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|  A close up of a logo  Description automatically generated |
| Rate update for Athene AscentSM ProEffective **February 21, 2020****Great news!** We’re increasing Payout Factors on our Athene Ascent Pro 7 and Ascent Pro 10 products. At the same time, we’re also decreasing the Income Base Bonuses on Athene Ascent Pro 10.In most cases, income will be higher on Ascent Pro 10 relative to prior rates. Please contact your sales team to run an illustration.**Rate grids with current and new rates can be found below.** You can also visit [Athene Connect](https://more.athene.com/e/77262/al-mysite-agent-home-homepage-/91jrnr/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc) for additional [product information](https://more.athene.com/e/77262/-agent-home-products-overview-/91jrnt/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc) or to [run an illustration](https://more.athene.com/e/77262/e-agent-home-salesservicetools/91jrnw/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc).

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| [**Go to Athene Connect**](https://more.athene.com/e/77262/n-about-athene-news-news-2020-/91jrny/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc) |

These changes will be effective with a contract date on or after **February 21, 2020**. 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 [Athene Connect](https://more.athene.com/e/77262/M3EQ-dl5-d5-L2dBISEvZ0FBIS9nQS/91jrp1/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc) 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. |

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| **Athene Ascent Pro 7 Payout Factors**Download our Product Guide for rates and state approvals:Most states: [Form 65218](https://more.athene.com/e/77262/-8zvf3f-77262-196918-65218-pdf/91k4jm/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)Oregon: [Form 65287](https://more.athene.com/e/77262/-8zvf3h-77262-196920-65287-pdf/91k4jp/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)Download a detailed view of our Lifetime Income Withdrawal Percentages:Most states: [Form 65258](https://more.athene.com/e/77262/-8zvf39-77262-196914-65258-pdf/91k4jr/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)Oregon: [Form 65291](https://more.athene.com/e/77262/-8zvf3c-77262-196916-65291-pdf/91k4jt/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)

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| **Ascent Pro 7** | **Single Life1Lifetime Income Withdrawal Percentages** |
|   | **Level2**(Current & Guaranteed) | **Earnings Indexed2**(Current & Guaranteed) | **Inflation2,3**(Guaranteed) |
| **Attained Age:** | **Current** | **New** | **Current** | **New** | **Current** | **New** |
| **50-54** | 3.10% | **3.40%** | 2.50% | **2.80%** | 1.39% | **1.53%** |
| **55-59** | 3.10%+ | **3.40%+** | 2.50%+ | **2.80%+** | 1.39%+ | **1.53%+** |
| **60-64** | 3.60%+ | **3.90%+** | 3.00%+ | **3.30%+** | 1.62%+ | **1.75%+** |
| **65-69** | 4.10%+ | **4.40%+** | 3.50%+ | **3.80%+** | 1.84%+ | **1.98%+** |
| **70-74** | 4.60%+ | **4.90%+** | 4.00%+ | **4.30%+** | 2.07%+ | **2.20%+** |
| **75-79** | 5.10%+ | **5.40%+** | 4.50%+ | **4.80%+** | 2.29%+ | **2.43%+** |
| **80-84** | 5.60%+ | **5.90%+** | 5.00%+ | **5.30%+** | 2.52%+ | **2.65%+** |
| **85-89** | 6.10%+ | **6.40%+** | 5.50%+ | **5.80%+** | 2.74%+ | **2.88%+** |
| **90+** | 6.60% | **6.90%** | 6.00% | **6.30%** | 2.97% | **3.10%** |
| 1 Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.2 Beginning at age 55, the Lifetime Income Withdrawal Percentage will increase by 0.1% each year for the Level and Earnings Indexed options. Beginning at age 55, the Lifetime Income Withdrawal Percentage will increase by 0.045% each year for the Inflation option.3 Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income. |

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**Athene Ascent Pro 10 Payout Factors**Download our Product Guide for rates and state approvals:Most states: [Form 65219](https://more.athene.com/e/77262/-8zvf37-77262-196912-65219-pdf/91k4jw/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)Oregon: [Form 65288](https://more.athene.com/e/77262/-8zvf35-77262-196910-65288-pdf/91k4jy/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)Download a detailed view of our Lifetime Income Withdrawal Percentages:Most states: [Form 65257](https://more.athene.com/e/77262/-8zvf33-77262-196908-65257-pdf/91k4k1/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)Oregon: [Form 65290](https://more.athene.com/e/77262/-8zvf31-77262-196906-65290-pdf/91k4k3/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)

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| **Ascent Pro 10** | **Single Life1Lifetime Income Withdrawal Percentages** |
|   | **Level2**(Current & Guaranteed) | **Earnings Indexed2**(Current & Guaranteed) | **Inflation2,3**(Guaranteed) |
| **Attained Age:** | **Current** | **New** | **Current** | **New** | **Current** | **New** |
| **50-54** | 3.10% | **3.40%** | 2.50% | **2.80%** | 1.39% | **1.53%** |
| **55-59** | 3.10%+ | **3.40%+** | 2.50%+ | **2.80%+** | 1.39%+ | **1.53%+** |
| **60-64** | 3.60%+ | **3.90%+** | 3.00%+ | **3.30%+** | 1.62%+ | **1.75%+** |
| **65-69** | 4.10%+ | **4.40%+** | 3.50%+ | **3.80%+** | 1.84%+ | **1.98%+** |
| **70-74** | 4.60%+ | **4.90%+** | 4.00%+ | **4.30%+** | 2.07%+ | **2.20%+** |
| **75-79** | 5.10%+ | **5.40%+** | 4.50%+ | **4.80%+** | 2.29%+ | **2.43%+** |
| **80-84** | 5.60%+ | **5.90%+** | 5.00%+ | **5.30%+** | 2.52%+ | **2.65%+** |
| **85-89** | 6.10%+ | **6.40%+** | 5.50%+ | **5.80%+** | 2.74%+ | **2.88%+** |
| **90+** | 6.60% | **6.90%** | 6.00% | **6.30%** | 2.97% | **3.10%** |
| 1 Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.2 Beginning at age 55, the Lifetime Income Withdrawal Percentage will increase by 0.1% each year for the Level and Earnings Indexed options. Beginning at age 55, the Lifetime Income Withdrawal Percentage will increase by 0.045% each year for the Inflation option.3 Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income. |

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**Athene Ascent Pro 10 Income Base Bonus**Download our Product Guide for rates and state approvals:Most states: [Form 65219](https://more.athene.com/e/77262/-8zvf37-77262-196912-65219-pdf/91k4jw/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)Oregon: [Form 65288](https://more.athene.com/e/77262/-8zvf35-77262-196910-65288-pdf/91k4jy/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)

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| **Ascent Pro 10** | **Rider Option** | **Income Base Bonus** |
|   |   | **Current** | **New** |
| **All States** | **Option 1** | 20% | **15%** |
| **Option 2** | 5% | **0%** |

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**Athene Ascent Pro 10 Bonus Income Base Bonus**Download our Product Guide for rates and state approvals:Most states: [Form 65220](https://more.athene.com/e/77262/-8zvf2w-77262-196902-65220-pdf/91k4k5/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)Oregon: [Form 65289](https://more.athene.com/e/77262/-8zvf2y-77262-196904-65289-pdf/91k4k7/603618176?h=T4Kkc-EgkxkJ0BlukXPrvgb0IQplbjNEN2ee_qXIUkc)

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| **Ascent Pro 10 Bonus** | **Rider Option** | **Income Base Bonus** |
|   |   | **Current** | **New** |
| **All States** | **Option 1** | 10% | **20%** |
| **Option 2** | 5% | **15%** |

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| Thank you for your business. At Athene, we’re committed to help take you to the next level. For product and sales support, please contact the best Sales Desk in the business at **888‑ANNUITY (266‑8489).** |
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