

Athene MaxRate 3, 5 & 7

Rates and Availability as of April 16, 2026



Available in: AL, AZ, AR, CO, DC, FL, GA, IL, IN, IA, KS, KY, LA, ME, MA, MI, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA, WV, WI, & WY

Initial Premium ¹	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 10, 10, 10%	4.75%	4.75%	5.00%	5.00%
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10%	4.95%	4.95%	5.20%	5.20%
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 10, 10, 10, 10, 10, 10%	5.00%	5.00%	5.30%	5.30%

A Multi-Year Fixed Strategy is used to credit interest to the Initial Premium. The interest rate is guaranteed for the full Term Period. At the end of the Term Period the Accumulated Value will be transferred to the 1-Year Fixed Strategy.

Additional Premiums will be allocated to the 1-Year Fixed Strategy. The Initial Interest Rate for this strategy is set at issue and is guaranteed for one year. A Renewal Interest Rate is declared on each Contract Anniversary for the next Contract Year. This rate may vary each year, but it will always equal or exceed the Minimum Renewal Interest Rate.

Available in: AK, CA², CT, DE, HI, ID, MD, MN, MO, NV, NJ, OH, OK, OR, PA, SC, TX, UT & WA

Initial Premium ¹	Less than \$100,000		\$100,000 +	
	Multi-Year Fixed	1-Year Fixed	Multi-Year Fixed	1-Year Fixed
3-year (Issue Ages 0-85) Withdrawal Charge schedule: 9.3, 8.4, 7.5%	4.75%	4.75%	5.00%	5.00%
CA: 8.3, 7.3, 6.3%				
5-year (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7%	4.90%	4.90%	5.15%	5.15%
CA: 8.3, 7.3, 6.3, 5.3, 4.2%				
7-year (Issue Ages 0-83) Withdrawal Charge schedule: 9.3, 8.4, 7.5, 6.6, 5.7, 4.7, 3.8%	4.95%	4.95%	5.25%	5.25%
CA: 8.3, 7.3, 6.3, 5.3, 4.2, 3.2, 2.1%				

¹ Minimum initial premium - \$10,000

² CA withdrawal charge schedules differ from other states.

Any rate changes are effective for applications issued on or after the date indicated on the rate card.

This material is provided by Athene Annuity and Life Company (61689) headquartered in West Des Moines, Iowa, which issues annuities in 49 states (excluding NY) and in D.C. **Product features and availability may vary by state and/or sales distributor.**

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

