# Rate Changes

Rates are subject to change at any time

**Please note:** Rate announcements prior to 6/25/2021 can be found on the Field News tab

## Effective Date: October 3, 2025

# National

**Application deadlines**

In order to receive current rates:

- The application must be signed on or before **October 2, 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 **October 16, 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 **October 16, 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 **October 16, 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 **December 2, 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 **October 3, 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+)* | 4.70% | 4.50% | ▼ 0.20% | 4.70% | 4.50% | ▼ 0.20% |
| | Low Band: *(Up to $100,000)* | 4.45% | 4.25% | ▼ 0.20% | 4.45% | 4.25% | ▼ 0.20% |
| 5-Year | High Band: *($100,000+)* | 5.00% | 4.80% | ▼ 0.20% | 4.95% | 4.75% | ▼ 0.20% |
| | Low Band: *(Up to $100,000)* | 4.75% | 4.55% | ▼ 0.20% | 4.70% | 4.50% | ▼ 0.20% |
| 7-Year | High Band: *($100,000+)* | 5.00% | 4.80% | ▼ 0.20% | 4.95% | 4.75% | ▼ 0.20% |
| | Low Band: *(Up to $100,000)* | 4.75% | 4.55% | ▼ 0.20% | 4.70% | 4.50% | ▼ 0.20% |

[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.

**Privacy**



**Legal**

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

Annuity contracts and group annuity contracts are issued by Athene Annuity and Life Company (61689), West Des Moines, IA, in all states (except New York), and in D.C. and P.R. Annuity contracts are issued by Athene Annuity & Life Assurance Company of New York (68039), Pearl River, NY, in New York. Group annuity contracts for New York residents and New York contract holders are issued in New York by Athene Annuity & Life Assurance Company of New York, Pearl River, NY. Payment obligations and guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. Insurance products may not be available in all states. These companies are not undertaking to provide investment advice for any individual or in any individual situation, and therefore nothing in this should be read as investment advice. This material should not be interpreted as a recommendation by Athene Annuity and Life Company, Athene Annuity & Life Assurance Company of New York, or Athene Securities, LLC. Please reach out to your financial professional if you have any questions about insurance products and their features.

The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an annuity.

**INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED**

Reinsurance contracts are entered into with Athene Annuity and Life Company (61689), West Des Moines, IA; Athene Annuity & Life Assurance Company of New York (68039), Pearl River, NY; and Athene Life Re Ltd., Hamilton, Bermuda. Not all reinsurance products or structures offered are available in all jurisdictions. Reinsurers may not be licensed in all states. All transactions are subject to meeting a reinsurer's underwriting requirements. Reinsurance products are not protected or guaranteed by state insurance guaranty associations or insolvency funds.

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# Athene AccuMax® 7

## Athene AccuMax® 7 Crediting Rates

| Crediting Strategy | Premium Band | Current | New | Change |
|---|---|---|---|---|
| 7-Year PTP – S&P 500® (Par Rate) | High Band: *($100,000+)* | 93% | 83% | ▼ 10% |
| | Low Band: *(Up to $100,000)* | 88% | 78% | ▼ 10% |
| 7-Year PTP[1] – AI Powered Multi-Asset (Par Rate) | High Band: *($100,000+)* | 385% | 325% | ▼ 60% |
| | Low Band: *(Up to $100,000)* | 365% | 305% | ▼ 60% |
| 7-Year PTP[1] – Shiller Barclays CAPE® Allocator 6 (Par Rate) | High Band: *($100,000+)* | 460% | 400% | ▼ 60% |
| | Low Band: *(Up to $100,000)* | 435% | 380% | ▼ 55% |
| 7-Year Annual Interval Sum – S&P 500® (Par Rate) | High Band: *($100,000+)* | 85% | 77% | ▼ 8% |
| | Low Band: *(Up to $100,000)* | 80% | 73% | ▼ 7% |
| | Floor Rate: | -10% | *No Change* | 0.00% |
| 1-Year PTP[1] – AI Powered Multi-Assset (Par Rate) | High Band: *($100,000+)* | 160% | 145% | ▼ 15% |
| | Low Band: *(Up to $100,000)* | 150% | 135% | ▼ 15% |
| 1-Year PTP[1] – Shiller Barclays CAPE® Allocator 6 (Par Rate) | High Band: *($100,000+)* | 155% | 140% | ▼ 15% |
| | Low Band: *(Up to $100,000)* | 145% | 130% | ▼ 15% |
| Fixed | High Band: *($100,000+)* | 3.75% | 3.35% | ▼ 0.40% |
| | Low Band: *(Up to $100,000)* | 3.45% | 3.10% | ▼ 0.35% |

[1] **The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.**

# Athene Agility℠ 10

## Athene Agility℠ 10 Crediting Rates

| Crediting Strategy | Current | New | Change |
|---|---|---|---|
| 2-Year PTP[1] – AI Global Opportunities (Par Rate) | 135% | 120% | ▼ 15% |
| 2-Year PTP[1] – AI Powered US Equity (Par Rate) | 150% | 130% | ▼ 20% |
| 2-Year PTP[1] – BNP (Par Rate) | 195% | 170% | ▼ 25% |
| 2-Year PTP[1,2] – Nasdaq FC (Par Rate) | 130% | 115% | ▼ 15% |
| 2-Year PTP[1] – S&P 500® FC (Par Rate) | 87% | 75% | ▼ 12% |
| 2-Year PTP[1] – UBS Innovative Balanced (Par Rate) | 135% | 120% | ▼ 15% |
| 2-Year PTP – S&P 500® (Cap Rate) | 12.00% | 10.25% | ▼ 1.75% |
| 1-Year PTP[1] – AI Global Opportunities (Par Rate) | 100% | 88% | ▼ 12% |
| 1-Year PTP[1] – AI Powered US Equity (Par Rate) | 110% | 97% | ▼ 13% |
| 1-Year PTP[1] – BNP (Par Rate) | 140% | 125% | ▼ 15% |
| 1-Year PTP[1,2] – Nasdaq FC (Par Rate) | 83% | 73% | ▼ 10% |
| 1-Year PTP[1] – S&P 500® FC (Par Rate) | 63% | 55% | ▼ 8% |
| 1-Year PTP[1] – UBS Innovative Balanced (Par Rate) | 100% | 88% | ▼ 12% |
| 1-Year PTP – S&P 500® (Cap Rate) | 5.75% | 5.00% | ▼ 0.75% |
| Bailout Cap Rate | 0.50% | *No Change* | 0.00% |
| Fixed | 3.20% | 2.80% | ▼ 0.40% |
| Fixed - CA | 3.00% | 2.80% | ▼ 0.20% |

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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 forego part of the growth of the index if it rises beyond this limit within a month.**

# Athene Agility℠ 7

## Athene Agility℠ 7 Crediting Rates

| Crediting Strategy | Current | New | Change |
|---|---|---|---|
| 2-Year PTP[1] – AI Global Opportunities (Par Rate) | 130% | 115% | ▼ 15% |
| 2-Year PTP[1] – AI Powered US Equity (Par Rate) | 140% | 120% | ▼ 20% |
| 2-Year PTP[1] – BNP (Par Rate) | 180% | 160% | ▼ 20% |
| 2-Year PTP[1,2] – Nasdaq FC (Par Rate) | 120% | 110% | ▼ 10% |
| 2-Year PTP[1] – S&P 500® FC (Par Rate) | 80% | 70% | ▼ 10% |
| 2-Year PTP[1] – UBS Innovative Balanced (Par Rate) | 130% | 115% | ▼ 15% |
| 2-Year PTP – S&P 500® (Cap Rate) | 11.50% | 9.75% | ▼ 1.75% |
| 1-Year PTP[1] – AI Global Opportunities (Par Rate) | 95% | 83% | ▼ 12% |
| 1-Year PTP[1] – AI Powered US Equity (Par Rate) | 105% | 92% | ▼ 13% |
| 1-Year PTP[1] – BNP (Par Rate) | 130% | 115% | ▼ 15% |
| 1-Year PTP[1,2] – Nasdaq FC (Par Rate) | 78% | 68% | ▼ 10% |
| 1-Year PTP[1] – S&P 500® FC (Par Rate) | 60% | 52% | ▼ 8% |
| 1-Year PTP[1] – UBS Innovative Balanced (Par Rate) | 95% | 83% | ▼ 12% |
| 1-Year PTP – S&P 500® (Cap Rate) | 5.50% | 4.75% | ▼ 0.75% |
| Bailout Cap Rate | 0.50% | *No Change* | 0.00% |
| Fixed | 3.00% | 2.60% | ▼ 0.40% |
| Fixed - CA | 3.00% | 2.60% | ▼ 0.40% |

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## Athene Agility℠ 7 Benefit Base Bonus

| Current | New | Change |
|---|---|---|
| 40% | 30% | ▼ 10% |

# 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+)* | 4.70% | 4.50% | ▼ 0.20% | 4.70% | 4.50% | ▼ 0.20% |
| | Low Band: *(Up to $100,000)* | 4.45% | 4.25% | ▼ 0.20% | 4.45% | 4.25% | ▼ 0.20% |
| 5-Year | High Band: *($100,000+)* | 5.00% | 4.80% | ▼ 0.20% | 4.95% | 4.75% | ▼ 0.20% |
| | Low Band: *(Up to $100,000)* | 4.75% | 4.55% | ▼ 0.20% | 4.70% | 4.50% | ▼ 0.20% |
| 7-Year | High Band: *($100,000+)* | 5.00% | 4.80% | ▼ 0.20% | 4.95% | 4.75% | ▼ 0.20% |
| | Low Band: *(Up to $100,000)* | 4.75% | 4.55% | ▼ 0.20% | 4.70% | 4.50% | ▼ 0.20% |

[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.

# Athene Performance Elite® 15

## Athene Performance Elite® 15 Crediting Rates

| Crediting Strategy | With Fee | | | No Fee | | |
|---|---|---|---|---|---|---|
| | Current | New | Change | Current | New | Change |
| Annual Strategy Charge Rate | 1.25% | *No Change* | 0.00% | 0.00% | *No Change* | 0.00% |
| 2-Year PTP [1] – AI Global Opportunities (Par Rate) | 225% | 210% | ▼ 15% | 175% | 160% | ▼ 15% |
| 2-Year PTP [1] – AI Powered US Equity (Par Rate) | 245% | 230% | ▼ 15% | 190% | 175% | ▼ 15% |
| 2-Year PTP [1] – BNP (Par Rate) | 320% | 300% | ▼ 20% | 245% | 225% | ▼ 20% |
| 2-Year PTP [1,2] – Nasdaq FC (Par Rate) | 215% | 200% | ▼ 15% | 165% | 150% | ▼ 15% |
| 2-Year PTP [1] – S&P 500® FC (Par Rate) | 145% | 135% | ▼ 10% | 110% | 100% | ▼ 10% |
| 2-Year PTP [1] – UBS Innovative Balanced (Par Rate) | 225% | 210% | ▼ 15% | 175% | 160% | ▼ 15% |
| 1-Year PTP [1] – AI Global Opportunities (Par Rate) | 165% | 155% | ▼ 10% | 130% | 120% | ▼ 10% |
| 1-Year PTP [1] – AI Powered US Equity (Par Rate) | 185% | 170% | ▼ 15% | 145% | 130% | ▼ 15% |
| 1-Year PTP [1] – BNP (Par Rate) | 230% | 215% | ▼ 15% | 180% | 165% | ▼ 15% |
| 1-Year PTP [1,2] – Nasdaq FC (Par Rate) | 135% | 127% | ▼ 8% | 105% | 97% | ▼ 8% |
| 1-Year PTP [1] – S&P 500® FC (Par Rate) | 105% | 97% | ▼ 8% | 82% | 75% | ▼ 7% |
| 1-Year PTP [1] – UBS Innovative Balanced (Par Rate) | 165% | 155% | ▼ 10% | 130% | 120% | ▼ 10% |
| 1-Year PTP – S&P 500® (Cap Rate) | 10.25% | 9.50% | ▼ 0.75% | 7.75% | 7.00% | ▼ 0.75% |
| Fixed | N/A | N/A | N/A | 4.05% | 3.70% | ▼ 0.35% |

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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 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 | With Fee | | | No Fee | | |
|---|---|---|---|---|---|---|
| | Current | New | Change | Current | New | Change |
| Annual Strategy Charge Rate | 1.25% | *No Change* | 0.00% | 0.00% | *No Change* | 0.00% |
| 2-Year PTP[1] – AI Global Opportunities (Par Rate) | 195% | 180% | ▼ 15% | 140% | 125% | ▼ 15% |
| 2-Year PTP[1] – AI Powered US Equity (Par Rate) | 210% | 195% | ▼ 15% | 155% | 140% | ▼ 15% |
| 2-Year PTP[1] – BNP (Par Rate) | 275% | 255% | ▼ 20% | 200% | 180% | ▼ 20% |
| 2-Year PTP [1,2] – Nasdaq FC (Par Rate) | 185% | 170% | ▼ 15% | 135% | 120% | ▼ 15% |
| 2-Year PTP [1] – S&P 500® FC (Par Rate) | 125% | 115% | ▼ 10% | 90% | 80% | ▼ 10% |
| 2-Year PTP [1] – UBS Innovative Balanced (Par Rate) | 195% | 180% | ▼ 15% | 140% | 125% | ▼ 15% |
| 1-Year PTP[1] – AI Global Opportunities (Par Rate) | 145% | 135% | ▼ 10% | 107% | 95% | ▼ 12% |
| 1-Year PTP[1] – AI Powered US Equity (Par Rate) | 160% | 150% | ▼ 10% | 120% | 107% | ▼ 13% |
| 1-Year PTP[1] – BNP (Par Rate) | 200% | 185% | ▼ 15% | 145% | 130% | ▼ 15% |
| 1-Year PTP[1,2] – Nasdaq FC (Par Rate) | 120% | 110% | ▼ 10% | 87% | 77% | ▼ 10% |
| 1-Year PTP[1] – S&P 500® FC (Par Rate) | 92% | 85% | ▼ 7% | 67% | 60% | ▼ 7% |
| 1-Year PTP[1] – UBS Innovative Balanced (Par Rate) | 145% | 135% | ▼ 10% | 107% | 95% | ▼ 12% |
| 1-Year PTP – S&P 500® (Cap Rate) | 8.75% | 8.00% | ▼ 0.75% | 6.25% | 5.50% | ▼ 0.75% |
| Fixed | N/A | N/A | N/A | 3.25% | 2.90% | ▼ 0.35% |
| Fixed - CA | N/A | N/A | N/A | 3.00% | 2.90% | ▼ 0.10% |

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## Athene Performance Elite® 10 Premium Bonus

| | PE | | | PE Plus (with Liquidity Rider) | | |
|---|---|---|---|---|---|---|
| | Current | New | Change | Current | New | Change |

| | | | | | | |
|---|---|---|---|---|---|---|
| Most states: AL, AZ, AR, CO, DC, FL (issue ages 0-64), GA, HI, IL, IN, IA, KS, KY, MA, ME, MI, MO, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, WY | 16% | 14% | ▼ 2% | 22% | 20% | ▼ 2% |
| CT, ID, LA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA | 15% | 13% | ▼ 2% | 20% | 18% | ▼ 2% |
| AK | 6% | *No Change* | 0.00% | 10% | *No Change* | 0.00% |
| CA | 15% | 12% | ▼ 3% | 20% | 17% | ▼ 3% |
| DE | 4% | *No Change* | 0.00% | 8% | *No Change* | 0.00% |
| FL (issue ages 65-78), MD | 15% | 13% | ▼ 2% | 20% | 18% | ▼ 2% |

# Athene Performance Elite® 7

## Athene Performance Elite® 7 Crediting Rates

| Crediting Strategy | With Fee | | | No Fee | | |
|---|---|---|---|---|---|---|
| | Current | New | Change | Current | New | Change |
| Annual Strategy Charge Rate | 1.25% | *No Change* | 0.00% | 0.00% | *No Change* | 0.00% |
| 2-Year PTP[1] – AI Global Opportunities (Par Rate) | 245% | 235% | ▼ 10% | 195% | 185% | ▼ 10% |
| 2-Year PTP[1] – AI Powered US Equity (Par Rate) | 265% | 255% | ▼ 10% | 210% | 200% | ▼ 10% |
| 2-Year PTP[1] – BNP (Par Rate) | 345% | 335% | ▼ 10% | 275% | 260% | ▼ 15% |
| 2-Year PTP[1,2] – Nasdaq FC (Par Rate) | 235% | 225% | ▼ 10% | 185% | 175% | ▼ 10% |
| 2-Year PTP[1] – S&P 500® FC (Par Rate) | 160% | 150% | ▼ 10% | 125% | 118% | ▼ 7% |
| 2-Year PTP[1] – UBS Innovative Balanced (Par Rate) | 245% | 235% | ▼ 10% | 195% | 185% | ▼ 10% |
| 1-Year PTP[1] – AI Global Opportunities (Par Rate) | 180% | 175% | ▼ 5% | 145% | 140% | ▼ 5% |
| 1-Year PTP[1] – AI Powered US Equity (Par Rate) | 200% | 195% | ▼ 5% | 160% | 155% | ▼ 5% |
| 1-Year PTP[1] – BNP (Par Rate) | 250% | 245% | ▼ 5% | 200% | 195% | ▼ 5% |
| 1-Year PTP[1,2] – Nasdaq FC (Par Rate) | 150% | 145% | ▼ 5% | 120% | 115% | ▼ 5% |
| 1-Year PTP[1] – S&P 500® FC (Par Rate) | 115% | 110% | ▼ 5% | 92% | 88% | ▼ 4% |
| 1-Year PTP[1] – UBS Innovative Balanced (Par Rate) | 180% | 175% | ▼ 5% | 145% | 140% | ▼ 5% |
| 1-Year PTP – S&P 500® (Cap Rate) | 11.50% | 11.00% | ▼ 0.50% | 8.75% | 8.25% | ▼ 0.50% |
| Fixed | N/A | N/A | N/A | 4.55% | 4.35% | ▼ 0.20% |
| Fixed - CA | N/A | N/A | N/A | 3.00% | *No Change* | 0.00% |

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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.

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.

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