ATHENE
Driven to do more®

Athene Rate Update

Effective Date: October 30, 2026

We're updating rates on Athene products. Rate grids with current and new rates can be found below. Visit **Athene Connect** for additionalproduct information or to run an illustration.

The following distribution group(s) are included:

- National

National

These changes will be effective with a contract date on or after **October 30, 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 **October 30, 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 AccuMax® 7

Athene AccuMax® 7 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
	High Band: *($100,000+)*	88%	89%	▲ 1%

7-Year PTP — S&P 500® (Par Rate)	Low Band: *(Up to $100,000)*	83%	86%	▲ 3%
7-Year PTP[1] — AI Powered Multi-Asset (Par Rate)	High Band: *($100,000+)*	375%	395%	▲ 20%
	Low Band: *(Up to $100,000)*	355%	380%	▲ 25%
7-Year PTP[1] — Shiller Barclays CAPE® Allocator 6 (Par Rate)	High Band: *($100,000+)*	480%	500%	▲ 20%
	Low Band: *(Up to $100,000)*	460%	485%	▲ 25%
7-Year Annual Interval Sum — S&P 500® (Par Rate)	High Band: *($100,000+)*	80%	82%	▲ 2%
	Low Band: *(Up to $100,000)*	77%	80%	▲ 3%
	Floor Rate:	-10%	*No Change*	0.00%
1-Year PTP[1] — AI Powered Multi-Assset (Par Rate)	High Band: *($100,000+)*	160%	170%	▲ 10%
	Low Band: *(Up to $100,000)*	150%	160%	▲ 10%
1-Year PTP[1] — Shiller Barclays	High Band: *($100,000+)*	160%	170%	▲ 10%

CAPE® Allocator 6 (Par Rate)	Low Band: *(Up to $100,000)*	150%	160%	▲ 10%
Fixed	High Band: *($100,000+)*	4.00%	4.20%	▲ 0.20%
	Low Band: *(Up to $100,000)*	3.70%	3.90%	▲ 0.20%

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 Accumulator℠ 10

Athene Accumulator℠ 10 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
2-Year PTP[1] — AI Global Opportunities (Par Rate)	High Band: *($100,000+)*	230%	235%	▲ 5%
	Low Band: *(Up to $100,000)*	215%	225%	▲ 10%
	High Band: *($100,000+)*	245%	255%	▲ 10%

2-Year PTP[1] — AI Powered US Equity (Par Rate)	Low Band: *(Up to $100,000)*	230%	240%	▲ 10%
2-Year PTP[1] — BNP (Par Rate)	High Band: *($100,000+)*	330%	345%	▲ 15%
	Low Band: *(Up to $100,000)*	310%	325%	▲ 15%
2-Year PTP[1,2] — Nasdaq FC (Par Rate)	High Band: *($100,000+)*	220%	225%	▲ 5%
	Low Band: *(Up to $100,000)*	210%	215%	▲ 5%
2-Year PTP[1] — S&P 500® FC (Par Rate)	High Band: *($100,000+)*	150%	157%	▲ 7%
	Low Band: *(Up to $100,000)*	143%	150%	▲ 7%
2-Year PTP[1] — UBS Innovative Balanced (Par Rate)	High Band: *($100,000+)*	230%	240%	▲ 10%
	Low Band: *(Up to $100,000)*	220%	230%	▲ 10%
1-Year PTP[1] — AI Global Opportunities (Par Rate)	High Band: *($100,000+)*	162%	170%	▲ 8%
	Low Band: *(Up to $100,000)*	155%	162%	▲ 7%
	High Band: *($100,000+)*	180%	188%	▲ 8%

1-Year PTP[1] — AI Powered US Equity (Par Rate)	Low Band: *(Up to $100,000)*	172%	180%	▲ 8%
1-Year PTP[1] — BNP (Par Rate)	High Band: *($100,000+)*	230%	240%	▲ 10%
	Low Band: *(Up to $100,000)*	215%	230%	▲ 15%
1-Year PTP[1,2] — Nasdaq FC (Par Rate)	High Band: *($100,000+)*	135%	142%	▲ 7%
	Low Band: *(Up to $100,000)*	130%	137%	▲ 7%
1-Year PTP[1] — S&P 500® FC (Par Rate)	High Band: *($100,000+)*	105%	110%	▲ 5%
	Low Band: *(Up to $100,000)*	100%	105%	▲ 5%
1-Year PTP[1] — UBS Innovative Balanced (Par Rate)	High Band: *($100,000+)*	165%	172%	▲ 7%
	Low Band: *(Up to $100,000)*	157%	165%	▲ 8%
5-Year PTP[3] — S&P 500® (Par Rate)	High Band: *($100,000+)*	87%	90%	▲ 3%
	Low Band: *(Up to $100,000)*	82%	87%	▲ 5%
1-Year PTP — S&P 500® (Cap Rate)	High Band: *($100,000+)*	10.50%	11.25%	▲ 0.75%

	Low Band: *(Up to $100,000)*	10.00%	10.75%	▲ 0.75%
Bailout Cap Rate		5.00%	*No Change*	0.00%
Fixed	High Band: *($100,000+)*	5.10%	5.35%	▲ 0.25%
	Low Band: *(Up to $100,000)*	4.90%	5.15%	▲ 0.25%

[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.**

[3] The 5-Year Point-to-Point S&P 500 (SPX) Index Strategy is available for allocation on the Contract Date and will only be available for renewal at the end of year 5. If it is not available for renewal, funds in this strategy will be transferred to the 1-Year Point-to-Point S&P 500 (SPX) Index Strategy unless you instruct us to transfer the funds to one or more other available strategies.

Athene Accumulator℠ 7

Athene Accumulator℠ 7 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
2-Year PTP[1] AI Global Opportunities (Par Rate)	High Band: *($100,000+)*	225%	230%	▲ 5%
	Low Band: *(Up to $100,000)*	210%	220%	▲ 10%
2-Year PTP[1] — AI Powered US Equity (Par Rate)	High Band: *($100,000+)*	240%	250%	▲ 10%
	Low Band: *(Up to $100,000)*	225%	235%	▲ 10%
2-Year PTP[1] — BNP (Par Rate)	High Band: *($100,000+)*	320%	335%	▲ 15%
	Low Band: *(Up to $100,000)*	305%	320%	▲ 15%
2-Year PTP[1,2] — Nasdaq FC (Par Rate)	High Band: *($100,000+)*	215%	220%	▲ 5%
	Low Band: *(Up to $100,000)*	205%	210%	▲ 5%
2-Year PTP[1] — S&P 500® FC (Par Rate)	High Band: *($100,000+)*	147%	153%	▲ 6%
	Low Band: *(Up to $100,000)*	138%	145%	▲ 7%
	High Band: *($100,000+)*	225%	235%	▲ 10%

2-Year PTP[1] — UBS Innovative Balanced (Par Rate)	Low Band: *(Up to $100,000)*	215%	225%	▲ 10%
1-Year PTP[1] — AI Global Opportunities (Par Rate)	High Band: *($100,000+)*	160%	165%	▲ 5%
	Low Band: *(Up to $100,000)*	153%	160%	▲ 7%
1-Year PTP[1] — AI Powered US Equity (Par Rate)	High Band: *($100,000+)*	178%	185%	▲ 7%
	Low Band: *(Up to $100,000)*	170%	178%	▲ 8%
1-Year PTP[1] — BNP (Par Rate)	High Band: *($100,000+)*	225%	235%	▲ 10%
	Low Band: *(Up to $100,000)*	213%	225%	▲ 12%
1-Year PTP[1,2] — Nasdaq FC (Par Rate)	High Band: *($100,000+)*	133%	140%	▲ 7%
	Low Band: *(Up to $100,000)*	127%	135%	▲ 8%
1-Year PTP[1] — S&P 500® FC (Par Rate)	High Band: *($100,000+)*	102%	107%	▲ 5%
	Low Band: *(Up to $100,000)*	97%	102%	▲ 5%
	High Band: *($100,000+)*	162%	170%	▲ 8%

1-Year PTP[1] — UBS Innovative Balanced (Par Rate)	Low Band: *(Up to $100,000)*	155%	162%	▲ 7%
5-Year PTP[3] — S&P 500® (Par Rate)	High Band: *($100,000+)*	85%	89%	▲ 4%
	Low Band: *(Up to $100,000)*	80%	86%	▲ 6%
1-Year PTP — S&P 500® (Cap Rate)	High Band: *($100,000+)*	10.25%	11.00%	▲ 0.75%
	Low Band: *(Up to $100,000)*	9.75%	10.50%	▲ 0.75%
Bailout Cap Rate		5.00%	*No Change*	0.00%
Fixed	High Band: *($100,000+)*	5.05%	5.30%	▲ 0.25%
	Low Band: *(Up to $100,000)*	4.80%	5.05%	▲ 0.25%

[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.**

[3] The 5-Year Point-to-Point S&P 500 (SPX) Index Strategy is available for allocation on the Contract Date but will not be available for renewal. At the end of the 5-year Index Term Period, funds in this strategy will be transferred to the 1-Year Point-to-Point S&P 500 (SPX) Index Strategy unless you instruct us to transfer the funds to one or more other available strategies.

Athene Accumulator℠ 5

Athene Accumulator℠ 5 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
2-Year PTP[1] — AI Global Opportunities (Par Rate)	High Band: *($100,000+)*	225%	230%	▲ 5%
	Low Band: *(Up to $100,000)*	210%	220%	▲ 10%
2-Year PTP[1] — AI Powered US Equity (Par Rate)	High Band: *($100,000+)*	240%	250%	▲ 10%
	Low Band: *(Up to $100,000)*	225%	235%	▲ 10%
2-Year PTP[1] — BNP (Par Rate)	High Band: *($100,000+)*	320%	335%	▲ 15%
	Low Band: *(Up to $100,000)*	305%	320%	▲ 15%
2-Year PTP[1,2] — Nasdaq FC (Par Rate)	High Band: *($100,000+)*	215%	220%	▲ 5%
	Low Band: *(Up to $100,000)*	205%	210%	▲ 5%

2-Year PTP[1] — S&P 500® FC (Par Rate)	High Band: *($100,000+)*	147%	153%	▲ 6%
	Low Band: *(Up to $100,000)*	138%	145%	▲ 7%
2-Year PTP[1] — UBS Innovative Balanced (Par Rate)	High Band: *($100,000+)*	225%	235%	▲ 10%
	Low Band: *(Up to $100,000)*	215%	225%	▲ 10%
1-Year PTP[1] — AI Global Opportunities (Par Rate)	High Band: *($100,000+)*	160%	165%	▲ 5%
	Low Band: *(Up to $100,000)*	153%	160%	▲ 7%
1-Year PTP[1] — AI Powered US Equity (Par Rate)	High Band: *($100,000+)*	178%	185%	▲ 7%
	Low Band: *(Up to $100,000)*	170%	178%	▲ 8%
1-Year PTP[1] — BNP (Par Rate)	High Band: *($100,000+)*	225%	235%	▲ 10%
	Low Band: *(Up to $100,000)*	213%	225%	▲ 12%
1-Year PTP[1,2] — Nasdaq FC (Par Rate)	High Band: *($100,000+)*	133%	140%	▲ 7%
	Low Band: *(Up to $100,000)*	127%	135%	▲ 8%

1-Year PTP[1] — S&P 500® FC (Par Rate)	High Band: *($100,000+)*	102%	107%	▲ 5%
	Low Band: *(Up to $100,000)*	97%	102%	▲ 5%
1-Year PTP[1] — UBS Innovative Balanced (Par Rate)	High Band: *($100,000+)*	162%	170%	▲ 8%
	Low Band: *(Up to $100,000)*	155%	162%	▲ 7%
5-Year PTP[3] — S&P 500® (Par Rate)	High Band: *($100,000+)*	85%	89%	▲ 4%
	Low Band: *(Up to $100,000)*	80%	86%	▲ 6%
1-Year PTP — S&P 500® (Cap Rate)	High Band: *($100,000+)*	10.25%	11.00%	▲ 0.75%
	Low Band: *(Up to $100,000)*	9.75%	10.50%	▲ 0.75%
Bailout Cap Rate		5.00%	*No Change*	0.00%
Fixed	High Band: *($100,000+)*	5.05%	5.30%	▲ 0.25%
	Low Band: *(Up to $100,000)*	4.80%	5.05%	▲ 0.25%

[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.**

[3] The 5-Year Point-to-Point S&P 500 (SPX) Index Strategy is available for allocation on the Contract Date but will not be available for renewal. At the end of the 5-year Index Term Period, funds in this strategy will be transferred to the 1-Year Point-to-Point S&P 500 (SPX) Index Strategy unless you instruct us to transfer the funds to one or more other available strategies.

Athene Agility℠ 10

Athene Agility℠ 10 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year PTP[1] — AI Global Opportunities (Par Rate)	135%	140%	▲ 5%
2-Year PTP[1] — AI Powered US Equity (Par Rate)	140%	150%	▲ 10%
2-Year PTP[1] — BNP (Par Rate)	190%	200%	▲ 10%
2-Year PTP[1,2] — Nasdaq FC (Par Rate)	130%	135%	▲ 5%
2-Year PTP[1] — S&P 500® FC (Par Rate)	85%	90%	▲ 5%
2-Year PTP[1] — UBS Innovative Balanced (Par Rate)	135%	140%	▲ 5%

2-Year PTP — S&P 500® (Cap Rate)	11.25%	12.00%	▲ 0.75%
1-Year PTP[1] — AI Global Opportunities (Par Rate)	98%	102%	▲ 4%
1-Year PTP[1] — AI Powered US Equity (Par Rate)	105%	110%	▲ 5%
1-Year PTP[1] — BNP (Par Rate)	135%	145%	▲ 10%
1-Year PTP[1,2] — Nasdaq FC (Par Rate)	80%	85%	▲ 5%
1-Year PTP[1] — S&P 500® FC (Par Rate)	62%	65%	▲ 3%
1-Year PTP[1] — UBS Innovative Balanced (Par Rate)	98%	102%	▲ 4%
1-Year PTP — S&P 500® (Cap Rate)	5.50%	5.75%	▲ 0.25%
Bailout Cap Rate	0.50%	*No Change*	0.00%
Fixed	3.05%	3.20%	▲ 0.15%
Fixed - CA	3.00%	*No Change*	0.00%

[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 Agility℠ 7

Athene Agility℠ 7 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year PTP[1] — AI Global Opportunities (Par Rate)	125%	130%	▲ 5%
2-Year PTP[1] — AI Powered US Equity (Par Rate)	130%	140%	▲ 10%
2-Year PTP[1] — BNP (Par Rate)	175%	190%	▲ 15%
2-Year PTP[1,2] — Nasdaq FC (Par Rate)	120%	125%	▲ 5%
2-Year PTP[1] — S&P 500® FC (Par Rate)	78%	85%	▲ 7%
2-Year PTP[1] — UBS Innovative Balanced (Par Rate)	125%	135%	▲ 10%
2-Year PTP — S&P 500® (Cap Rate)	10.75%	11.50%	▲ 0.75%
1-Year PTP[1] — AI Global Opportunities (Par Rate)	90%	95%	▲ 5%
1-Year PTP[1] — AI Powered US Equity (Par Rate)	100%	105%	▲ 5%

1-Year PTP[1] — BNP (Par Rate)	125%	135%	▲ 10%
1-Year PTP[1,2] — Nasdaq FC (Par Rate)	75%	80%	▲ 5%
1-Year PTP[1] — S&P 500® FC (Par Rate)	57%	60%	▲ 3%
1-Year PTP[1] — UBS Innovative Balanced (Par Rate)	93%	98%	▲ 5%
1-Year PTP — S&P 500® (Cap Rate)	5.25%	5.50%	▲ 0.25%
Bailout Cap Rate	0.50%	*No Change*	0.00%
Fixed	2.90%	3.05%	▲ 0.15%
Fixed - CA	2.90%	3.00%	▲ 0.10%

[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.**

[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 Aviator® 10

Athene Aviator® 10 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
5-Year PTP — Diversified Blend (Par Rate)*	High Band: *($100,000+)*	300%	315%	▲ 15%
	Low Band: *(Up to $100,000)*	290%	305%	▲ 15%
2-Year PTP — Diversified Blend (Par Rate)*	High Band: *($100,000+)*	185%	200%	▲ 15%
	Low Band: *(Up to $100,000)*	180%	195%	▲ 15%
1-Year PTP — Diversified Blend (Par Rate)*	High Band: *($100,000+)*	145%	150%	▲ 5%
	Low Band: *(Up to $100,000)*	140%	145%	▲ 5%
5-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	300%	315%	▲ 15%
	Low Band: *(Up to $100,000)*	290%	305%	▲ 15%
5-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	300%	315%	▲ 15%
	Low Band: *(Up to $100,000)*	290%	305%	▲ 15%
	High Band: *($100,000+)*	300%	315%	▲ 15%

5-Year PTP — S&P 500 FC 7% (Par Rate)*	Low Band: *(Up to $100,000)*	290%	305%	▲ 15%
2-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	185%	200%	▲ 15%
	Low Band: *(Up to $100,000)*	180%	195%	▲ 15%
2-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	185%	200%	▲ 15%
	Low Band: *(Up to $100,000)*	180%	195%	▲ 15%
2-Year PTP — S&P 500 FC 7% (Par Rate)*	High Band: *($100,000+)*	185%	200%	▲ 15%
	Low Band: *(Up to $100,000)*	180%	195%	▲ 15%
1-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	145%	150%	▲ 5%
	Low Band: *(Up to $100,000)*	140%	145%	▲ 5%
1-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	145%	150%	▲ 5%
	Low Band: *(Up to $100,000)*	140%	145%	▲ 5%
	High Band: *($100,000+)*	145%	150%	▲ 5%

1-Year PTP — S&P 500 FC 7% (Par Rate)*	Low Band: *(Up to $100,000)*	140%	145%	▲ 5%
5-Year PTP — S&P 500® (Par Rate)	High Band: *($100,000+)*	73%	*No Change*	0.00%
	Low Band: *(Up to $100,000)*	70%	*No Change*	0.00%
1-Year PTP — S&P 500® (Cap Rate)	High Band: *($100,000+)*	10.00%	10.25%	▲ 0.25%
	Low Band: *(Up to $100,000)*	9.75%	10.00%	▲ 0.25%
Fixed	High Band: *($100,000+)*	4.15%	4.45%	▲ 0.30%
	Low Band: *(Up to $100,000)*	4.05%	4.35%	▲ 0.30%

*** 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 Aviator® 5

Athene Aviator® 5 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
5-Year PTP — Diversified Blend (Par Rate)*	High Band: *($100,000+)*	290%	300%	▲ 10%
	Low Band: *(Up to $100,000)*	285%	295%	▲ 10%
2-Year PTP — Diversified Blend (Par Rate)*	High Band: *($100,000+)*	175%	190%	▲ 15%
	Low Band: *(Up to $100,000)*	170%	185%	▲ 15%
1-Year PTP — Diversified Blend (Par Rate)*	High Band: *($100,000+)*	125%	135%	▲ 10%
	Low Band: *(Up to $100,000)*	120%	130%	▲ 10%
5-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	290%	300%	▲ 10%
	Low Band: *(Up to $100,000)*	285%	295%	▲ 10%
5-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	290%	300%	▲ 10%
	Low Band: *(Up to $100,000)*	285%	295%	▲ 10%
	High Band: *($100,000+)*	290%	300%	▲ 10%

5-Year PTP — S&P 500 FC 7% (Par Rate)*	Low Band: *(Up to $100,000)*	285%	295%	▲ 10%
2-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	175%	190%	▲ 15%
	Low Band: *(Up to $100,000)*	170%	185%	▲ 15%
2-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	175%	190%	▲ 15%
	Low Band: *(Up to $100,000)*	170%	185%	▲ 15%
2-Year PTP — S&P 500 FC 7% (Par Rate)*	High Band: *($100,000+)*	175%	190%	▲ 15%
	Low Band: *(Up to $100,000)*	170%	185%	▲ 15%
1-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: *($100,000+)*	125%	135%	▲ 10%
	Low Band: *(Up to $100,000)*	120%	130%	▲ 10%
1-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: *($100,000+)*	125%	135%	▲ 10%
	Low Band: *(Up to $100,000)*	120%	130%	▲ 10%
	High Band: *($100,000+)*	125%	135%	▲ 10%

1-Year PTP — S&P 500 FC 7% (Par Rate)*	Low Band: *(Up to $100,000)*	120%	130%	▲ 10%
5-Year PTP — S&P 500® (Par Rate)	High Band: *($100,000+)*	68%	*No Change*	0.00%
	Low Band: *(Up to $100,000)*	65%	*No Change*	0.00%
1-Year PTP — S&P 500® (Cap Rate)	High Band: *($100,000+)*	9.75%	10.00%	▲ 0.25%
	Low Band: *(Up to $100,000)*	9.50%	9.75%	▲ 0.25%
Fixed	High Band: *($100,000+)*	4.00%	4.20%	▲ 0.20%
	Low Band: *(Up to $100,000)*	3.90%	4.10%	▲ 0.20%

*** 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 Protector® 7

Athene Protector® 7 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
1-Year PTP[1] — BNP (Par Rate)	High Band: *($100,000+)*	225%	235%	▲ 10%
	Low Band: *(up to $100,000)*	213%	225%	▲ 12%
1-Year PTP[1,2] — Nasdaq FC (Par Rate)	High Band: *($100,000+)*	133%	140%	▲ 7%
	Low Band: *(up to $100,000)*	127%	135%	▲ 8%
1-Year PTP[1] — S&P 500® FC (Par Rate)	High Band: *($100,000+)*	102%	107%	▲ 5%
	Low Band: *(up to $100,000)*	97%	102%	▲ 5%
1-Year PTP — S&P 500® (Cap Rate)	High Band: *($100,000+)*	10.25%	11.00%	▲ 0.75%
	Low Band: *(up to $100,000)*	9.75%	10.50%	▲ 0.75%
Bailout Cap Rate		4.00%	*No Change*	0.00%
1-Year PTP — S&P 500® (Cap Rate Lock)	High Band: *($100,000+)*	8.75%	9.25%	▲ 0.50%
	Low Band: *(up to $100,000)*	8.25%	8.75%	▲ 0.50%

1-Year Trigger — S&P 500® (Trigger Rate)	High Band: *($100,000+)*	7.50%	7.75%	▲ 0.25%
	Low Band: *(up to $100,000)*	7.25%	7.50%	▲ 0.25%
1-Year Trigger — S&P 500® (Trigger Rate Lock)	High Band: *($100,000+)*	6.25%	6.50%	▲ 0.25%
	Low Band: *(up to $100,000)*	6.00%	6.25%	▲ 0.25%
Fixed	High Band: *($100,000+)*	5.05%	5.30%	▲ 0.25%
	Low Band: *(up to $100,000)*	4.80%	5.05%	▲ 0.25%

[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 Protector® 7 Minimum Interest Credit

	Current	New	Change
Minimum Interest Credit	**27.00%**	**30.00%**	**▲ 3.00%**

Minimum Interest Credit - CA	**4.00%**	***No Change***	**0.00%**

Athene Protector® 5

Athene Protector® 5 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
1-Year PTP[1] — BNP (Par Rate)	High Band: *($100,000+)*	225%	235%	▲ 10%
	Low Band: *(Up to $100,000)*	213%	225%	▲ 12%
1-Year PTP[1,2] — Nasdaq FC (Par Rate)	High Band: *($100,000+)*	133%	140%	▲ 7%
	Low Band: *(Up to $100,000)*	127%	135%	▲ 8%
1-Year PTP[1] — S&P 500® FC (Par Rate)	High Band: *($100,000+)*	102%	107%	▲ 5%
	Low Band: *(Up to $100,000)*	97%	102%	▲ 5%
1-Year PTP — S&P 500® (Cap Rate)	High Band: *($100,000+)*	10.25%	11.00%	▲ 0.75%
	Low Band: *(Up to $100,000)*	9.75%	10.50%	▲ 0.75%
Bailout Cap Rate		4.00%	*No Change*	0.00%

1-Year PTP — S&P 500® (Cap Rate Lock)	High Band: *($100,000+)*	8.75%	9.25%	▲ 0.50%
	Low Band: *(Up to $100,000)*	8.25%	8.75%	▲ 0.50%
1-Year Trigger — S&P 500® (Trigger Rate)	High Band: *($100,000+)*	7.50%	7.75%	▲ 0.25%
	Low Band: *(Up to $100,000)*	7.25%	7.50%	▲ 0.25%
1-Year Trigger — S&P 500® (Trigger Rate Lock)	High Band: *($100,000+)*	6.25%	6.50%	▲ 0.25%
	Low Band: *(Up to $100,000)*	6.00%	6.25%	▲ 0.25%
Fixed	High Band: *($100,000+)*	5.05%	5.30%	▲ 0.25%
	Low Band: *(Up to $100,000)*	4.80%	5.05%	▲ 0.25%

[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 Protector® 5 Minimum Interest Credit

	Current	New	Change
Minimum Interest Credit	**22.00%**	**23.00%**	**▲ 1.00%**
Minimum Interest Credit - CA	**10.00%**	***No Change***	**0.00%**