Current Rates

Rates are subject to change at any time.

Visit product pages for individual rate sheets.

As of today, June 1, 2026

National

Athene AccuMax® 7

Athene AccuMax® 7 Crediting Rates

Crediting Strategy	Premium Band	Current
7-Year PTP – S&P 500® (Par Rate)	High Band: *($100,000+)*	83%
	Low Band: *(Up to $100,000)*	78%
7-Year PTP[1] – AI Powered Multi-Asset (Par Rate)	High Band: *($100,000+)*	325%
	Low Band: *(Up to $100,000)*	305%
7-Year PTP[1] – Shiller Barclays CAPE® Allocator 6 (Par Rate)	High Band: *($100,000+)*	400%
	Low Band: *(Up to $100,000)*	380%
7-Year Annual Interval Sum – S&P 500® (Par Rate)	High Band: *($100,000+)*	77%
	Low Band: *(Up to $100,000)*	73%
	Floor Rate:	-10%
1-Year PTP[1] – AI Powered Multi-Assset (Par Rate)	High Band: *($100,000+)*	145%
	Low Band: *(Up to $100,000)*	135%
1-Year PTP[1] – Shiller Barclays CAPE® Allocator 6 (Par Rate)	High Band: *($100,000+)*	140%
	Low Band: *(Up to $100,000)*	130%
Fixed	High Band: *($100,000+)*	3.35%
	Low Band: *(Up to $100,000)*	3.10%

[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
2-Year PTP[1] – AI Global Opportunities (Par Rate)	125%
2-Year PTP[1] – AI Powered US Equity (Par Rate)	135%
2-Year PTP[1] – BNP (Par Rate)	180%
2-Year PTP[1,2] – Nasdaq FC (Par Rate)	120%
2-Year PTP[1] – S&P 500® FC (Par Rate)	78%
2-Year PTP[1] – UBS Innovative Balanced (Par Rate)	125%
2-Year PTP – S&P 500® (Cap Rate)	10.75%
1-Year PTP[1] – AI Global Opportunities (Par Rate)	92%
1-Year PTP[1] – AI Powered US Equity (Par Rate)	100%
1-Year PTP[1] – BNP (Par Rate)	130%
1-Year PTP[1,2] – Nasdaq FC (Par Rate)	77%
1-Year PTP[1] – S&P 500® FC (Par Rate)	57%
1-Year PTP[1] – UBS Innovative Balanced (Par Rate)	92%
1-Year PTP – S&P 500® (Cap Rate)	5.25%
Bailout Cap Rate	0.50%
Fixed	2.90%
Fixed - CA	2.90%

[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.**

[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℠ 10 Benefit Base Bonus

	Current
	55%

Athene Agility[SM] 10 Benefit Base Growth

	Current
	200%

Athene Agility[SM] 10 Payout Factors

	Single[1] Lifetime Income Withdrawal Percentages
	Earnings Indexed[2]
Attained Age	**Current**
50-54	3.00%+
55-59	3.00%+
60-64	4.00%+
65-69	5.00%+
70-74	5.50%+
75-79	6.00%+
80-84	6.50%+
85-89	6.50%+
90+	6.50%

[1] Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

[2] The Lifetime Income Withdrawal Percentage may increase for each attained age between 50-90, as indicated by the "+" in the grid. These increases may vary by age. **Please see the Lifetime Income Withdrawal Percentages sales piece for a full list of payout factors for all ages.**

Athene Agility℠ 7

Athene Agility℠ 7 Crediting Rates

Crediting Strategy	Current
2-Year PTP[1] – AI Global Opportunities (Par Rate)	115%
2-Year PTP[1] – AI Powered US Equity (Par Rate)	125%
2-Year PTP[1] – BNP (Par Rate)	165%
2-Year PTP[1,2] – Nasdaq FC (Par Rate)	110%
2-Year PTP[1] – S&P 500® FC (Par Rate)	73%
2-Year PTP[1] – UBS Innovative Balanced (Par Rate)	115%
2-Year PTP – S&P 500® (Cap Rate)	10.25%
1-Year PTP[1] – AI Global Opportunities (Par Rate)	85%
1-Year PTP[1] – AI Powered US Equity (Par Rate)	95%
1-Year PTP[1] – BNP (Par Rate)	120%
1-Year PTP[1,2] – Nasdaq FC (Par Rate)	72%
1-Year PTP[1] – S&P 500® FC (Par Rate)	53%
1-Year PTP[1] – UBS Innovative Balanced (Par Rate)	87%
1-Year PTP – S&P 500® (Cap Rate)	5.00%
Bailout Cap Rate	0.50%
Fixed	2.75%
Fixed - CA	2.75%

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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 Benefit Base Bonus

	Current
	35%

Athene Agility[SM] 7 Benefit Base Growth

	Current
	200%

Athene Agility[SM] 7 Payout Factors

	Single[1] Lifetime Income Withdrawal Percentages
	Earnings Indexed[2]
Attained Age	**Current**
50-54	3.00%+
55-59	3.00%+
60-64	4.00%+
65-69	5.00%+
70-74	5.50%+
75-79	6.00%+
80-84	6.50%+
85-89	6.50%+
90+	6.50%

[1] Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

[2] The Lifetime Income Withdrawal Percentage may increase for each attained age between 50-90, as indicated by the "+" in the grid. These increases may vary by age. **Please see the Lifetime Income Withdrawal Percentages sales piece for a full list of payout factors for all ages.**

Athene Ascent℠ Pro 10 Bonus

Athene Ascent℠ Pro 10 Bonus Crediting Rates

Crediting Strategy	Current
2-Year PTP[1] – AI Global Opportunities (Par Rate)	130%
2-Year PTP[1] – AI Powered US Equity (Par Rate)	150%
2-Year PTP[1] – BNP (Par Rate)	190%
2-Year PTP[1,2] – Nasdaq FC (Par Rate)	120%
2-Year PTP[1] – S&P 500® FC (Par Rate)	83%
2-Year PTP[1] – UBS Innovative Balanced (Par Rate)	130%
1-Year PTP[1] – AI Global Opportunities (Par Rate)	95%
1-Year PTP[1] – AI Powered US Equity (Par Rate)	112%
1-Year PTP[1] – BNP (Par Rate)	140%
1-Year PTP[1,2] – Nasdaq FC (Par Rate)	80%
1-Year PTP[1] – S&P 500® FC (Par Rate)	62%
1-Year PTP[1] – UBS Innovative Balanced (Par Rate)	95%
1-Year PTP – S&P 500® (Cap Rate)	5.50%
Bailout Cap Rate	1.00%
Fixed	2.85%

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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 Ascent℠ Pro 10 Bonus Income Base Bonus

	Current
	20%

Athene Ascent℠ Pro 10 Bonus Accumulation Phase Rates

		Current
Guaranteed Growth	Years 1-10	10.00%
	Years 11-20	10.00%

Athene Ascent℠ Pro 10 Bonus Annual Income Rider Charge Rates

Current
1.00%

Athene Ascent℠ Pro 10 Bonus Payout Factors

Single Life[1] Lifetime Income Withdrawal Percentages - Level[2]

	0 years of deferral	5 years of deferral	10 years of deferral
Issue Age	**Current**	**Current**	**Current**
50	5.05%	5.35%	6.15%
55	5.30%	5.70%	6.80%
60	5.65%	6.20%	7.50%
65	6.05%	6.75%	7.85%
70	6.30%	7.25%	8.25%
75	6.65%	7.75%	9.30%
80	7.10%	8.80%	10.80%

[1] Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

[2] The Lifetime Income Withdrawal Percentage may increase for each issue age. These increases may vary by age and years of deferral. **Please see the Lifetime Income Withdrawal Percentages sales piece for payout factors for additional ages and Income Options.**

Single Life[1] Lifetime Income Withdrawal Percentages - Earnings Indexed[2]

	0 years of deferral	5 years of deferral	10 years of deferral
Issue Age	**Current**	**Current**	**Current**
50	3.80%	4.10%	4.90%
55	4.05%	4.45%	5.55%
60	4.40%	4.95%	6.25%
65	4.80%	5.50%	6.60%
70	5.05%	6.00%	7.00%
75	5.40%	6.50%	8.05%

80	5.85%	7.55%	9.55%

[1] Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

[2] The Lifetime Income Withdrawal Percentage may increase for each issue age. These increases may vary by age and years of deferral. **Please see the Lifetime Income Withdrawal Percentages sales piece for payout factors for additional ages and Income Options.**

Single Life[1] Lifetime Income Withdrawal Percentages - Accelerated Initial[2]

	0 years of deferral	5 years of deferral	10 years of deferral
Issue Age	Current	Current	Current
50	6.20%	6.55%	7.35%
55	6.45%	6.85%	8.00%
60	6.75%	7.35%	8.65%
65	7.10%	7.85%	8.95%
70	7.35%	8.25%	9.20%
75	7.65%	8.65%	10.10%
80	8.00%	9.65%	11.95%

[1] Subtract 0.8% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

[2] The Lifetime Income Withdrawal Percentage may increase for each issue age. These increases may vary by age and years of deferral. **Please see the Lifetime Income Withdrawal Percentages sales piece for payout factors for additional ages and Income Options.**

Single Life[1] Lifetime Income Withdrawal Percentages - Accelerated Ultimate[2]

	0 years of deferral	5 years of deferral	10 years of deferral
Issue Age	Current	Current	Current
50	3.75%	3.95%	4.45%
55	3.90%	4.15%	4.80%
60	4.05%	4.45%	5.20%
65	4.30%	4.75%	5.40%
70	4.45%	4.95%	5.55%
75	4.60%	5.20%	6.10%
80	4.80%	5.80%	7.20%

[1] Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

[2] The Lifetime Income Withdrawal Percentage may increase for each issue age. These increases may vary by age and years of deferral. **Please see the Lifetime Income Withdrawal Percentages sales piece for payout factors for additional ages and Income Options.**

Athene Aviator® 10

Athene Aviator® 10 Crediting Rates

Crediting Strategy	Premium Band	Current
5-Year PTP – Diversified Blend (Par Rate)*	High Band: *($100,000+)*	290%
	Low Band: *(Up to $100,000)*	280%
2-Year PTP – Diversified Blend (Par Rate)*	High Band: *($100,000+)*	180%
	Low Band: *(Up to $100,000)*	175%
1-Year PTP – Diversified Blend (Par Rate)*	High Band: *($100,000+)*	140%
	Low Band: *(Up to $100,000)*	135%
5-Year PTP – Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	290%
	Low Band: *(Up to $100,000)*	280%
5-Year PTP – BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	290%
	Low Band: *(Up to $100,000)*	280%
5-Year PTP – S&P 500 FC 7% (Par Rate)*	High Band: *($100,000+)*	290%
	Low Band: *(Up to $100,000)*	280%
2-Year PTP – Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	180%
	Low Band: *(Up to $100,000)*	175%
2-Year PTP – BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	180%
	Low Band: *(Up to $100,000)*	175%
2-Year PTP – S&P 500 FC 7% (Par Rate)*	High Band: *($100,000+)*	180%
	Low Band: *(Up to $100,000)*	175%

1-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	140%
	Low Band: *(Up to $100,000)*	135%
1-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	140%
	Low Band: *(Up to $100,000)*	135%
1-Year PTP — S&P 500 FC 7% (Par Rate)*	High Band: *($100,000+)*	140%
	Low Band: *(Up to $100,000)*	135%
5-Year PTP — S&P 500® (Par Rate)	High Band: *($100,000+)*	73%
	Low Band: *(Up to $100,000)*	70%
1-Year PTP — S&P 500® (Cap Rate)	High Band: *($100,000+)*	9.75%
	Low Band: *(Up to $100,000)*	9.50%
Fixed	High Band: *($100,000+)*	4.05%
	Low Band: *(Up to $100,000)*	3.95%

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Athene Aviator® 5

Athene Aviator® 5 Crediting Rates

Crediting Strategy	Premium Band	Current
5-Year PTP – Diversified Blend (Par Rate)*	High Band: *($100,000+)*	275%
	Low Band: *(Up to $100,000)*	270%
2-Year PTP – Diversified Blend (Par Rate)*	High Band: *($100,000+)*	165%
	Low Band: *(Up to $100,000)*	160%
1-Year PTP – Diversified Blend (Par Rate)*	High Band: *($100,000+)*	120%
	Low Band: *(Up to $100,000)*	115%
5-Year PTP – Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	275%
	Low Band: *(Up to $100,000)*	270%
5-Year PTP – BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	275%
	Low Band: *(Up to $100,000)*	270%
5-Year PTP – S&P 500 FC 7% (Par Rate)*	High Band: *($100,000+)*	275%
	Low Band: *(Up to $100,000)*	270%
2-Year PTP – Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	165%
	Low Band: *(Up to $100,000)*	160%
2-Year PTP – BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	165%
	Low Band: *(Up to $100,000)*	160%
2-Year PTP – S&P 500 FC 7% (Par Rate)*	High Band: *($100,000+)*	165%
	Low Band: *(Up to $100,000)*	160%

1-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	120%
	Low Band: *(Up to $100,000)*	115%
1-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	120%
	Low Band: *(Up to $100,000)*	115%
1-Year PTP — S&P 500 FC 7% (Par Rate)*	High Band: *($100,000+)*	120%
	Low Band: *(Up to $100,000)*	115%
5-Year PTP — S&P 500® (Par Rate)	High Band: *($100,000+)*	68%
	Low Band: *(Up to $100,000)*	65%
1-Year PTP — S&P 500® (Cap Rate)	High Band: *($100,000+)*	9.50%
	Low Band: *(Up to $100,000)*	9.25%
Fixed	High Band: *($100,000+)*	3.90%
	Low Band: *(Up to $100,000)*	3.80%

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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**	**Current**
3-Year	High Band: *($100,000+)*	5.10%	5.10%
	Low Band: *(Up to $100,000)*	4.85%	4.85%
5-Year	High Band: *($100,000+)*	5.40%	5.35%
	Low Band: *(Up to $100,000)*	5.15%	5.10%
7-Year	High Band: *($100,000+)*	5.50%	5.45%
	Low Band: *(Up to $100,000)*	5.20%	5.15%

[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

Great news! We're offering increased Premium Bonus rates on Performance Elite 15 for 60 days, helping provide additional value on contracts issued during this period.

Athene Performance Elite® 15 Crediting Rates

Crediting Strategy	With Fee	No Fee
	Current	Current
Annual Strategy Charge Rate	1.25%	0.00%
2-Year PTP [1] – AI Global Opportunities (Par Rate)	210%	160%
2-Year PTP [1] – AI Powered US Equity (Par Rate)	230%	175%
2-Year PTP [1] – BNP (Par Rate)	300%	225%
2-Year PTP [1,2] – Nasdaq FC (Par Rate)	200%	150%
2-Year PTP [1] – S&P 500® FC (Par Rate)	135%	100%
2-Year PTP [1] – UBS Innovative Balanced (Par Rate)	210%	160%
1-Year PTP [1] – AI Global Opportunities (Par Rate)	155%	120%
1-Year PTP [1] – AI Powered US Equity (Par Rate)	170%	130%
1-Year PTP [1] – BNP (Par Rate)	215%	165%
1-Year PTP [1,2] – Nasdaq FC (Par Rate)	127%	97%
1-Year PTP [1] – S&P 500® FC (Par Rate)	97%	75%
1-Year PTP [1] – UBS Innovative Balanced (Par Rate)	155%	120%
1-Year PTP – S&P 500® (Cap Rate)	9.50%	7.00%
Fixed	N/A	3.70%

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Athene Performance Elite® 15 Premium Bonus

		PE	PE Plus (with Liquidity Rider)
	Issue Age*	**Current**	**Current**
Premium Bonus	0-70	27%	34%
	71-73	22%	29%

* The Premium Bonus rate is determined based on the oldest age of all Owners and Annuitants on the contract issue date.

Athene Performance Elite® 15 Annual Rider Charge Rate

PE	PE Plus (with Liquidity Rider)
Current	**Current**
N/A	0.95%

Athene Performance Elite® 10

Great news! We're offering increased Premium Bonus rates on Performance Elite 10 for 60 days, helping provide additional value on contracts issued during this period.

Athene Performance Elite® 10 Crediting Rates

Crediting Strategy	With Fee	No Fee
	Current	Current
Annual Strategy Charge Rate	1.25%	0.00%
2-Year PTP[1] — AI Global Opportunities (Par Rate)	180%	125%
2-Year PTP[1] — AI Powered US Equity (Par Rate)	195%	140%
2-Year PTP[1] — BNP (Par Rate)	255%	180%
2-Year PTP [1,2] — Nasdaq FC (Par Rate)	170%	120%
2-Year PTP [1] — S&P 500® FC (Par Rate)	115%	80%
2-Year PTP [1] — UBS Innovative Balanced (Par Rate)	180%	125%
1-Year PTP[1] — AI Global Opportunities (Par Rate)	135%	95%
1-Year PTP[1] — AI Powered US Equity (Par Rate)	150%	107%
1-Year PTP[1] — BNP (Par Rate)	185%	130%
1-Year PTP[1,2] — Nasdaq FC (Par Rate)	110%	77%
1-Year PTP[1] — S&P 500® FC (Par Rate)	85%	60%
1-Year PTP[1] — UBS Innovative Balanced (Par Rate)	135%	95%
1-Year PTP — S&P 500® (Cap Rate)	8.00%	5.50%
Fixed	N/A	2.90%
Fixed - CA	N/A	2.90%

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Athene Performance Elite® 10 Premium Bonus

		PE	PE Plus (with Liquidity Rider)
	Issue Age*	Current	Current
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	0-70	20%	26%
	71-75	18%	24%
	76-78	16%	22%
AK, CT, DE, ID, LA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	19%	24%
	71-75	17%	22%
	76-78	15%	20%
CA	0-70	16%	20%
	71-75	14%	19%
	76-78	12%	17%
FL (issue ages 65-78), MD	0-70	19%	24%
	71-75	17%	22%
	76-78	15%	20%

* The Premium Bonus rate is determined based on the oldest age of all Owners and Annuitants on the contract issue date.

Athene Performance Elite® 10 Annual Rider Charge Rate

PE	PE Plus (with Liquidity Rider)
Current	Current
N/A	0.95%

Athene Performance Elite® 7

Athene Performance Elite® 7 Crediting Rates

Crediting Strategy	With Fee	No Fee
	Current	Current
Annual Strategy Charge Rate	1.25%	0.00%
2-Year PTP[1] – AI Global Opportunities (Par Rate)	255%	200%
2-Year PTP[1] – AI Powered US Equity (Par Rate)	270%	215%
2-Year PTP[1] – BNP (Par Rate)	355%	280%
2-Year PTP[1,2] – Nasdaq FC (Par Rate)	240%	190%
2-Year PTP[1] – S&P 500® FC (Par Rate)	160%	128%
2-Year PTP[1] – UBS Innovative Balanced (Par Rate)	250%	200%
1-Year PTP[1] – AI Global Opportunities (Par Rate)	180%	145%
1-Year PTP[1] – AI Powered US Equity (Par Rate)	205%	165%
1-Year PTP[1] – BNP (Par Rate)	250%	200%
1-Year PTP[1,2] – Nasdaq FC (Par Rate)	150%	120%
1-Year PTP[1] – S&P 500® FC (Par Rate)	117%	92%
1-Year PTP[1] – UBS Innovative Balanced (Par Rate)	180%	145%
1-Year PTP – S&P 500® (Cap Rate)	11.50%	8.75%
Fixed	N/A	4.60%
Fixed - CA	N/A	3.00%

[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.

[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® 7 Premium Bonus

	PE	PE Plus (with Liquidity Rider)
	Current	Current

Most states		6%
AK, CA, CT, DE, HI, IL, IN, LA, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA		5%

Athene Performance Elite® 7 Annual Rider Charge Rate

PE	PE Plus (with Liquidity Rider)
Current	**Current**
N/A	0.95%

Rates are subject to change at any time.

Athene Ascent Pro 10 Bonus ICC16 GEN10 (11/16) SR and Income Rider ICC24 IR (08/24), and Endorsement ICC24 EIBE (08/24) 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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