



Rate update for certain Athene FIA products

Effective **September 5, 2020**

We're adjusting new money rates on certain Athene fixed indexed annuity (FIA) products.

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](#)

Application deadlines

In order to receive current rates:

- The application must be signed on or before **September 4, 2020** and received at Athene* by market close (**3 p.m. CT**) on **September 18, 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 **October 20, 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 **September 5, 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 AccumulatorSM 5 Crediting Rates

Download our Product Guide for rates and state approvals.

- Most states: [Form 65221](#)
- Idaho: [Form 65299](#)
- Oregon: [Form 65281](#)

Athene Accumulator 5			
Strategy Crediting Rates	Premium Band	Current	New
2-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: \$100,000+	105%	100%
	Low Band: Up to \$100,000	105%	100%
1-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: \$100,000+	75%	No Change
	Low Band: Up to \$100,000	75%	No Change
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: \$100,000+	85%	65%
	Low Band: Up to \$100,000	85%	65%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: \$100,000+	60%	45%
	Low Band: Up to \$100,000	60%	45%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	High Band: \$100,000+	100%	85%
	Low Band: Up to \$100,000	100%	85%
	High Band: \$100,000+	70%	65%

1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	Low Band: Up to \$100,000	70%	65%
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 5% [™] Index TR (Total Return) (Par Rate)	High Band: \$100,000+	50%	No Change
	Low Band: Up to \$100,000	50%	No Change
1-Year PTP – S&P 500 [®] (Cap)	High Band: \$100,000+	4.50%	4.00%
	Low Band: Up to \$100,000	4.50%	4.00%
Bailout Cap Rate		3.75%	3.25%
Fixed	High Band: \$100,000+	1.90%	1.70%
	Low Band: Up to \$100,000	1.90%	1.70%
Minimum Interest Credit		2.00%	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 AccumulatorSM 7 Crediting Rates

Download our Product Guide for rates and state approvals.

- Most states: [Form 65222](#)
- Idaho: [Form 65300](#)
- Oregon: [Form 65282](#)

Athene Accumulator 7			
Strategy Crediting Rates	Premium Band	Current	New
2-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: \$100,000+	115%	110%
	Low Band: Up to \$100,000	115%	110%

1-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: \$100,000+	80%	No Change
	Low Band: Up to \$100,000	80%	No Change
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: \$100,000+	90%	75%
	Low Band: Up to \$100,000	90%	75%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: \$100,000+	65%	50%
	Low Band: Up to \$100,000	65%	50%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	High Band: \$100,000+	105%	90%
	Low Band: Up to \$100,000	105%	90%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	High Band: \$100,000+	75%	70%
	Low Band: Up to \$100,000	75%	70%
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 5% [™] Index TR (Total Return) (Par Rate)	High Band: \$100,000+	55%	No Change
	Low Band: Up to \$100,000	55%	No Change
1-Year PTP – S&P 500 [®] (Cap)	High Band: \$100,000+	4.80%	4.30%
	Low Band: Up to \$100,000	4.80%	4.30%
Bailout Cap Rate		4.00%	3.50%
Fixed	High Band: \$100,000+	2.00%	1.80%
	Low Band: Up to \$100,000	2.00%	1.80%
Minimum Interest Credit		3.00%	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 AccumulatorSM 10 Crediting Rates

Download our Product Guide for rates and state approvals.

- Most states: [Form 65223](#)
- Idaho: [Form 65301](#)
- Oregon: [Form 65283](#)

Athene Accumulator 10			
Strategy Crediting Rates	Premium Band	Current	New
2-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: \$100,000+	125%	No Change
	Low Band: Up to \$100,000	125%	No Change
1-Year No Cap PTP ¹ – BNP (Par Rate)	High Band: \$100,000+	90%	No Change
	Low Band: Up to \$100,000	90%	No Change
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: \$100,000+	100%	85%
	Low Band: Up to \$100,000	100%	85%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	High Band: \$100,000+	70%	60%
	Low Band: Up to \$100,000	70%	60%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	High Band: \$100,000+	110%	No Change
	Low Band: Up to \$100,000	110%	No Change
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	High Band: \$100,000+	80%	No Change
	Low Band: Up to \$100,000	80%	No Change
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 5% [™] Index TR (Total Return) (Par Rate)	High Band: \$100,000+	60%	No Change
	Low Band: Up to \$100,000	60%	No Change

1-Year PTP – S&P 500® (Cap)	High Band: \$100,000+	5.00%	No Change
	Low Band: Up to \$100,000	5.00%	No Change
Bailout Cap Rate		4.00%	No Change
Fixed	High Band: \$100,000+	2.10%	No Change
	Low Band: Up to \$100,000	2.10%	No Change
Minimum Interest Credit		5.00%	No Change

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Athene AgilitySM 7 Crediting Rates

Download our Product Guide for rates and state approvals.

- Most states: [Form 35002](#)
- Idaho: [Form 35088](#)
- Oregon: [Form 35085](#)

Athene Agility 7		
Crediting Strategy	Current	New
2-Year No Cap PTP – BNP (Par Rate)	75%	70%
1-Year No Cap PTP – BNP (Par Rate)	55%	No Change
2-Year No Cap PTP ^{1,2} – NASDAQ FC (Par Rate)	60%	50%
1-Year No Cap PTP ^{1,2} – NASDAQ FC (Par Rate)	45%	35%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	70%	60%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	50%	45%
2-Year PTP – S&P 500® (Cap)	6.50%	5.50%

1-Year PTP – S&P 500® (Cap)	3.00%	2.50%
Bailout Cap Rate	0.50%	No Change
Fixed	1.20%	1.10%

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

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 10 Crediting Rates

Download our Product Guide for rates and state approvals.

- Most states: [Form 35001](#)
- Idaho: [Form 35087](#)
- Oregon: [Form 35084](#)

Athene Agility 10		
Crediting Strategy	Current	New
2-Year No Cap PTP – BNP (Par Rate)	85%	80%
1-Year No Cap PTP – BNP (Par Rate)	60%	No Change
2-Year No Cap PTP ^{1,2} – NASDAQ FC (Par Rate)	65%	55%
1-Year No Cap PTP ^{1,2} – NASDAQ FC (Par Rate)	50%	40%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	75%	65%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	55%	50%
2-Year PTP – S&P 500® (Cap)	7.00%	6.00%
1-Year PTP – S&P 500® (Cap)	3.25%	2.75%
Bailout Cap Rate	0.50%	No Change
Fixed	1.30%	1.20%

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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 ProtectorSM 5 Crediting Rates

Download our Product Guide for rates and state approvals.

- Most states: [Form 42003](#)
- Oregon: [Form 42012](#)

Athene Protector 5		
Crediting Strategy	Current	New
1-Year No Cap PTP ¹ – BNP (Par Rate)	80%	No Change
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 5% TM Index TR (Total Return) (Par Rate)	55%	No Change
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	65%	50%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	75%	70%
1-Year PTP – S&P 500 [®] (Cap)	4.75%	4.25%
Bailout Cap Rate	3.00%	No Change
Fixed	2.00%	1.80%
Minimum Interest Credit	10.00%	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 ProtectorSM 7 Crediting Rates

Download our Product Guide for rates and state approvals.

- Most states: [Form 42004](#)
- Oregon: [Form 42013](#)

Athene Protector 7		
Crediting Strategy	Current	New
1-Year No Cap PTP ¹ – BNP (Par Rate)	90%	No Change
1-Year No Cap PTP ¹ – S&P 500 [®] Daily Risk Control 5% [™] Index TR (Total Return) (Par Rate)	60%	No Change
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	70%	55%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	80%	75%
1-Year PTP – S&P 500 [®] (Cap)	5.00%	4.50%
Bailout Cap Rate	3.00%	No Change
Fixed	2.10%	2.00%
Minimum Interest Credit	10.00%	No Change

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