

Athene® BCA® Suite of Fixed Indexed Annuities

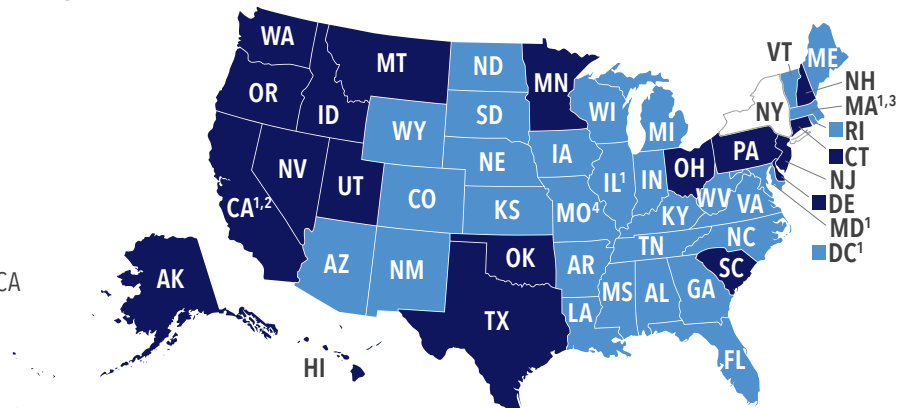


Product rates and approvals by state Effective April 16, 2021

State Availability

- ▶ BCA 6, 8, 10, 12 2.0 and Athene Velocity
- ▶ BCA 6, 8, 10 2.0 and Athene Velocity
- ▷ Not available

- ¹ Enhanced Income Benefit not available in CA, DC, IL & MA
² Confinement and Terminal Illness Waivers not available in CA
³ Confinement Waiver not available in MA
⁴ MVA not available in MO



Strategy Options & Credited Rates

Participation Rate

	Annual Strategy Charge						BCA 6 2.0	
		BCA 12 2.0	BCA 10 2.0	BCA 8 2.0	Athene Velocity	Annual Strategy Charge	Participation Rate	
S&P 500® Index	With Charge 1.50%	53%	48%	45%	48%	1.30%	43%	
	No Charge 0.00%	27%	22%	20%	22%	0.00%	19%	
Shiller Barclays CAPE® US Index	With Charge 1.50%	82%	75%	72%	75%	1.30%	70%	
	No Charge 0.00%	45%	38%	35%	38%	0.00%	33%	
Shiller Barclays Global Index	With Charge 1.50%	150%	135%	130%	135%	1.30%	122%	
	No Charge 0.00%	80%	65%	60%	65%	0.00%	55%	
Merrill Lynch RPM Index™	With Charge 1.50%	160%	145%	140%	145%	1.30%	132%	
	No Charge 0.00%	90%	75%	70%	75%	0.00%	65%	
WisdomTree Siegel Strategic Value Index™	With Charge 1.50%	150%	135%	130%	135%	1.30%	122%	
	No Charge 0.00%	80%	65%	60%	65%	0.00%	55%	

Rider Rates

	BCA 12 2.0	BCA 10 2.0	BCA 8 2.0
FER® Premium Bonus (Most States)	10%	8%	6%
FER Premium Bonus (AK, CA, CT, DE, HI, ID, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA)	-	6%	4%
FER Max Premium Bonus (Most States)	14%	12%	9%
FER Max Premium Bonus (AK, CA, CT, DE, HI, ID, MN, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA)	-	10%	7%
FER without BALIR®: Rollup Rate	FER = 3% FER Max = 2% + 100% ⁵		
FER with BALIR: Rollup Rate	FER = 1.5% FER Max = 1% + 100% ⁵		
FER without BALIR: Dollar-for-Dollar Withdrawal Limit	FER = 3% FER Max = 5%		
FER with BALIR: Dollar-for-Dollar Withdrawal Limit	FER = 1.5% FER Max = 5%		
Income Base Bonus without FER: BALIR	10%	8%	6%
Income Base Bonus with FER: BALIR	5%	4%	3%
SGO® Max Rollup Rates (Years 1-18) ⁶	4.5% + 100% ⁶		
Flex GrowthSM Rollup Rates (Years 1-18)	The greater of 4.5% guaranteed or 200% ⁶		

⁵ Interest Earnings, if any, added to the Enhanced Death Benefit value

⁶ Interest Earnings, if any, added to the Income Base.

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Rider Rates

Athene Velocity includes an Income Rider, at no additional charge, that credits 150% Interest Earnings, if any, to the Income Base every 2 years for 18 years.

Athene Velocity	
FER Premium Bonus	3% ⁷
FER: Rollup Rate (Years 1-18)⁸	FER = 1.5% FER Max = 1% + 100% ⁸
FER: Dollar-for-Dollar Withdrawal Limit	FER = 1.5% FER Max = 5%
Income Base Bonus without FER	25%
Income Base Bonus with FER	10%

⁷ The FER and FER Max provide a one-time Premium Bonus, which enhances the Accumulation Value on the Contract Date.

⁸ Athene Velocity Interest Earnings, if any, added to the Income Base.

Issue Ages

	BCA 12 2.0	BCA 10 2.0	BCA 8 2.0	BCA 6 2.0	Athene Velocity
Base Contract	0-76 ¹⁰	0-78 ⁹	0-84 ⁹	0-86 ⁹	40-78
FER	0-76 ¹⁰	0-78 ⁹	0-80 ⁹	N/A	40-78
BALIR	40-76 ¹¹	40-78	40-80	N/A	N/A
BALIR with FER	40-76 ¹¹	40-78	40-80	N/A	N/A

⁹ In NV, the minimum issue age is 16.

¹⁰ Issue ages in FL are 0-64.

¹¹ Issue ages in FL are 40-64.

¹² On the 10th contract anniversary, you may elect to extend Income Base growth up to the 18th contract anniversary. If you elect to extend Income Base growth, the rider charge on Flex Growth and SGO Max may increase from the beginning of the 11th contract year.

Riders

	Annual Rider Charge
BCA 2.0 FER	0.85%
BCA 2.0 FER Max	1.25%
Flex Growth	1.00% ¹²
SGO Max	1.00% ¹²
Athene Velocity FER	0.45%
Athene Velocity FER Max	0.45%

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