

# Athene® Product Rate Changes

Effective Date: January 7, 2025



Your organization may not offer all products shown.

## National

These changes will be effective with a contract date on or after **January 7, 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 **January 7, 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 Ascent<sup>SM</sup> Pro 10 Bonus

## Athene Ascent<sup>SM</sup> Pro 10 Bonus Payout Factors – Most States

### Single Life<sup>1</sup> Lifetime Income Withdrawal Percentages - Level<sup>2</sup>

Issue Age	0 years of deferral			5 years of deferral			10 years of deferral		
	Current	New	Change	Current	New	Change	Current	New	Change
50	4.30%	<b>4.90%</b>	▲ 0.60%	4.90%	<b>5.35%</b>	▲ 0.45%	5.75%	<b>5.85%</b>	▲ 0.10%
55	4.55%	<b>5.25%</b>	▲ 0.70%	5.35%	<b>5.70%</b>	▲ 0.35%	6.35%	<b>6.45%</b>	▲ 0.10%
60	4.85%	<b>5.65%</b>	▲ 0.80%	5.70%	<b>6.15%</b>	▲ 0.45%	6.85%	<b>6.95%</b>	▲ 0.10%
65	5.40%	<b>6.05%</b>	▲ 0.65%	6.00%	<b>6.75%</b>	▲ 0.75%	7.50%	<b>7.60%</b>	▲ 0.10%
70	5.80%	<b>6.30%</b>	▲ 0.50%	6.55%	<b>7.15%</b>	▲ 0.60%	7.90%	<b>8.00%</b>	▲ 0.10%
75	6.30%	<b>6.65%</b>	▲ 0.35%	7.45%	<b>7.75%</b>	▲ 0.30%	9.20%	<b>9.30%</b>	▲ 0.10%
80	7.10%	<i>No Change</i>	0.00%	8.80%	<i>No Change</i>	0.00%	10.70%	<b>10.80%</b>	▲ 0.10%

<sup>1</sup> Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

<sup>2</sup> The Lifetime Income Withdrawal Percentage may increase for each issue age. These increases may vary by age and years of deferral. **Please see the Lifetime Income Withdrawal Percentages sales piece for payout factors for additional ages and Income Options.**

### Single Life<sup>1</sup> Lifetime Income Withdrawal Percentages - Earnings Indexed<sup>2</sup>

Issue Age	0 years of deferral			5 years of deferral			10 years of deferral		
	Current	New	Change	Current	New	Change	Current	New	Change
50	3.05%	<b>3.65%</b>	▲ 0.60%	3.65%	<b>4.10%</b>	▲ 0.45%	4.50%	<b>4.60%</b>	▲ 0.10%
55	3.30%	<b>4.00%</b>	▲ 0.70%	4.10%	<b>4.45%</b>	▲ 0.35%	5.10%	<b>5.20%</b>	▲ 0.10%
60	3.60%	<b>4.40%</b>	▲ 0.80%	4.45%	<b>4.90%</b>	▲ 0.45%	5.60%	<b>5.70%</b>	▲ 0.10%
65	4.15%	<b>4.80%</b>	▲ 0.65%	4.75%	<b>5.50%</b>	▲ 0.75%	6.25%	<b>6.35%</b>	▲ 0.10%
70	4.55%	<b>5.05%</b>	▲ 0.50%	5.30%	<b>5.90%</b>	▲ 0.60%	6.65%	<b>6.75%</b>	▲ 0.10%
75	5.05%	<b>5.40%</b>	▲ 0.35%	6.20%	<b>6.50%</b>	▲ 0.30%	7.95%	<b>8.05%</b>	▲ 0.10%
80	5.85%	<i>No Change</i>	0.00%	7.55%	<i>No Change</i>	0.00%	9.45%	<b>9.55%</b>	▲ 0.10%

<sup>1</sup> Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

<sup>2</sup> The Lifetime Income Withdrawal Percentage may increase for each issue age. These increases may vary by age and years of deferral. **Please see the Lifetime Income Withdrawal Percentages sales piece for payout factors for additional ages and Income Options.**

### Single Life<sup>1</sup> Lifetime Income Withdrawal Percentages - Accelerated Initial<sup>2</sup>

Issue Age	0 years of deferral			5 years of deferral			10 years of deferral		
	Current	New	Change	Current	New	Change	Current	New	Change
50	5.15%	<b>5.95%</b>	▲ 0.80%	5.95%	<b>6.60%</b>	▲ 0.65%	7.00%	<b>7.10%</b>	▲ 0.10%
55	5.40%	<b>6.35%</b>	▲ 0.95%	6.35%	<b>6.95%</b>	▲ 0.60%	7.60%	<b>7.70%</b>	▲ 0.10%
60	5.70%	<b>6.75%</b>	▲ 1.05%	6.75%	<b>7.40%</b>	▲ 0.65%	8.05%	<b>8.15%</b>	▲ 0.10%
65	6.25%	<b>7.15%</b>	▲ 0.90%	7.05%	<b>8.10%</b>	▲ 1.05%	8.65%	<b>8.75%</b>	▲ 0.10%
70	6.60%	<b>7.40%</b>	▲ 0.80%	7.45%	<b>8.35%</b>	▲ 0.90%	8.90%	<b>9.00%</b>	▲ 0.10%
75	7.10%	<b>7.65%</b>	▲ 0.55%	8.35%	<b>8.85%</b>	▲ 0.50%	10.15%	<b>10.25%</b>	▲ 0.10%
80	8.05%	<i>No Change</i>	0.00%	9.85%	<i>No Change</i>	0.00%	11.85%	<b>11.95%</b>	▲ 0.10%

<sup>1</sup> Subtract 0.8% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

<sup>2</sup> The Lifetime Income Withdrawal Percentage may increase for each issue age. These increases may vary by age and years of deferral. **Please see the Lifetime Income Withdrawal Percentages sales piece for payout factors for additional ages and Income Options.**

Single Life<sup>1</sup> Lifetime Income Withdrawal Percentages - Accelerated Ultimate<sup>2</sup>

Issue Age	0 years of deferral			5 years of deferral			10 years of deferral		
	Current	New	Change	Current	New	Change	Current	New	Change
50	3.10%	<b>3.60%</b>	▲ 0.50%	3.60%	<b>4.00%</b>	▲ 0.40%	4.20%	<b>4.30%</b>	▲ 0.10%
55	3.25%	<b>3.85%</b>	▲ 0.60%	3.85%	<b>4.20%</b>	▲ 0.35%	4.60%	<b>4.65%</b>	▲ 0.05%
60	3.45%	<b>4.05%</b>	▲ 0.60%	4.05%	<b>4.45%</b>	▲ 0.40%	4.85%	<b>4.90%</b>	▲ 0.05%
65	3.75%	<b>4.30%</b>	▲ 0.55%	4.25%	<b>4.90%</b>	▲ 0.65%	5.20%	<b>5.25%</b>	▲ 0.05%
70	4.00%	<b>4.45%</b>	▲ 0.45%	4.50%	<b>5.05%</b>	▲ 0.55%	5.35%	<b>5.40%</b>	▲ 0.05%
75	4.30%	<b>4.60%</b>	▲ 0.30%	5.05%	<b>5.35%</b>	▲ 0.30%	6.10%	<b>6.15%</b>	▲ 0.05%
80	4.85%	<i>No Change</i>	0.00%	5.95%	<i>No Change</i>	0.00%	7.15%	<b>7.20%</b>	▲ 0.05%

<sup>1</sup> Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

<sup>2</sup> The Lifetime Income Withdrawal Percentage may increase for each issue age. These increases may vary by age and years of deferral. **Please see the Lifetime Income Withdrawal Percentages sales piece for payout factors for additional ages and Income Options.**

Athene Ascent<sup>SM</sup> Pro 10 Bonus Payout Factors – California

Single Life <sup>1</sup> Lifetime Income Withdrawal Percentages									
Attained Age:	Level <sup>2</sup>			Earnings Indexed <sup>2</sup>			Inflation <sup>2,3</sup> (Guaranteed)		
	Current	New	Change	Current	New	Change	Current	New	Change
50-54	4.30%+	<b>4.80%+</b>	▲ 0.50%	3.05%+	<b>3.55%+</b>	▲ 0.50%	1.93%+	<b>2.16%+</b>	▲ 0.23%
55-59	4.55%+	<b>5.25%+</b>	▲ 0.70%	3.30%+	<b>4.00%+</b>	▲ 0.70%	2.04%+	<b>2.36%+</b>	▲ 0.32%
60-64	4.90%+	<b>5.60%+</b>	▲ 0.70%	3.65%+	<b>4.35%+</b>	▲ 0.70%	2.20%+	<b>2.52%+</b>	▲ 0.32%
65-69	5.40%+	<b>5.95%+</b>	▲ 0.55%	4.15%+	<b>4.70%+</b>	▲ 0.55%	2.43%+	<b>2.67%+</b>	▲ 0.24%
70-74	5.90%+	<b>6.30%+</b>	▲ 0.40%	4.65%+	<b>5.05%+</b>	▲ 0.40%	2.65%+	<b>2.83%+</b>	▲ 0.18%
75-79	6.55%+	<b>6.65%+</b>	▲ 0.10%	5.30%+	<b>5.40%+</b>	▲ 0.10%	2.94%+	<b>2.99%+</b>	▲ 0.05%
80-84	7.35%+	No Change	0.00%	6.10%+	No Change	0.00%	3.30%+	No Change	0.00%
85-89	8.80%+	No Change	0.00%	7.55%+	No Change	0.00%	3.96%+	No Change	0.00%
90+	10.70%	No Change	0.00%	9.45%	No Change	0.00%	4.81%	No Change	0.00%

<sup>1</sup> Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

<sup>2</sup> The Lifetime Income Withdrawal Percentage may increase for each attained age between 50-90, as indicated by the "+" in the grid. These increases may vary by age and income option. **Please see the Lifetime Income Withdrawal Percentages sales piece for a full list of payout factors for all ages and Income Options.**

<sup>3</sup> Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income.

Athene MaxRate<sup>®</sup>

Athene MaxRate<sup>®</sup> 3, 5 and 7 Crediting Rates

Multi-Year and 1-Year Fixed Strategy <sup>1</sup>							
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+)	4.80%	<b>4.95%</b>	▲ 0.15%	4.80%	<b>4.95%</b>	▲ 0.15%
	Low Band: (Up to \$100,000)	4.55%	<b>4.70%</b>	▲ 0.15%	4.55%	<b>4.70%</b>	▲ 0.15%
5-Year	High Band: (\$100,000+)	5.05%	<b>5.20%</b>	▲ 0.15%	5.00%	<b>5.15%</b>	▲ 0.15%
	Low Band: (Up to \$100,000)	4.80%	<b>4.95%</b>	▲ 0.15%	4.75%	<b>4.90%</b>	▲ 0.15%
7-Year	High Band: (\$100,000+)	5.05%	<b>5.20%</b>	▲ 0.15%	5.00%	<b>5.15%</b>	▲ 0.15%
	Low Band: (Up to \$100,000)	4.80%	<b>4.95%</b>	▲ 0.15%	4.75%	<b>4.90%</b>	▲ 0.15%

<sup>1</sup> The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

New York

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# Athene MaxRate® NY

## Athene MaxRate® 3, 5 and 7 NY Crediting Rates

Product Term	Multi-Year and 1-Year Fixed Strategy <sup>1</sup>			
	Premium Band	Current	New	Change
3-Year	High Band: (\$100,000+)	3.85%	4.00%	▲ 0.15%
	Low Band: (Up to \$100,000)	3.60%	3.75%	▲ 0.15%
5-Year	High Band: (\$100,000+)	4.30%	4.45%	▲ 0.15%
	Low Band: (Up to \$100,000)	4.10%	4.25%	▲ 0.15%
7-Year	High Band: (\$100,000+)	4.30%	4.45%	▲ 0.15%
	Low Band: (Up to \$100,000)	4.10%	4.25%	▲ 0.15%

<sup>1</sup> 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 Ascent Pro 10 Bonus ICC16 GEN10 (11/16) SR and Income Rider ICC24 IR (08/24), ICC24 IR (08/24) NAI, and Endorsements ICC24 EIBE (08/24), ICC24 EIBE (08/24) NAI 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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