Rate update for the Athene BCA product suite

Effective **August 8, 2020**

We're increasing Premium Bonuses for Athene® BCA® 2.0. At the same time, we're increasing the Enhanced Death Benefit Rider Charges. These changes apply to applications where the Family Endowment Rider® Max (FER® Max) is selected. Athene® Velocity rates remain the same. **Rate grids with current and new rates can be found below.**

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

Application deadlines

In order to receive current rates:

- The application must be signed on or before **August 7, 2020** and received at Athene* by market close **(3 p.m. CT) on August 21, 2020**. For electronic applications submitted on AnnuityNet or Affirm (where no sign date was provided), the application signed date is the date the electronic order is submitted to your back office for final review.
- The contract must be in good order, suitability review complete (if applicable) and all funds received at Athene* by market close **(3 p.m. CT) on September 22, 2020**.

* Please Note: Athene's rate lock period begins on the rate change effective date. If you submit applications through your firm's back office, please allow for additional processing time in order to meet the deadlines listed above.

Revised materials will be available on Athene Connect beginning **August 8, 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.

Premium Bonus

(Not available with BCA 6 2.0)

Premium Bonus					
		FER		FER Max	
	States	Current	New	Current	New
BCA 8 2.0	Most States	6%	**No Change**	6%	**9%**
	ID	6%	**No Change**	6%	**7%**
	AK, CA, CT, DE, HI, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	4%	**No Change**	4%	**7%**
BCA 10 2.0	Most States	8%	**No Change**	8%	**12%**
	ID	8%	**No Change**	8%	**10%**
	AK, CA, CT, DE, HI, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	6%	**No Change**	6%	**10%**
BCA 12 2.0	Most States	10%	**No Change**	10%	**14%**
Athene Velocity	Most States	3%	**No Change**	3%	**No Change**

Enhanced Death Benefit Rider Charge

Enhanced Death Benefit Rider Charge				
	FER		FER Max	
	Current	New	Current	New
BCA 8 2.0	0.85%	**No Change**	0.85%	**1.25%**
BCA 10 2.0	0.85%	**No Change**	0.85%	**1.25%**
BCA 12 2.0	0.85%	**No Change**	0.85%	**1.25%**

Velocity	0.45%	**No Change**	0.45%	**No Change**

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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