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Guaranteed for up to 7 years!



	MaxRate® Interest Rates	
	Up to \$100,000	\$100,000 +
3 Year Term	3.20%	3.30%
5 Year Term	3.60%	3.70%
7 Year Term	3.65%	3.75%

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 & Life Assurance Company of New York!

Driven to do more.® **ATHENE**

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(05/13/22) NY

¹ **Withdrawal with no withdrawal charge.** This annuity provides annual Withdrawal with no withdrawal charge 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. 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.

Withdrawal Charge. A Withdrawal Charge in accordance with the rate schedule will apply to surrenders or amounts withdrawn in excess of the Withdrawal with no withdrawal charge amount as follows; Athene MaxRate 3: 10, 10, 10%; Athene MaxRate 5: 10, 10, 10, 10, 10%; Athene MaxRate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%. The Withdrawal Charge schedule may reduce the actual accumulation amount in accordance with the terms of the contract in determining the Cash Surrender Value.

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 **May 13, 2022**, and subject to change.

At the end of the surrender charge period, the multi-year strategy will be transferred to the 1-year fixed strategy. At this point, the annuity's full Accumulated Value will be available without a Withdrawal Charge.

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

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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.