

Athene Rate Update

Effective January 6, 2023

We're updating rates on Athene products. Rate grids with current and new rates can be found below. Visit [Athene Connect](#) for additional product information or to run an illustration.

The following distribution group(s) are included:

- Annexus

Annexus

These changes will be effective with a contract date on or after **January 6, 2023**. 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, 2023**. 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.

Want to learn more? Visit myAnnexus.com for product information and to run an illustration.

Athene® BCA® 12 2.0

BCA 12 2.0 Family Endowment Rider (FER) Enhanced Death Benefit Interest Rate and Dollar-for-Dollar Withdrawal Limit

Family Endowment Rider (FER)	Balanced Allocation Lifetime Income Rider (BALIR)	Current	New	Change
FER: Annual Enhanced Death Benefit (EDB) Interest Rate	With BALIR	2.00%	2.50%	▲ 0.50%
	Without BALIR	4.00%	5.00%	▲ 1.00%
FER: Annual Dollar-for-Dollar Withdrawal Limit	With BALIR	2.00%	2.50%	▲ 0.50%
	Without BALIR	4.00%	5.00%	▲ 1.00%
FER Max: Annual Enhanced Death Benefit (EDB) Interest Rate	With BALIR	1.50%	No Change	0.00%
	Without BALIR	3.00%	No Change	0.00%
FER Max: Annual Dollar-for-Dollar Withdrawal Limit	With BALIR	5.00%	No Change	0.00%
	Without BALIR	5.00%	No Change	0.00%

Athene® BCA® 10 2.0

BCA 10 2.0 Family Endowment Rider (FER) Enhanced Death Benefit Interest Rate and Dollar-for-Dollar Withdrawal Limit

Family Endowment Rider (FER)	Balanced Allocation Lifetime Income Rider (BALIR)	Current	New	Change
FER: Annual Enhanced Death Benefit (EDB) Interest Rate	With BALIR	2.00%	2.50%	▲ 0.50%
	Without BALIR	4.00%	5.00%	▲ 1.00%
FER: Annual Dollar-for-Dollar Withdrawal Limit	With BALIR	2.00%	2.50%	▲ 0.50%
	Without BALIR	4.00%	5.00%	▲ 1.00%
FER Max: Annual Enhanced Death Benefit (EDB) Interest Rate	With BALIR	1.50%	No Change	0.00%
	Without BALIR	3.00%	No Change	0.00%
FER Max: Annual Dollar-for-Dollar Withdrawal Limit	With BALIR	5.00%	No Change	0.00%
	Without BALIR	5.00%	No Change	0.00%

Athene® BCA® 8 2.0

BCA 8 2.0 Family Endowment Rider (FER) Enhanced Death Benefit Interest Rate and Dollar-for-Dollar Withdrawal Limit

Family Endowment Rider (FER)	Balanced Allocation Lifetime Income Rider (BALIR)	Current	New	Change
FER: Annual Enhanced Death Benefit (EDB) Interest Rate	With BALIR	2.00%	2.50%	▲ 0.50%
	Without BALIR	4.00%	5.00%	▲ 1.00%
FER: Annual Dollar-for-Dollar Withdrawal Limit	With BALIR	2.00%	2.50%	▲ 0.50%
	Without BALIR	4.00%	5.00%	▲ 1.00%
FER Max: Annual Enhanced Death Benefit (EDB) Interest Rate	With BALIR	1.50%	No Change	0.00%
	Without BALIR	3.00%	No Change	0.00%
FER Max: Annual Dollar-for-Dollar Withdrawal Limit	With BALIR	5.00%	No Change	0.00%
	Without BALIR	5.00%	No Change	0.00%

Athene® Velocity

Velocity Family Endowment Rider (FER) Enhanced Death Benefit Interest Rate and Dollar-for-Dollar Withdrawal Limit

Family Endowment Rider (FER) with Income Rider	Current	New	Change
FER: Annual Enhanced Death Benefit Rollup Rate	2.00%	2.50%	▲ 0.50%
FER: Annual Dollar-for-Dollar Withdrawal Limit	2.00%	2.50%	▲ 0.50%
FER Max: Annual Enhanced Death Benefit Rollup Rate	1.50%	No Change	0.00%
FER Max: Annual Dollar-for-Dollar Withdrawal Limit	5.00%	No Change	0.00%

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) or state variation, the Family Endowment Rider PBEDB (01/19), PBEDBRS (01/19) or state variation, and the Balanced Allocation Lifetime Income Rider ANNIRS (01/19), ANNIRSRS (01/19), ANNIRF (01/19), ANNIRFRS (01/19) or state variation 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.

The Athene Velocity ANN19 (01/19), ASP19CS (01/19) or state variation, the Family Endowment Rider PBEDB (01/19), PBEDBRS (01/19) or state variation, and the Athene Velocity Income Rider ASPIR (01/19), ASPIRRS (01/19) 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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