

Rate Changes

Rates are subject to change at any time

Please note: Rate announcements prior to 6/25/2021 can be found on the Field News tab

Effective Date: January 6, 2026

National

These changes will be effective with a contract date on or after **January 6, 2026**. 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 6, 2026**. 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 AgilitySM 10

Athene AgilitySM 10 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year PTP ¹ – AI Global Opportunities (Par Rate)	120%	125%	▲ 5%
2-Year PTP ¹ – AI Powered US Equity (Par Rate)	130%	135%	▲ 5%
2-Year PTP ¹ – BNP (Par Rate)	170%	180%	▲ 10%
2-Year PTP ^{1,2} – Nasdaq FC (Par Rate)	115%	120%	▲ 5%
2-Year PTP ¹ – S&P 500® FC (Par Rate)	75%	78%	▲ 3%
2-Year PTP ¹ – UBS Innovative Balanced (Par Rate)	120%	125%	▲ 5%
2-Year PTP – S&P 500® (Cap Rate)	10.25%	10.75%	▲ 0.50%
1-Year PTP ¹ – AI Global Opportunities (Par Rate)	88%	92%	▲ 4%
1-Year PTP ¹ – AI Powered US Equity (Par Rate)	97%	100%	▲ 3%
1-Year PTP ¹ – BNP (Par Rate)	125%	130%	▲ 5%
1-Year PTP ^{1,2} – Nasdaq FC (Par Rate)	73%	77%	▲ 4%
1-Year PTP ¹ – S&P 500® FC (Par Rate)	55%	57%	▲ 2%
1-Year PTP ¹ – UBS Innovative Balanced (Par Rate)	88%	92%	▲ 4%
1-Year PTP – S&P 500® (Cap Rate)	5.00%	5.25%	▲ 0.25%
Bailout Cap Rate	0.50%	<i>No Change</i>	0.00%
Fixed	2.80%	2.90%	▲ 0.10%
Fixed - CA	2.80%	2.90%	▲ 0.10%

¹ The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. 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 AgilitySM 7

Athene AgilitySM 7 Crediting Rates

Crediting Strategy	Current	New	Change
2-Year PTP ¹ – AI Global Opportunities (Par Rate)	115%	<i>No Change</i>	0.00%
2-Year PTP ¹ – AI Powered US Equity (Par Rate)	120%	125%	▲ 5%
2-Year PTP ¹ – BNP (Par Rate)	160%	165%	▲ 5%
2-Year PTP ^{1,2} – Nasdaq FC (Par Rate)	110%	<i>No Change</i>	0.00%
2-Year PTP ¹ – S&P 500® FC (Par Rate)	70%	73%	▲ 3%
2-Year PTP ¹ – UBS Innovative Balanced (Par Rate)	115%	<i>No Change</i>	0.00%
2-Year PTP – S&P 500® (Cap Rate)	9.75%	10.25%	▲ 0.50%
1-Year PTP ¹ – AI Global Opportunities (Par Rate)	83%	85%	▲ 2%
1-Year PTP ¹ – AI Powered US Equity (Par Rate)	92%	95%	▲ 3%
1-Year PTP ¹ – BNP (Par Rate)	115%	120%	▲ 5%
1-Year PTP ^{1,2} – Nasdaq FC (Par Rate)	68%	72%	▲ 4%
1-Year PTP ¹ – S&P 500® FC (Par Rate)	52%	53%	▲ 1%
1-Year PTP ¹ – UBS Innovative Balanced (Par Rate)	83%	87%	▲ 4%
1-Year PTP – S&P 500® (Cap Rate)	4.75%	5.00%	▲ 0.25%
Bailout Cap Rate	0.50%	<i>No Change</i>	0.00%
Fixed	2.60%	2.75%	▲ 0.15%
Fixed - CA	2.60%	2.75%	▲ 0.15%

¹ The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. 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 AscentSM Pro 10 Bonus

Athene AscentSM Pro 10 Bonus Payout Factors

Single Life¹ Lifetime Income Withdrawal Percentages - Level²

Issue Age	0 years of deferral			5 years of deferral			10 years of deferral		
	Current	New	Change	Current	New	Change	Current	New	Change
50	4.45%	4.90%	▲ 0.45%	4.75%	5.35%	▲ 0.60%	5.20%	5.85%	▲ 0.65%
55	4.80%	5.25%	▲ 0.45%	5.05%	5.70%	▲ 0.65%	5.75%	6.45%	▲ 0.70%
60	5.10%	5.65%	▲ 0.55%	5.45%	6.15%	▲ 0.70%	6.20%	6.95%	▲ 0.75%
65	5.50%	6.05%	▲ 0.55%	5.95%	6.75%	▲ 0.80%	7.05%	7.60%	▲ 0.55%
70	5.85%	6.30%	▲ 0.45%	6.45%	7.15%	▲ 0.70%	7.50%	8.00%	▲ 0.50%
75	6.10%	6.65%	▲ 0.55%	7.00%	7.75%	▲ 0.75%	8.90%	9.30%	▲ 0.40%
80	6.35%	7.10%	▲ 0.75%	8.10%	8.80%	▲ 0.70%	10.80%	No Change	0.00%

¹ Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

² 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 Life¹ Lifetime Income Withdrawal Percentages - Earnings Indexed²

Issue Age	0 years of deferral			5 years of deferral			10 years of deferral		
	Current	New	Change	Current	New	Change	Current	New	Change
50	3.20%	3.65%	▲ 0.45%	3.50%	4.10%	▲ 0.60%	3.95%	4.60%	▲ 0.65%
55	3.55%	4.00%	▲ 0.45%	3.80%	4.45%	▲ 0.65%	4.50%	5.20%	▲ 0.70%
60	3.85%	4.40%	▲ 0.55%	4.20%	4.90%	▲ 0.70%	4.95%	5.70%	▲ 0.75%
65	4.25%	4.80%	▲ 0.55%	4.70%	5.50%	▲ 0.80%	5.80%	6.35%	▲ 0.55%
70	4.60%	5.05%	▲ 0.45%	5.20%	5.90%	▲ 0.70%	6.25%	6.75%	▲ 0.50%
75	4.85%	5.40%	▲ 0.55%	5.75%	6.50%	▲ 0.75%	7.65%	8.05%	▲ 0.40%
80	5.10%	5.85%	▲ 0.75%	6.85%	7.55%	▲ 0.70%	9.55%	No Change	0.00%

¹ Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

² 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 Life¹ Lifetime Income Withdrawal Percentages - Accelerated Initial²

	0 years of deferral	5 years of deferral	10 years of deferral

Issue Age	Current	New	Change	Current	New	Change	Current	New	Change
50	5.40%	6.05%	▲ 0.65%	5.85%	6.50%	▲ 0.65%	6.30%	7.05%	▲ 0.75%
55	5.75%	6.40%	▲ 0.65%	6.15%	6.85%	▲ 0.70%	6.85%	7.65%	▲ 0.80%
60	6.05%	6.75%	▲ 0.70%	6.55%	7.30%	▲ 0.75%	7.25%	8.10%	▲ 0.85%
65	6.50%	7.10%	▲ 0.60%	7.10%	7.85%	▲ 0.75%	8.10%	8.60%	▲ 0.50%
70	6.75%	7.35%	▲ 0.60%	7.50%	8.15%	▲ 0.65%	8.45%	8.90%	▲ 0.45%
75	7.00%	7.65%	▲ 0.65%	7.95%	8.65%	▲ 0.70%	9.80%	10.10%	▲ 0.30%
80	7.25%	8.00%	▲ 0.75%	9.05%	9.65%	▲ 0.60%	11.95%	No Change	0.00%

¹ Subtract 0.8% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

² 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 Life¹ Lifetime Income Withdrawal Percentages - Accelerated Ultimate²

Issue Age	0 years of deferral			5 years of deferral			10 years of deferral		
	Current	New	Change	Current	New	Change	Current	New	Change
50	3.25%	3.65%	▲ 0.40%	3.55%	3.90%	▲ 0.35%	3.80%	4.25%	▲ 0.45%
55	3.45%	3.85%	▲ 0.40%	3.70%	4.15%	▲ 0.45%	4.15%	4.60%	▲ 0.45%
60	3.65%	4.05%	▲ 0.40%	3.95%	4.40%	▲ 0.45%	4.35%	4.90%	▲ 0.55%
65	3.90%	4.30%	▲ 0.40%	4.30%	4.75%	▲ 0.45%	4.90%	5.20%	▲ 0.30%
70	4.05%	4.45%	▲ 0.40%	4.50%	4.90%	▲ 0.40%	5.10%	5.35%	▲ 0.25%
75	4.20%	4.60%	▲ 0.40%	4.80%	5.20%	▲ 0.40%	5.90%	6.10%	▲ 0.20%
80	4.35%	4.80%	▲ 0.45%	5.45%	5.80%	▲ 0.35%	7.20%	No Change	0.00%

¹ Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

² 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 AscentSM Pro 10

Athene AscentSM Pro 10 Payout Factors

Single Life¹ Lifetime Income Withdrawal Percentages - Level²

Issue Age	0 years of deferral			5 years of deferral			10 years of deferral		
	Current	New	Change	Current	New	Change	Current	New	Change
50	5.55%	6.00%	▲ 0.45%	5.80%	6.25%	▲ 0.45%	6.10%	6.60%	▲ 0.50%
55	5.80%	6.50%	▲ 0.70%	6.05%	6.75%	▲ 0.70%	6.65%	7.20%	▲ 0.55%
60	6.20%	6.90%	▲ 0.70%	6.45%	7.15%	▲ 0.70%	7.40%	7.85%	▲ 0.45%
65	6.75%	7.35%	▲ 0.60%	7.00%	7.75%	▲ 0.75%	8.05%	8.45%	▲ 0.40%
70	7.40%	8.05%	▲ 0.65%	7.85%	8.50%	▲ 0.65%	9.30%	9.45%	▲ 0.15%
75	8.10%	8.65%	▲ 0.55%	8.90%	9.35%	▲ 0.45%	10.55%	No Change	0.00%
80	8.85%	9.25%	▲ 0.40%	10.20%	10.25%	▲ 0.05%	11.95%	No Change	0.00%

¹ Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

² 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 Life¹ Lifetime Income Withdrawal Percentages - Earnings Indexed²

Issue Age	0 years of deferral			5 years of deferral			10 years of deferral		
	Current	New	Change	Current	New	Change	Current	New	Change
50	3.45%	3.90%	▲ 0.45%	3.70%	4.15%	▲ 0.45%	4.00%	4.50%	▲ 0.50%
55	3.70%	4.40%	▲ 0.70%	3.95%	4.65%	▲ 0.70%	4.55%	5.10%	▲ 0.55%
60	4.10%	4.80%	▲ 0.70%	4.35%	5.05%	▲ 0.70%	5.30%	5.75%	▲ 0.45%
65	4.65%	5.25%	▲ 0.60%	4.90%	5.65%	▲ 0.75%	5.95%	6.35%	▲ 0.40%
70	5.30%	5.95%	▲ 0.65%	5.75%	6.40%	▲ 0.65%	7.20%	7.35%	▲ 0.15%
75	6.00%	6.55%	▲ 0.55%	6.80%	7.25%	▲ 0.45%	8.45%	No Change	0.00%
80	6.75%	7.15%	▲ 0.40%	8.10%	8.15%	▲ 0.05%	9.85%	No Change	0.00%

¹ Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

² 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 AscentSM Pro 7

Athene AscentSM Pro 7 Payout Factors

Single Life¹ Lifetime Income Withdrawal Percentages - Level²

Issue Age	0 years of deferral			5 years of deferral			10 years of deferral		
	Current	New	Change	Current	New	Change	Current	New	Change
50	5.50%	5.95%	▲ 0.45%	5.75%	6.20%	▲ 0.45%	6.05%	6.55%	▲ 0.50%
55	5.75%	6.45%	▲ 0.70%	6.00%	6.70%	▲ 0.70%	6.60%	7.15%	▲ 0.55%
60	6.15%	6.85%	▲ 0.70%	6.40%	7.10%	▲ 0.70%	7.35%	7.80%	▲ 0.45%
65	6.70%	7.30%	▲ 0.60%	6.95%	7.70%	▲ 0.75%	8.00%	8.40%	▲ 0.40%
70	7.35%	8.00%	▲ 0.65%	7.80%	8.45%	▲ 0.65%	9.25%	9.40%	▲ 0.15%
75	8.05%	8.60%	▲ 0.55%	8.85%	9.30%	▲ 0.45%	10.50%	No Change	0.00%
80	8.80%	9.20%	▲ 0.40%	10.15%	10.20%	▲ 0.05%	11.90%	No Change	0.00%

¹ Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

² 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 Life¹ Lifetime Income Withdrawal Percentages - Earnings Indexed²

Issue Age	0 years of deferral			5 years of deferral			10 years of deferral		
	Current	New	Change	Current	New	Change	Current	New	Change
50	3.40%	3.85%	▲ 0.45%	3.65%	4.10%	▲ 0.45%	3.95%	4.45%	▲ 0.50%
55	3.65%	4.35%	▲ 0.70%	3.90%	4.60%	▲ 0.70%	4.50%	5.05%	▲ 0.55%
60	4.05%	4.75%	▲ 0.70%	4.30%	5.00%	▲ 0.70%	5.25%	5.70%	▲ 0.45%
65	4.60%	5.20%	▲ 0.60%	4.85%	5.60%	▲ 0.75%	5.90%	6.30%	▲ 0.40%
70	5.25%	5.90%	▲ 0.65%	5.70%	6.35%	▲ 0.65%	7.15%	7.30%	▲ 0.15%
75	5.95%	6.50%	▲ 0.55%	6.75%	7.20%	▲ 0.45%	8.40%	No Change	0.00%
80	6.70%	7.10%	▲ 0.40%	8.05%	8.10%	▲ 0.05%	9.80%	No Change	0.00%

¹ Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

² 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.**

Rates are subject to change at any time.

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