

Athene Rate Update

Effective October 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.

Guaranteed income is rising!

Reducing the Income Base Bonus and reducing the Accumulation Phase rates allows us to increase Payout Factors such that guaranteed income is higher for 100% of scenarios.

The following distribution group(s) are included:

- National

National

These changes will be effective with a contract date on or after **October 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 **October 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.

Athene AscentSM Pro 10

Athene AscentSM Pro 10 Income Base Bonus

		Current	New	Change
All States	Rider Option 1: Guaranteed Growth	25%	0%	▼ 25%
	Rider Option 2: Guaranteed Growth, Plus Interest Credits	15%	0%	▼ 15%

Athene AscentSM Pro 10 Accumulation Phase Rates

		Current	New	Change
Rider Option 1: Guaranteed Growth	Years 1-10	12.00%	10.00%	▼ 2.00%
	Years 11-20	6.00%	5.00%	▼ 1.00%
Rider Option 2: Guaranteed Growth, Plus Interest Credits	Years 1-10	6.00%	No Change	0.00%
	Years 11-20	2.00%	No Change	0.00%
	Stacking Percentage	200%	100%	▼ 100%

Athene AscentSM Pro 10 Payout Factors

Attained Age:	Single Life ¹ Lifetime Income Withdrawal Percentages								
	Level ² (Current & Guaranteed)			Earnings Indexed ² (Current & Guaranteed)			Inflation ^{2,3} (Guaranteed)		
	Current	New	Change	Current	New	Change	Current	New	Change
50-54	4.30%+	5.55%+	▲ 1.25%	3.10%+	4.05%+	▲ 0.95%	1.93%+	2.49%+	▲ 0.56%
55-59	4.30%+	5.85%+	▲ 1.55%	3.10%+	4.35%+	▲ 1.25%	1.93%+	2.63%+	▲ 0.70%
60-64	4.80%+	6.40%+	▲ 1.60%	3.60%+	4.90%+	▲ 1.30%	2.16%+	2.88%+	▲ 0.72%
65-69	5.55%+	7.10%+	▲ 1.55%	4.35%+	5.60%+	▲ 1.25%	2.49%+	3.19%+	▲ 0.70%
70-74	6.10%+	7.90%+	▲ 1.80%	4.90%+	6.40%+	▲ 1.50%	2.74%+	3.55%+	▲ 0.81%
75-79	6.65%+	8.75%+	▲ 2.10%	5.45%+	7.25%+	▲ 1.80%	2.99%+	3.93%+	▲ 0.94%
80-84	7.55%+	9.50%+	▲ 1.95%	6.35%+	8.00%+	▲ 1.65%	3.39%+	4.27%+	▲ 0.88%
85-89	8.05%+	10.40%+	▲ 2.35%	6.85%+	8.90%+	▲ 2.05%	3.62%+	4.68%+	▲ 1.06%
90+	8.55%	12.00%	▲ 3.45%	7.35%	10.50%	▲ 3.15%	3.84%	5.40%	▲ 1.56%

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 attained age between 50-90, as indicated by the "+" in the grid. These increases may vary by age and income option. Please see the Lifetime Income Withdrawal Percentages sales piece for a full list of payout factors for all ages and income options.

³ Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income.

Athene AscentSM Pro 7

Athene AscentSM Pro 7 Income Base Bonus

		Current	New	Change
All States	Rider Option 1: Guaranteed Growth	25%	0%	▼ 25%
	Rider Option 2: Guaranteed Growth, Plus Interest Credits	13%	0%	▼ 13%

Athene AscentSM Pro 7 Accumulation Phase Rates

		Current	New	Change
Rider Option 1: Guaranteed Growth	Years 1-10	12.00%	10.00%	▼ 2.00%
	Years 11-20	6.00%	5.00%	▼ 1.00%
Rider Option 2: Guaranteed Growth, Plus Interest Credits	Years 1-10	6.00%	No Change	0.00%
	Years 11-20	2.00%	No Change	0.00%
	Stacking Percentage	200%	100%	▼ 100%

Athene AscentSM Pro 7 Payout Factors

Attained Age:	Single Life ¹ Lifetime Income Withdrawal Percentages								
	Level ² (Current & Guaranteed)			Earnings Indexed ² (Current & Guaranteed)			Inflation ^{2,3} (Guaranteed)		
	Current	New	Change	Current	New	Change	Current	New	Change
50-54	4.30%+	5.40%+	▲ 1.10%	3.10%+	3.90%+	▲ 0.80%	1.93%+	2.43%+	▲ 0.50%
55-59	4.30%+	5.40%+	▲ 1.10%	3.10%+	3.90%+	▲ 0.80%	1.93%+	2.43%+	▲ 0.50%
60-64	4.80%+	6.05%+	▲ 1.25%	3.60%+	4.55%+	▲ 0.95%	2.16%+	2.72%+	▲ 0.56%
65-69	5.55%+	7.00%+	▲ 1.45%	4.35%+	5.50%+	▲ 1.15%	2.49%+	3.15%+	▲ 0.66%
70-74	6.10%+	7.65%+	▲ 1.55%	4.90%+	6.15%+	▲ 1.25%	2.74%+	3.44%+	▲ 0.70%
75-79	6.65%+	8.35%+	▲ 1.70%	5.45%+	6.85%+	▲ 1.40%	2.99%+	3.75%+	▲ 0.76%
80-84	7.55%+	9.45%+	▲ 1.90%	6.35%+	7.95%+	▲ 1.60%	3.39%+	4.25%+	▲ 0.86%
85-89	8.05%+	9.95%+	▲ 1.90%	6.85%+	8.45%+	▲ 1.60%	3.62%+	4.47%+	▲ 0.85%
90+	8.55%	10.50%	▲ 1.95%	7.35%	9.00%	▲ 1.65%	3.84%	4.72%	▲ 0.88%

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 attained age between 50-90, as indicated by the "+" in the grid. These increases may vary by age and income option. Please see the Lifetime Income Withdrawal Percentages sales piece for a full list of payout factors for all ages and income options.

³ Guaranteed rates may be lower than current rates. Please contact the Company for current rates when your customer wants to elect income.

Rates are subject to change at any time.

Athene Ascent Pro GEN (09/15) NB, GEN10 (04/14) and Athene Ascent Income Rider IR1 (09/15), IR2 (09/15) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. Products not available in all states.



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