

Athene Rate Update

Effective Date: September 12, 2026

We're updating rates on Athene products. Rate grids with current and new rates can be found below. Visit [Athene Connect](#) for additional product 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 **September 12, 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 **September 12, 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® 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+)	5.30%	5.40%	▲ 0.10%	5.30%	5.40%	▲ 0.10%
	Low Band: (Up to \$100,000)	5.05%	5.15%	▲ 0.10%	5.05%	5.15%	▲ 0.10%
5-Year	High Band: (\$100,000+)	5.55%	5.65%	▲ 0.10%	5.50%	5.60%	▲ 0.10%
	Low Band: (Up to \$100,000)	5.30%	5.40%	▲ 0.10%	5.25%	5.35%	▲ 0.10%
7-Year	High Band: (\$100,000+)	5.65%	5.75%	▲ 0.10%	5.60%	5.70%	▲ 0.10%
	Low Band: (Up to \$100,000)	5.35%	5.45%	▲ 0.10%	5.30%	5.40%	▲ 0.10%

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.

Rate householding allows clients to take advantage of higher rate bands (as applicable) for multiple applications of the same product as follows: 1) If two or more applications for the same product are submitted concurrently, you may request that the combined household premiums be used to determine the rate band for each contract. This request must be made prior to the contracts being issued. 2) If a contract has already been issued, and additional applications for the same product are submitted within 30 days of the initial contract's issue date, you may request that the combined household premiums be used to determine the rate band for the subsequent contract(s) only. If applications are received outside the 30-day window, or not ultimately issued, they will not count toward the higher rate band. Any adjustments to rate bands are subject to Athene's policies, procedures and administrative requirements. Athene reserves the right to modify, suspend or discontinue this program at any time for any reason.

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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