



## Rates rise for Athene products!

Effective **May 29, 2020**

**Great news!** Rates are rising on Athene Accumulator. We're also increasing Income Base Bonuses on Athene Ascent Pro. **Rate grids with current and new rates can be found below.** You can also visit [Athene Connect](#) for additional [product information](#) or to [run an illustration](#).

[Go to Athene Connect](#)

These changes will be effective with a contract date on or after **May 29, 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](#) beginning **May 29, 2020**. 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 Accumulators<sup>SM</sup> 5 Crediting Rates

Download our Product Guide for rates and state approvals.

- Most states: [Form 65221](#)
- Oregon: [Form 65281](#)

Athene Accumulator 5			
Strategy Crediting Rates	Premium Band	Current	New
2-Year No Cap PTP <sub>1</sub> – BNP (Par Rate)	High Band: \$100,000+	105%	<b>No Change</b>
	Low Band: Up to \$100,000	95%	<b>105%</b>
1-Year No Cap PTP <sub>1</sub> – BNP (Par Rate)	High Band: \$100,000+	75%	<b>No Change</b>
	Low Band: Up to \$100,000	70%	<b>75%</b>

2-Year No Cap PTP <sub>1,2</sub> – Nasdaq FC(Par Rate)	High Band: \$100,000+	85%	<b>No Change</b>
	Low Band: Up to \$100,000	75%	<b>85%</b>
1-Year No Cap PTP <sub>1,2</sub> – Nasdaq FC(Par Rate)	High Band: \$100,000+	60%	<b>No Change</b>
	Low Band: Up to \$100,000	55%	<b>60%</b>
2-Year No Cap PTP <sub>1</sub> – AI Powered US Equity (Par Rate)	High Band: \$100,000+	100%	<b>No Change</b>
	Low Band: Up to \$100,000	90%	<b>100%</b>
1-Year No Cap PTP <sub>1</sub> – AI Powered US Equity (Par Rate)	High Band: \$100,000+	70%	<b>No Change</b>
	Low Band: Up to \$100,000	65%	<b>70%</b>
1-Year No Cap PTP <sub>1</sub> – S&P 500 <sup>®</sup> Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	High Band: \$100,000+	50%	<b>No Change</b>
	Low Band: Up to \$100,000	45%	<b>50%</b>
1-Year PTP – S&P 500 <sup>®</sup> (Cap)	High Band: \$100,000+	4.50%	<b>No Change</b>
	Low Band: Up to \$100,000	4.00%	<b>4.50%</b>
Bailout Cap Rate		3.75%	<b>No Change</b>
Fixed	High Band: \$100,000+	1.90%	<b>No Change</b>
	Low Band: Up to \$100,000	1.60%	<b>1.90%</b>
Minimum Interest Credit		2.00%	<b>No Change</b>

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

2 The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the Index if it rises beyond this limit within a month.

## Athene Accumulators<sup>SM</sup> 7 Crediting Rates

Download our Product Guide for rates and state approvals.

- Most states: [Form 65222](#)
- Oregon: [Form 65282](#)

Strategy Crediting Rates	Premium Band	Current	New
2-Year No Cap PTP <sub>1</sub> – BNP (Par Rate)	High Band: \$100,000+	115%	<b>No Change</b>
	Low Band: Up to \$100,000	105%	<b>115%</b>
1-Year No Cap PTP <sub>1</sub> – BNP (Par Rate)	High Band: \$100,000+	80%	<b>No Change</b>
	Low Band: Up to \$100,000	75%	<b>80%</b>
2-Year No Cap PTP <sub>1,2</sub> – Nasdaq FC(Par Rate)	High Band: \$100,000+	90%	<b>No Change</b>
	Low Band: Up to \$100,000	85%	<b>90%</b>
1-Year No Cap PTP <sub>1,2</sub> – Nasdaq FC(Par Rate)	High Band: \$100,000+	65%	<b>No Change</b>
	Low Band: Up to \$100,000	60%	<b>65%</b>
2-Year No Cap PTP <sub>1</sub> – AI Powered US Equity (Par Rate)	High Band: \$100,000+	105%	<b>No Change</b>
	Low Band: Up to \$100,000	100%	<b>105%</b>
1-Year No Cap PTP <sub>1</sub> – AI Powered US Equity (Par Rate)	High Band: \$100,000+	75%	<b>No Change</b>
	Low Band: Up to \$100,000	70%	<b>75%</b>
1-Year No Cap PTP <sub>1</sub> – S&P 500 <sup>®</sup> Daily Risk Control 5% <sup>™</sup> Index TR (Total Return) (Par Rate)	High Band: \$100,000+	55%	<b>No Change</b>
	Low Band: Up to \$100,000	50%	<b>55%</b>
1-Year PTP – S&P 500 <sup>®</sup> (Cap)	High Band: \$100,000+	4.75%	<b>4.80%</b>
	Low Band: Up to \$100,000	4.50%	<b>4.80%</b>
Bailout Cap Rate		4.00%	<b>No Change</b>
Fixed	High Band: \$100,000+	2.00%	<b>No Change</b>
	Low Band: Up to \$100,000	1.90%	<b>2.00%</b>
Minimum Interest Credit		3.00%	<b>No Change</b>

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2 The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the Index if it rises beyond this limit within a month.

## Athene Accumulators<sup>SM</sup> 10 Crediting Rates

Download our Product Guide for rates and state approvals.

- Most states: [Form 65223](#)
- Oregon: [Form 65283](#)

Athene Accumulator 10			
Strategy Crediting Rates	Premium Band	Current	New
2-Year No Cap PTP <sub>1</sub> – BNP (Par Rate)	High Band: \$100,000+	125%	<b>No Change</b>
	Low Band: Up to \$100,000	115%	<b>125%</b>
1-Year No Cap PTP <sub>1</sub> – BNP (Par Rate)	High Band: \$100,000+	90%	<b>No Change</b>
	Low Band: Up to \$100,000	80%	<b>90%</b>
2-Year No Cap PTP <sub>1,2</sub> – Nasdaq FC(Par Rate)	High Band: \$100,000+	100%	<b>No Change</b>
	Low Band: Up to \$100,000	90%	<b>100%</b>
1-Year No Cap PTP <sub>1,2</sub> – Nasdaq FC(Par Rate)	High Band: \$100,000+	70%	<b>No Change</b>
	Low Band: Up to \$100,000	65%	<b>70%</b>
2-Year No Cap PTP <sub>1</sub> – AI Powered US Equity (Par Rate)	High Band: \$100,000+	110%	<b>No Change</b>
	Low Band: Up to \$100,000	105%	<b>110%</b>
1-Year No Cap PTP <sub>1</sub> – AI Powered US Equity (Par Rate)	High Band: \$100,000+	80%	<b>No Change</b>
	Low Band: Up to \$100,000	75%	<b>80%</b>
1-Year No Cap PTP <sub>1</sub> – S&P 500 <sup>®</sup> Daily Risk Control 5% <sup>™</sup> Index TR (Total Return) (Par Rate)	High Band: \$100,000+	60%	<b>No Change</b>
	Low Band: Up to \$100,000	55%	<b>60%</b>
1-Year PTP – S&P 500 <sup>®</sup> (Cap)	High Band: \$100,000+	5.00%	<b>No Change</b>
	Low Band: Up to \$100,000	4.75%	<b>5.00%</b>
Bailout Cap Rate		4.00%	<b>No Change</b>

Fixed	High Band: \$100,000+	2.10%	No Change
	Low Band: Up to \$100,000	2.00%	2.10%
Minimum Interest Credit		5.00%	No Change

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.

2 The Index features a performance control mechanism that limits its maximum growth potential within any given month. Consumers may therefore forego part of the growth of the Index if it rises beyond this limit within a month.

## Athene Ascents<sup>SM</sup> Pro 7 Income Base Bonus

Download our Product Guide for rates and state approvals.

- Most states: [Form 65218](#)
- Oregon: [Form 65287](#)

Ascent Pro 7	Rider Option	Income Base Bonus	
		Current	New
All states	Option 1	15%	20%
	Option 2	0%	5%

## Athene Ascents<sup>SM</sup> Pro 10 Income Base Bonus

Download our Product Guide for rates and state approvals.

- Most states: [Form 65219](#)
- Oregon: [Form 65288](#)

Ascent Pro 10	Rider Option	Income Base Bonus	
		Current	New
All states	Option 1	15%	22%
	Option 2	0%	7%

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Rates are subject to change at any time.

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