

Rate update for the Athene BCA product suite

Effective **August 31, 2019**

Given the current rate environment, we're adjusting new money rates on Athene® BCA® 2.0 and Athene Velocity effective 8/31/19. The rates changing include Strategy Crediting Rates, Premium Bonuses and Income Rider Bonuses.

Application deadlines for current rates can be found below the product rate grids.

Please Note: Your organization may not offer all products shown. Please contact your Independent Distribution Company for product availability.

Strategy Crediting Rates

BCA 6 2.0	Annual Strategy Charge		2-year Participation Rate	
	Current	New	Current	New
Minimum Interest Credit			6.00%	3.00%
S&P 500® Index	1.50%	No change	55%	47%
	0.00%	No change	25%	15%
Shiller Barclays CAPE® US Index	1.50%	No change	55%	47%
	0.00%	No change	25%	15%
Shiller Barclays Global Index	1.50%	No change	120%	100%
	0.00%	No change	55%	30%
Merrill Lynch RPM Index™	1.50%	No change	130%	110%
	0.00%	No change	65%	40%
Wisdom Tree Siegel Strategic Value Index™	1.50%	No change	120%	100%
	0.00%	No change	55%	30%

BCA 8 2.0	Annual Strategy Charge		2-year Participation Rate	
	Current	New	Current	New
Minimum Interest Credit			8.00%	4.00%
S&P 500 [®] Index	1.50%	No change	60%	50%
	0.00%	No change	30%	17%
Shiller Barclays CAPE [®] US Index	1.50%	No change	57%	50%
	0.00%	No change	27%	17%
Shiller Barclays Global Index	1.50%	No change	125%	105%
	0.00%	No change	65%	35%
Merrill Lynch RPM Index [™]	1.50%	No change	135%	115%
	0.00%	No change	75%	45%
Wisdom Tree Siegel Strategic Value Index [™]	1.50%	No change	125%	105%
	0.00%	No change	65%	35%

BCA 10 2.0	Annual Strategy Charge		2-year Participation Rate	
	Current	New	Current	New
Minimum Interest Credit			10.00%	5.00%
S&P 500 [®] Index	1.50%	No change	65%	52%
	0.00%	No change	35%	20%
Shiller Barclays CAPE [®] US Index	1.50%	No change	60%	52%
	0.00%	No change	30%	20%
Shiller Barclays Global Index	1.50%	No change	130%	110%
	0.00%	No change	70%	40%
Merrill Lynch RPM Index [™]	1.50%	No change	140%	120%
	0.00%	No change	80%	50%
Wisdom Tree Siegel Strategic Value Index [™]	1.50%	No change	130%	110%
	0.00%	No change	70%	40%

BCA 12 2.0	Annual Strategy Charge		2-year Participation Rate	
	Current	New	Current	New
Minimum Interest Credit			12.00%	6.00%
S&P 500 [®] Index	1.50%	No change	70%	60%
	0.00%	No change	40%	27%
Shiller Barclays CAPE [®] US Index	1.50%	No change	67%	60%
	0.00%	No change	37%	27%
Shiller Barclays Global Index	1.50%	No change	145%	130%
	0.00%	No change	85%	55%
Merrill Lynch RPM Index [™]	1.50%	No change	155%	140%
	0.00%	No change	100%	65%
Wisdom Tree Siegel Strategic Value Index [™]	1.50%	No change	145%	130%
	0.00%	No change	85%	55%

Athene Velocity	Annual Strategy Charge		2-year Participation Rate	
	Current	New	Current	New
S&P 500 [®] Index	1.50%	No change	65%	52%
	0.00%	No change	35%	20%
Shiller Barclays CAPE [®] US Index	1.50%	No change	60%	52%
	0.00%	No change	30%	20%
Shiller Barclays Global Index	1.50%	No change	130%	110%
	0.00%	No change	70%	40%
Merrill Lynch RPM Index [™]	1.50%	No change	140%	120%
	0.00%	No change	80%	50%
Wisdom Tree Siegel Strategic Value Index [™]	1.50%	No change	130%	110%
	0.00%	No change	70%	40%

Premium Bonus
(Not available with BCA 6 2.0)

	States	Current	New
BCA 8 2.0	Most States	6%	4%
	AK, CA, CT, DE, HI, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	4%	2%
BCA 10 2.0	Most States	8%	6%
	AK, CA, CT, DE, HI, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	6%	4%
BCA 12 2.0	Most States	10%	8%
Athene Velocity	Most States	3%	1%

Income Rider Bonus
(Not available with BCA 6 2.0)

BCA 8 2.0			
Balanced Allocation Lifetime Income Rider (BALIR [®])	Family Endowment Rider (FER [®])	Current	New
Stacked Growth Option Max (SGO [®] Max)	With FER	3%	2%
	Without FER	6%	4%
Flex Growth SM Option	With FER	3%	2%
	Without FER	6%	4%

BCA 10 2.0			
Balanced Allocation Lifetime Income Rider (BALIR)	Family Endowment Rider (FER)	Current	New
Stacked Growth Option Max (SGO Max)	With FER	4%	3%
	Without FER	8%	6%
Flex Growth Option	With FER	4%	3%
	Without FER	8%	6%

BCA 12 2.0			
Balanced Allocation Lifetime Income Rider (BALIR)	Family Endowment Rider (FER)	Current	New
Stacked Growth Option Max (SGO Max)	With FER	5%	4%
	Without FER	10%	8%
Flex Growth Option	With FER	5%	4%
	Without FER	10%	8%

Athene Velocity			
	Family Endowment Rider (FER)	Current	New
Income Rider (Built-in)	With FER	10%	5%
	Without FER	20%	15%

Application deadlines

In order to receive current rates:

- The application must be signed on or before **August 30, 2019**. For applications submitted on AnnuityNet, the application signed date is the date the electronic order is submitted to your back office for review.
- The application must be received at Athene by **4 p.m. CT on September 13, 2019**.
- The contract must be in good order, suitability review complete (if applicable) and all funds received at Athene by **4 p.m. CT on October 15, 2019**.

Please Note: Athene's rate lock period begins on the rate change effective date.

Applications may be submitted electronically using the [Document Upload Tool](#) on Athene Connect. They can also be submitted by overnight mail to the following address:

Athene Annuity and Life Company
7700 Mills Civic Parkway
West Des Moines, IA 50266-3862

Revised materials will be available on [Athene Connect](#) beginning **August 31, 2019**. 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.

Want to learn more?

- Visit [MyAnnexus.com](#) for product information and to run an illustration.
- Please see the [rate card and state approval map](#) for additional details.

New Rates

Thank you for your business. At Athene, unconventional thinking powers great client value. For product and sales support, please contact your Independent Distribution Company.

Rates are subject to change at any time.

The Athene BCA 2.0 [ANN19 (01/19), ANN19CS06(01/19), ANN19CS08 (01/19), ANN19CS10 (01/19), ANN19CS12 (01/19)]; The Athene Velocity [ANN19 (01/19), ASP19CS (01/19)]; the Athene Velocity Income Rider [ASPIR (01/19), ASPIRRS (01/19)]; the Family Endowment Rider [PBEDB (01/19), PBEDBRS (01/19)]; the Balanced Allocation Lifetime Income Rider [ANNIRS (01/19), ANNIRSRS (01/19), ANNIRF (01/19), ANNIRFRS (01/19)] or state variations are issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see Certificate of Disclosure for full details. Products not available in all states.

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