

# Rates rise for the Athene BCA product suite!

Effective **October 25, 2019**

**Great news!** New money rates are rising on Athene® BCA® 2.0 and Athene Velocity. Increases will apply to Participation Rates, Premium Bonuses and Income Rider Bonuses. We're also raising the Annual Strategy Charge on the index strategy options with a charge.

**Rate grids with current and new rates can be found below.**

These changes will be effective with a contract date on or after **October 25, 2019**. The contract effective date is the date the contract has been deemed in good order and all funds received, including cash and 1035 exchanges. Any pending business will receive the new rates if the contract date is on or after the rate change effective date.

**Please Note:** Clients with pending business as of end of business 10/24 who are impacted by the increased index strategy charge will have the option to re-allocate all or a portion of their funds to a no charge strategy option through 12/23. Letters explaining this option will be sent to all impacted clients on 10/28. **We encourage you, however, to work with your clients to make any changes prior to issue.**

Revised materials will be available on [Athene Connect](#) after **4 p.m. CT today**. 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.

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

## Participation Rates

BCA 6 2.0	Annual Strategy Charge		2-year Participation Rate	
	Current	New	Current	New
S&P 500® Index	1.50%	<b>1.75%</b>	47%	<b>53%</b>
	0.00%	<b>No change</b>	15%	<b>18%</b>
Shiller Barclays CAPE® US Index	1.50%	<b>1.75%</b>	47%	<b>57%</b>
	0.00%	<b>No change</b>	15%	<b>18%</b>
Shiller Barclays Global Index	1.50%	<b>1.75%</b>	100%	<b>120%</b>
	0.00%	<b>No change</b>	30%	<b>35%</b>
Merrill Lynch RPM Index™	1.50%	<b>1.75%</b>	110%	<b>130%</b>

	0.00%	<b>No change</b>	40%	<b>45%</b>
Wisdom Tree Siegel Strategic Value Index™	1.50%	<b>1.75%</b>	100%	<b>120%</b>
	0.00%	<b>No change</b>	30%	<b>35%</b>
Minimum Interest Credit			3.00%	<b>No change</b>

BCA 8 2.0	Annual Strategy Charge		2-year Participation Rate	
	Current	New	Current	New
S&P 500® Index	1.50%	<b>1.75%</b>	50%	<b>56%</b>
	0.00%	<b>No change</b>	17%	<b>20%</b>
Shiller Barclays CAPE® US Index	1.50%	<b>1.75%</b>	50%	<b>60%</b>
	0.00%	<b>No change</b>	17%	<b>20%</b>
Shiller Barclays Global Index	1.50%	<b>1.75%</b>	105%	<b>125%</b>
	0.00%	<b>No change</b>	35%	<b>40%</b>
Merrill Lynch RPM Index™	1.50%	<b>1.75%</b>	115%	<b>135%</b>
	0.00%	<b>No change</b>	45%	<b>50%</b>
Wisdom Tree Siegel Strategic Value Index™	1.50%	<b>1.75%</b>	105%	<b>125%</b>
	0.00%	<b>No change</b>	35%	<b>40%</b>
Minimum Interest Credit			4.00%	<b>No change</b>

BCA 10 2.0	Annual Strategy Charge		2-year Participation Rate	
	Current	New	Current	New
S&P 500® Index	1.50%	<b>1.75%</b>	52%	<b>58%</b>
	0.00%	<b>No change</b>	20%	<b>23%</b>
Shiller Barclays CAPE® US Index	1.50%	<b>1.75%</b>	52%	<b>62%</b>
	0.00%	<b>No change</b>	20%	<b>23%</b>
Shiller Barclays Global Index	1.50%	<b>1.75%</b>	110%	<b>130%</b>
	0.00%	<b>No change</b>	40%	<b>45%</b>
Merrill Lynch RPM Index™	1.50%	<b>1.75%</b>	120%	<b>140%</b>
	0.00%	<b>No change</b>	50%	<b>55%</b>
Wisdom Tree Siegel Strategic Value Index™	1.50%	<b>1.75%</b>	110%	<b>130%</b>
	0.00%	<b>No change</b>	40%	<b>45%</b>
Minimum Interest Credit			5.00%	<b>No change</b>

BCA 12 2.0	Annual Strategy Charge		2-year Participation Rate	
	Current	New	Current	New
S&P 500® Index	1.50%	<b>1.75%</b>	60%	<b>66%</b>
	0.00%	<b>No change</b>	27%	<b>30%</b>
Shiller Barclays CAPE® US Index	1.50%	<b>1.75%</b>	60%	<b>70%</b>
	0.00%	<b>No change</b>	27%	<b>30%</b>
Shiller Barclays Global Index	1.50%	<b>1.75%</b>	130%	<b>150%</b>
	0.00%	<b>No change</b>	55%	<b>60%</b>
Merrill Lynch RPM Index™	1.50%	<b>1.75%</b>	140%	<b>160%</b>
	0.00%	<b>No change</b>	65%	<b>70%</b>
Wisdom Tree Siegel Strategic Value Index™	1.50%	<b>1.75%</b>	130%	<b>150%</b>
	0.00%	<b>No change</b>	55%	<b>60%</b>
Minimum Interest Credit			6.00%	<b>No change</b>

Athene Velocity	Annual Strategy Charge		2-year Participation Rate	
	Current	New	Current	New
S&P 500® Index	1.50%	<b>1.75%</b>	52%	<b>58%</b>
	0.00%	<b>No change</b>	20%	<b>23%</b>
Shiller Barclays CAPE® US Index	1.50%	<b>1.75%</b>	52%	<b>62%</b>
	0.00%	<b>No change</b>	20%	<b>23%</b>
Shiller Barclays Global Index	1.50%	<b>1.75%</b>	110%	<b>130%</b>
	0.00%	<b>No change</b>	40%	<b>45%</b>
Merrill Lynch RPM Index™	1.50%	<b>1.75%</b>	120%	<b>140%</b>
	0.00%	<b>No change</b>	50%	<b>55%</b>
Wisdom Tree Siegel Strategic Value Index™	1.50%	<b>1.75%</b>	110%	<b>130%</b>
	0.00%	<b>No change</b>	40%	<b>45%</b>

## Premium Bonus

(Not available with BCA 6 2.0)

BCA 8 2.0	States	Current	New
	BCA 8 2.0	Most States	4%
AK, CA, CT, DE, HI, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA		2%	<b>4%</b>
BCA 10 2.0	Most States	6%	<b>8%</b>

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

**Income Rider Bonus**  
(Not available with BCA 6 2.0)

<b>BCA 8 2.0</b>			
	Family Endowment Rider (FER®)	Current	New
		Balanced Allocation Lifetime Income Rider (BALIR®)	
SGO® Max	With FER	2%	3%
	Without FER	4%	6%
Flex Growth Options <sup>SM</sup>	With FER	2%	3%
	Without FER	4%	6%

<b>BCA 10 2.0</b>			
	Family Endowment Rider (FER®)	Current	New
		Balanced Allocation Lifetime Income Rider (BALIR®)	
SGO® Max	With FER	3%	4%
	Without FER	6%	8%
Flex Growth Options <sup>SM</sup>	With FER	3%	4%
	Without FER	6%	8%

<b>BCA 12 2.0</b>			
	Family Endowment Rider (FER®)	Current	New
		Balanced Allocation Lifetime Income Rider (BALIR®)	
SGO® Max	With FER	4%	5%
	Without FER	8%	10%
Flex Growth Options <sup>SM</sup>	With FER	4%	5%
	Without FER	8%	10%

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

## Want to learn more?

- Visit [MyAnnexus.com](https://www.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 DMI Marketing at [800.322.6342](tel:800.322.6342).**

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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