available if BALIR is selected) CA					9.00%	<i>No Change</i>	0.00%



# BCA 8 2.0

## Athene® 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%	<i>No Change</i>	0.00%	335%	<b>310%</b>	▼ 25%
	No Charge	0.00%	<i>No Change</i>	0.00%	275%	<b>250%</b>	▼ 25%
Merrill Lynch RPM Index™	With Charge	0.95%	<i>No Change</i>	0.00%	245%	<b>230%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	200%	<b>185%</b>	▼ 15%
Shiller Barclays CAPE® Allocator 6 Index	With Charge	0.95%	<i>No Change</i>	0.00%	235%	<b>220%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	190%	<b>175%</b>	▼ 15%
Shiller Barclays Global Index	With Charge	0.95%	<i>No Change</i>	0.00%	235%	<b>220%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	190%	<b>175%</b>	▼ 15%
WisdomTree Siegel Strategic Value Index™	With Charge	0.95%	<i>No Change</i>	0.00%	235%	<b>220%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	190%	<b>175%</b>	▼ 15%
S&P 500® Index	With Charge	0.95%	<i>No Change</i>	0.00%	57%	<i>No Change</i>	0.00%
	No Charge	0.00%	<i>No Change</i>	0.00%	42%	<i>No Change</i>	0.00%
Minimum Interest Credit (not available if BALIR is selected)					16.00%	<i>No Change</i>	0.00%
Minimum Interest Credit (not available if BALIR is selected) CA					8.00%	<i>No Change</i>	0.00%

# BCA 6 2.0

## Athene® BCA® 6 2.0 Participation Rates

		Annual Strategy Charge			2-year Participation Rate		
		Current	New	Change	Current	New	Change
Citi Grandmaster Index	With Charge	0.75%	<i>No Change</i>	0.00%	315%	<b>290%</b>	▼ 25%
	No Charge	0.00%	<i>No Change</i>	0.00%	260%	<b>235%</b>	▼ 25%
Merrill Lynch RPM Index™	With Charge	0.75%	<i>No Change</i>	0.00%	235%	<b>220%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	190%	<b>175%</b>	▼ 15%
Shiller Barclays CAPE® Allocator 6 Index	With Charge	0.75%	<i>No Change</i>	0.00%	220%	<b>205%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	180%	<b>165%</b>	▼ 15%
Shiller Barclays Global Index	With Charge	0.75%	<i>No Change</i>	0.00%	220%	<b>205%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	180%	<b>165%</b>	▼ 15%
WisdomTree Siegel Strategic Value Index™	With Charge	0.75%	<i>No Change</i>	0.00%	220%	<b>205%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	180%	<b>165%</b>	▼ 15%
S&P 500® Index	With Charge	0.75%	<i>No Change</i>	0.00%	55%	<i>No Change</i>	0.00%
	No Charge	0.00%	<i>No Change</i>	0.00%	40%	<i>No Change</i>	0.00%
Minimum Interest Credit (not available if BALIR is selected)					12.00%	<i>No Change</i>	0.00%
Minimum Interest Credit (not available if BALIR is selected) CA					6.00%	<i>No Change</i>	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%	<i>No Change</i>	0.00%	325%	<b>295%</b>	▼ 30%
	No Charge	0.00%	<i>No Change</i>	0.00%	260%	<b>235%</b>	▼ 25%
Merrill Lynch RPM Index™	With Charge	0.95%	<i>No Change</i>	0.00%	235%	<b>220%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	190%	<b>175%</b>	▼ 15%
Shiller Barclays CAPE® Allocator 6 Index	With Charge	0.95%	<i>No Change</i>	0.00%	225%	<b>210%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	180%	<b>165%</b>	▼ 15%
Shiller Barclays Global Index	With Charge	0.95%	<i>No Change</i>	0.00%	225%	<b>210%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	180%	<b>165%</b>	▼ 15%
WisdomTree Siegel Strategic Value Index™	With Charge	0.95%	<i>No Change</i>	0.00%	225%	<b>210%</b>	▼ 15%
	No Charge	0.00%	<i>No Change</i>	0.00%	180%	<b>165%</b>	▼ 15%
S&P 500® Index	With Charge	0.95%	<i>No Change</i>	0.00%	48%	<i>No Change</i>	0.00%
	No Charge	0.00%	<i>No Change</i>	0.00%	40%	<i>No Change</i>	0.00%

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**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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