Athene® Product Rate Changes

Effective Date: August 29, 2025

ATHENE® Connect

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 **August 28, 2025**.
  - For electronic applications submitted on AnnuityNet or Affirm, the application signed date is determined by the final date you submit the electronic order to your back office. Please note, physical signature dates will not be utilized.
- The application must be received at Athene* by market close (3 p.m. CT) on **September 12, 2025**.
  - If your back office requires the use of an order entry platform, Athene must receive the electronic order by market close (3 p.m. CT) on **September 12, 2025**. Copies of the paper application without the electronic order will not hold the current rates.
  - If the application is being funded from a firm brokerage account, your firm must be able to submit both the funds and electronic application by market close (3 p.m. CT) on **September 12, 2025**.
- 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 **October 28, 2025**.

* **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 **August 29, 2025**. 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 MaxRate®

Athene MaxRate® 3, 5 and 7 Crediting Rates

		Multi-Year and 1-Year Fixed Strategy [1]					
		Most States			AK, CA, CT, DE, HI, ID, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA		
Product Term	Premium Band	Current	New	Change	Current	New	Change
3-Year	High Band: *($100,000+)*	4.90%	**4.80%**	▼ 0.10%	4.90%	**4.80%**	▼ 0.10%
	Low Band: *(Up to $100,000)*	4.65%	**4.55%**	▼ 0.10%	4.65%	**4.55%**	▼ 0.10%
5-Year	High Band: *($100,000+)*	5.30%	**5.20%**	▼ 0.10%	5.25%	**5.15%**	▼ 0.10%
	Low Band: *(Up to $100,000)*	5.05%	**4.95%**	▼ 0.10%	5.00%	**4.90%**	▼ 0.10%
7-Year	High Band: *($100,000+)*	5.30%	**5.20%**	▼ 0.10%	5.25%	**5.15%**	▼ 0.10%
	Low Band: *(Up to $100,000)*	5.05%	**4.95%**	▼ 0.10%	5.00%	**4.90%**	▼ 0.10%

[1] The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

Rates are subject to change at any time.

Athene MaxRate MYG (09/15) 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.

For financial professional use only. Not to be used with the offer or sale of annuities.

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