

Your organization may not offer all products shown.

National

These changes will be effective with a contract date on or after **July 16, 2025**. 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 16, 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 | | | | | | | |
|---|--------------------------------|-------------|--------------|---------|---|--------------|---------|
| Product Term | Premium Band | Most States | | | AK, CA, CT, DE, HI, ID, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA | | |
| | | Current | New | Change | Current | New | Change |
| 3-Year | High Band: (\$100,000+) | 4.65% | 4.90% | ▲ 0.25% | 4.65% | 4.90% | ▲ 0.25% |
| | Low Band: (Up to \$100,000) | 4.40% | 4.65% | ▲ 0.25% | 4.40% | 4.65% | ▲ 0.25% |
| 5-Year | High Band: (\$100,000+) | 5.30% | No Change | 0.00% | 5.25% | No Change | 0.00% |
| | Low Band: (Up to \$100,000) | 5.05% | No Change | 0.00% | 5.00% | No Change | 0.00% |
| 7-Year | High Band: (\$100,000+) | 5.30% | No Change | 0.00% | 5.25% | No Change | 0.00% |
| | Low Band: (Up to \$100,000) | 5.05% | No Change | 0.00% | 5.00% | No Change | 0.00% |

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.

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