

Athene Annuity Rate Sheet

Athene AccuMax 7 (effective 10/3/2025)

Band	Fixed Rate	AI Powered Multi-Asset Index (AIMAX)		Shiller Barclays CAPE Allocator 6 Index		S&P 500	
		7 Yr Point-to-Point (Par Rate)	1 Yr Point-to-Point (Par Rate)	7 Yr Point-to-Point (Par Rate)	1 Yr Point-to-Point (Par Rate)	7 Yr Point-to-Point (Par Rate)	7 Yr Annual Interval Sum (Par Rate) (Floor: -10%)
Low (Up to 100k)	3.10%	305%	135%	380%	130%	78%	73%
High (100k+)	3.35%	325%	145%	400%	140%	83%	77%

Athene Ascent Pro 10 Bonus (effective 9/7/2024)

Fixed Rate	Multi-Asset (No Cap)		Equity (No Cap)										Equity (Cap)
	BNP Paribus Multi Asset Diversified 5 Index		Nasdaq FC Index		AI Powered US Equity Index		UBS Innovative Balanced Index		AI Global Opportunities Index		S&P 500 FC Index		S&P 500
	2 Yr No P-to-P (Par Rate)	1 Yr P-to-P (Par Rate)	2 Yr P-to-P (Par Rate)	1 Yr P-to-P (Par Rate)	2 Yr P-to-P (Par Rate)	1 Yr P-to-P (Par Rate)	2 Yr P-to-P (Par Rate)	1 Yr P-to-P (Par Rate)	2 Yr P-to-P (Par Rate)	1 Yr P-to-P (Par Rate)	2 Yr P-to-P (Par Rate)	1 Yr P-to-P (Par Rate)	1 Yr P-to-P (Cap)*
2.85%	190%	140%	120%	80%	150%	112%	130%	95%	130%	95%	83%	62%	5.50%

* Bailout Cap Rate: 1.00%

Athene Agility 7 & 10 (effective 1/6/2026)

Product	Fixed Rate	BNP Paribus Multi Asset Diversified 5 Index		Nasdaq FC Index		AI Powered US Equity Index		UBS Innovative Balanced Index		AI Global Opportunities Index		S&P 500 FC Index		S&P 500	
		2 Yr No P2P (Par Rate)	1 Yr P2P (Par Rate)	2 Yr P2P (Par Rate)	1 Yr P2P (Par Rate)	2 Yr P2P (Par Rate)	1 Yr P2P (Par Rate)	2 Yr P2P (Par Rate)	1 Yr P2P (Par Rate)	2 Yr P2P (Par Rate)	1 Yr P2P (Par Rate)	2 Yr P2P (Par Rate)	1 Yr P2P (Par Rate)	2 Yr P2P (Cap)*	1 Yr P2P (Cap)*
7	2.75%	165%	120%	110%	72%	125%	95%	115%	87%	115%	85%	73%	53%	10.25%	5.00%
10	2.90%	180%	130%	120%	77%	135%	100%	125%	92%	125%	92%	78%	57%	10.75%	5.25%

* Bailout Cap Rate: 0.50%

Athene MaxRate 3, 5 & 7 (MYGA) (effective 12/5/2025)

Guarantee Period	Premium ≤ \$100,000		Premium > \$100,000	
	Multi-Year Fixed*	1-Year Fixed*	Multi-Year Fixed*	1-Year Fixed*
3 years	4.40%	4.40%	4.65%	4.65%
5 years	4.65%	4.65%	4.90%	4.90%
7 years	4.65%	4.65%	4.90%	4.90%

*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 Performance Elite 7, 10 & 15 (effective 10/3/2025)

Product	Fixed Rate	Multi-Asset (No Cap)		Equity (No Cap)										Equity (Cap)
		BNP Multi Asset		UBS Innovative Balanced		Nasdaq FC Index		AI Powered US Equity Index		AI Global Opportunities		S&P 500 FC		S&P 500
Elite 7	4.35%	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	1 Yr (Cap)
		260%	195%	185%	140%	175%	115%	200%	155%	185%	140%	118%	88%	8.25%
		335%*	245%*	235%*	175%*	225%*	145%*	255%*	195%*	235%*	175%*	150%*	110%*	11.00%*
Elite 10	2.90%	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	1 Yr (Cap)
		180%	130%	125%	95%	120%	77%	140%	107%	125%	95%	80%	60%	5.50%
		255%*	185%*	180%*	135%*	170%*	110%*	195%*	150%*	180%*	135%*	115%*	85%*	8.00%*
Elite 15	3.70%	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	2 Yr Par Rate	1 Yr Par Rate	1 Yr (Cap)
		225%	165%	160%	120%	150%	97%	175%	130%	160%	120%	100%	75%	7.00%
		300%*	215%*	210%*	155%*	200%*	127%*	230%*	170%*	210%*	155%*	135%*	97%*	9.50%*

* 1.25% charge will be assessed for the Strategy Charge Rate