

Prepare for tomorrow with a great interest rate today –
Guaranteed for up to 7 years!



	MaxRate® Interest Rates	
	Up to \$100,000	\$100,000 +
3 Year Term	3.65%	3.90%
5 Year Term	4.15%	4.40%
7 Year Term	4.35%	4.60%

If you are looking for GREAT RATES plus...

- Dependable growth
- Access a portion of your money¹
- The power of tax deferral
- Income you can't outlive²

Athene MaxRate
A Multi-Year Guarantee Annuity

Choose a Multi-Year Guarantee Annuity from Athene Annuity and Life Company!

Driven to do more.® **ATHENE**

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.

¹ **Free Withdrawals.** This annuity provides annual Free Withdrawal privileges beginning in the first Contract Year. Each Contract Year, you can withdraw up to an amount equal to the Multi-Year Fixed Strategy Rate multiplied by Accumulated Value (as of the most recent Contract Anniversary) without incurring a Withdrawal Charge or Market Value Adjustment. Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59½.

Additional Withdrawal Provisions. This annuity includes a Confinement Waiver and a Terminal Illness Waiver that permit withdrawal of up to 100% of the Accumulated Value if eligibility criteria are met. Confinement Waiver not applicable in MA.

Withdrawal Charge. A Withdrawal Charge in accordance with the rate schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount as follows; Athene MaxRate 3: 10, 10, 10%; Athene MaxRate 5: 10, 10, 10, 10, 10%; Athene MaxRate 7: 10, 10, 10, 10, 10, 10, 10%.

Market Value Adjustment (MVA). An MVA is applied to the portion of a withdrawal or surrender that exceeds the Free Withdrawal amount. An MVA can either decrease or increase the amount you'll receive from a surrender or excess Withdrawal based on the change in interest rates since the issue date.

² On the Annuity Date, the annuitant will receive the entire value of the Contract in the form of annuity payments, using the payout option chosen.

Rates are effective as of effective as of **July 14, 2022**, and subject to change.

Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company.

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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This insert must be accompanied by the applicable product brochure and Certificate of Disclosure which provide more detailed product information, including all charges or limitations as well as definitions of capitalized terms.