

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: July 24, 2026

National

These changes will be effective with a contract date on or after **July 24, 2026**. The contract effective date is the date the contract has been deemed in good order and all funds received. While we cannot reissue contracts, any pending business will receive the new rates if the contract date is on or after the rate change effective date.

Revised materials will be available on the Forms and Materials page beginning **July 24, 2026**. 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+)	5.00%	5.15%	▲ 0.15%	5.00%	5.15%	▲ 0.15%
	Low Band: (Up to \$100,000)	4.75%	4.90%	▲ 0.15%	4.75%	4.90%	▲ 0.15%
5-Year	High Band: (\$100,000+)	5.30%	5.45%	▲ 0.15%	5.25%	5.40%	▲ 0.15%
	Low Band: (Up to \$100,000)	5.05%	5.20%	▲ 0.15%	5.00%	5.15%	▲ 0.15%
7-Year	High Band: (\$100,000+)	5.40%	5.55%	▲ 0.15%	5.35%	5.50%	▲ 0.15%
	Low Band: (Up to \$100,000)	5.10%	5.25%	▲ 0.15%	5.05%	5.20%	▲ 0.15%

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.

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](#)

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.