



Athene Rate Update

Effective Date: **May 1, 2026**

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:

- National

National

These changes will be effective with a contract date on or after **May 1, 2026**. 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 **May 1, 2026**. 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 AgilitySM 10

Athene AgilitySM 10 Benefit Base Bonus

Current	New	Change
50%	55%	▲ 5%

Athene AgilitySM 7

Athene AgilitySM 7 Benefit Base Bonus

Current	New	Change
30%	35%	▲ 5%

Athene Aviator[®] 10

Athene Aviator[®] 10 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
5-Year PTP — Diversified Blend (Par Rate)*	High Band: (\$100,000+)	280%	290%	▲ 10%
	Low Band: (Up to \$100,000)	270%	280%	▲ 10%

2-Year PTP — Diversified Blend (Par Rate)*	High Band: (\$100,000+)	175%	180%	▲ 5%
	Low Band: (Up to \$100,000)	170%	175%	▲ 5%
1-Year PTP — Diversified Blend (Par Rate)*	High Band: (\$100,000+)	135%	140%	▲ 5%
	Low Band: (Up to \$100,000)	130%	135%	▲ 5%
5-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: (\$100,000+)	280%	290%	▲ 10%
	Low Band: (Up to \$100,000)	270%	280%	▲ 10%
5-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: (\$100,000+)	280%	290%	▲ 10%
	Low Band: (Up to \$100,000)	270%	280%	▲ 10%
5-Year PTP — S&P 500 FC 7% (Par Rate)*	High Band: (\$100,000+)	280%	290%	▲ 10%
	Low Band: (Up to \$100,000)	270%	280%	▲ 10%
2-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: (\$100,000+)	175%	180%	▲ 5%
	Low Band: (Up to \$100,000)	170%	175%	▲ 5%
	High Band: (\$100,000+)	175%	180%	▲ 5%

2-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	Low Band: (Up to \$100,000)	170%	175%	▲ 5%
2-Year PTP — S&P 500 FC 7% (Par Rate)*	High Band: (\$100,000+)	175%	180%	▲ 5%
	Low Band: (Up to \$100,000)	170%	175%	▲ 5%
1-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: (\$100,000+)	135%	140%	▲ 5%
	Low Band: (Up to \$100,000)	130%	135%	▲ 5%
1-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: (\$100,000+)	135%	140%	▲ 5%
	Low Band: (Up to \$100,000)	130%	135%	▲ 5%
1-Year PTP — S&P 500 FC 7% (Par Rate)*	High Band: (\$100,000+)	135%	140%	▲ 5%
	Low Band: (Up to \$100,000)	130%	135%	▲ 5%
5-Year PTP — S&P 500® (Par Rate)	High Band: (\$100,000+)	70%	73%	▲ 3%
	Low Band: (Up to \$100,000)	67%	70%	▲ 3%
1-Year PTP — S&P 500® (Cap Rate)	High Band: (\$100,000+)	9.50%	9.75%	▲ 0.25%
	Low Band: (Up to \$100,000)	9.25%	9.50%	▲ 0.25%

Fixed	High Band: (\$100,000+)	3.95%	4.05%	▲ 0.10%
	Low Band: (Up to \$100,000)	3.85%	3.95%	▲ 0.10%

*** The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited.**

Athene Aviator[®] 5

Athene Aviator[®] 5 Crediting Rates

Crediting Strategy	Premium Band	Current	New	Change
5-Year PTP — Diversified Blend (Par Rate)*	High Band: (\$100,000+)	265%	275%	▲ 10%
	Low Band: (Up to \$100,000)	260%	270%	▲ 10%
	High Band: (\$100,000+)	160%	165%	▲ 5%

2-Year PTP — Diversified Blend (Par Rate)*	Low Band: (Up to \$100,000)	155%	160%	▲ 5%
1-Year PTP — Diversified Blend (Par Rate)*	High Band: (\$100,000+)	115%	120%	▲ 5%
	Low Band: (Up to \$100,000)	110%	115%	▲ 5%
5-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: (\$100,000+)	265%	275%	▲ 10%
	Low Band: (Up to \$100,000)	260%	270%	▲ 10%
5-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: (\$100,000+)	265%	275%	▲ 10%
	Low Band: (Up to \$100,000)	260%	270%	▲ 10%
5-Year PTP — S&P 500 FC 7% (Par Rate)*	High Band: (\$100,000+)	265%	275%	▲ 10%
	Low Band: (Up to \$100,000)	260%	270%	▲ 10%
2-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: (\$100,000+)	160%	165%	▲ 5%
	Low Band: (Up to \$100,000)	155%	160%	▲ 5%
2-Year PTP — BofA Multi-Asset FC 7 (Par Rate)*	High Band: (\$100,000+)	160%	165%	▲ 5%
	Low Band: (Up to \$100,000)	155%	160%	▲ 5%

2-Year PTP — S&P 500 FC 7% (Par Rate)*	High Band: (\$100,000+)	160%	165%	▲ 5%
	Low Band: (Up to \$100,000)	155%	160%	▲ 5%
1-Year PTP — Invesco QQQ FC 7 (Par Rate)*	High Band: (\$100,000+)	115%	120%	▲ 5%
	Low Band: (Up to \$100,000)	110%	115%	▲ 5%
1-Year PTP — BofA Multi- Asset FC 7 (Par Rate)*	High Band: (\$100,000+)	115%	120%	▲ 5%
	Low Band: (Up to \$100,000)	110%	115%	▲ 5%
1-Year PTP — S&P 500 FC 7% (Par Rate)*	High Band: (\$100,000+)	115%	120%	▲ 5%
	Low Band: (Up to \$100,000)	110%	115%	▲ 5%
5-Year PTP — S&P 500® (Par Rate)	High Band: (\$100,000+)	65%	68%	▲ 3%
	Low Band: (Up to \$100,000)	62%	65%	▲ 3%
1-Year PTP — S&P 500® (Cap Rate)	High Band: (\$100,000+)	9.25%	9.50%	▲ 0.25%
	Low Band: (Up to \$100,000)	9.00%	9.25%	▲ 0.25%
Fixed	High Band: (\$100,000+)	3.80%	3.90%	▲ 0.10%

	Low Band: (Up to \$100,000)	3.70%	3.80%	▲ 0.10%
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Athene Performance Elite[®] 15

Great news! We're offering increased Premium Bonus rates on Performance Elite 15 for 60 days, helping provide additional value on contracts issued during this period.

Athene Performance Elite® 15 Premium Bonus

		PE			PE Plus (with Liquidity Rider)		
	Issue Age*	Current	New	Change	Current	New	Change
Premium Bonus	0-70	22%	27%	▲ 5%	29%	34%	▲ 5%
	71-73	20%	22%	▲ 2%	27%	29%	▲ 2%

* The Premium Bonus rate is determined based on the oldest age of all Owners and Annuitants on the contract issue date.

Athene Performance Elite® 10

Great news! We're offering increased Premium Bonus rates on Performance Elite 10 for 60 days, helping provide additional value on contracts issued during this period.

Athene Performance Elite® 10 Premium Bonus

		PE			PE Plus (with Liquidity Rider)		
	Issue Age*	Current	New	Change	Current	New	Change
Most states : AL, AZ, AR, CO, DC, FL (issue ages 0-64), GA, HI, IL, IN, IA, KS, KY, MA, ME, MI, MO, MS, MT, NE, NH, NM, NC, ND, RI, SD, TN, VT, VA,	0-70	16%	20%	▲ 4%	22%	26%	▲ 4%
	71- 75	14%	18%	▲ 4%	20%	24%	▲ 4%
	76- 78	14%	16%	▲ 2%	20%	22%	▲ 2%

WV, WI, WY							
AK, CT, DE, ID, LA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	0-70	15%	19%	▲ 4%	20%	24%	▲ 4%
	71-75	13%	17%	▲ 4%	18%	22%	▲ 4%
	76-78	13%	15%	▲ 2%	18%	20%	▲ 2%
CA	0-70	14%	16%	▲ 2%	19%	20%	▲ 1%
	71-75	12%	14%	▲ 2%	17%	19%	▲ 2%
	76-78	12%	No Change	0.00%	17%	No Change	0.00%
FL (issue ages 65- 78), MD	0-70	15%	19%	▲ 4%	20%	24%	▲ 4%
	71-75	13%	17%	▲ 4%	18%	22%	▲ 4%
	76-78	13%	15%	▲ 2%	18%	20%	▲ 2%

* The Premium Bonus rate is determined based on the oldest age of all Owners and Annuitants on the contract issue date.

Athene Performance Elite® 7

Athene Performance Elite® 7 Crediting Rates

Crediting Strategy	With Fee			No Fee		
	Current	New	Change	Current	New	Change
Annual Strategy Charge Rate	1.25%	No Change	0.00%	0.00%	No Change	0.00%
2-Year PTP ¹ — AI Global Opportunities (Par Rate)	235%	255%	▲ 20%	185%	200%	▲ 15%
2-Year PTP ¹ — AI Powered US Equity (Par Rate)	255%	270%	▲ 15%	200%	215%	▲ 15%
2-Year PTP ¹ — BNP (Par Rate)	335%	355%	▲ 20%	260%	280%	▲ 20%
2-Year PTP ^{1,2} — Nasdaq FC (Par Rate)	225%	240%	▲ 15%	175%	190%	▲ 15%
2-Year PTP ¹ — S&P 500® FC (Par Rate)	150%	160%	▲ 10%	118%	128%	▲ 10%

2-Year PTP ¹ — UBS Innovative Balanced (Par Rate)	235%	250%	▲ 15%	185%	200%	▲ 15%
1-Year PTP ¹ — AI Global Opportunities (Par Rate)	175%	180%	▲ 5%	140%	145%	▲ 5%
1-Year PTP ¹ — AI Powered US Equity (Par Rate)	195%	205%	▲ 10%	155%	165%	▲ 10%
1-Year PTP ¹ — BNP (Par Rate)	245%	250%	▲ 5%	195%	200%	▲ 5%
1-Year PTP ^{1,2} — Nasdaq FC (Par Rate)	145%	150%	▲ 5%	115%	120%	▲ 5%
1-Year PTP ¹ — S&P 500 [®] FC (Par Rate)	110%	117%	▲ 7%	88%	92%	▲ 4%
1-Year PTP ¹ — UBS Innovative Balanced (Par Rate)	175%	180%	▲ 5%	140%	145%	▲ 5%
1-Year PTP — S&P 500 [®] (Cap Rate)	11.00%	11.50%	▲ 0.50%	8.25%	8.75%	▲ 0.50%

Fixed	N/A	N/A	N/A	4.35%	4.60%	▲ 0.25%
Fixed - CA	N/A	N/A	N/A	3.00%	No Change	0.00%

¹ The index is an excess return index. The returns of the index will reflect the performance of the underlying components in excess of a reference rate that could be earned on cash or a similar risk-free benchmark asset. Additionally, the performance of the index includes an embedded fee and may also include other costs such as transaction and replication costs. These costs may vary over time with market conditions. The excess return nature of index and the embedded fees and costs will all reduce index performance and the potential interest credited within the annuity contract. 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.

New York

These changes will be effective with a contract date on or after **May 1, 2026**. 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.

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NY Athene Amplify[®] 2.0 NF

NY Athene Amplify[®] 2.0 NF Crediting Rates

Index Link Segment Options	Buffer Rate	Cap Rate			Participation Rate			Trigger Rate		
		Current	New	Change	Current	New	Change	Current	New	Change
1-Year PTP S&P 500 [®] Index (SPX)	20 %	11.25 %	11.50 %	▲ 0.25 %	100 %	No Change	0.00 %	N/A	N/A	N/A
1-Year PTP S&P 500 [®] Index (SPX)	10 %	16.50 %	16.75 %	▲ 0.25 %	100 %	No Change	0.00 %	N/A	N/A	N/A
1-Year PTP Nasdaq-100 [®] Index (NDX)	10 %	18.50 %	19.25 %	▲ 0.75 %	100 %	No Change	0.00 %	N/A	N/A	N/A
1-Year PTP Russell 2000 [®]	10 %	23.00 %	25.00 %	▲ 2.00 %	100 %	No Change	0.00 %	N/A	N/A	N/A

Index (RTY)										
1-Year PTP MSCI EAFE Index (MXE A)	10 %	16.2 5%	18.0 0%	▲ 1.75 %	100 %	No Change	0.00 %	N/A	N/A	N/A
1-Year Trigger (SPX)	10 %	N/A	N/A	N/A	N/A	N/A	N/A	10.2 5%	10.75 %	▲ 0.50 %
1-Year Dual Trigger (SPX)	10 %	N/A	N/A	N/A	N/A	N/A	N/A	8.50 %	9.2 5%	▲ 0.75 %
2-Year PTP S&P 500® Index (SPX)	20 %	25.0 0%	No Change	0.00 %	100 %	No Change	0.00 %	N/A	N/A	N/A
2-Year PTP S&P 500® Index (SPX)	10 %	40.0 0%	No Change	0.00 %	100 %	No Change	0.00 %	N/A	N/A	N/A
2-Year PTP Nasdaq-100® Index (NDX)	10 %	35.0 0%	38.0 0%	▲ 3.00 %	100 %	No Change	0.00 %	N/A	N/A	N/A

2-Year PTP Russell I 2000® Index (RTY)	10 %	60.0 0%	No Change	0.00 %	100 %	No Change	0.00 %	N/A	N/A	N/A
2-Year PTP MSCI EAFE Index (MXE A)	10 %	No Cap	No Change	0.00 %	110 %	No Change	0.00 %	N/A	N/A	N/A
6-Year PTP S&P 500® Index (SPX)	30 %	60.0 0%	65.0 0%	▲ 5.00 %	100 %	No Change	0.00 %	N/A	N/A	N/A
6-Year PTP S&P 500® Index (SPX)	20 %	75.0 0%	85.0 0%	▲ 10.0 0%	100 %	No Change	0.00 %	N/A	N/A	N/A
6-Year PTP S&P 500® Index (SPX)	10 %	105. 00%	No Cap	Cap removed	100 %	No Change	0.00 %	N/A	N/A	N/A
6-Year PTP Nasdaq-100®	10 %	80.0 0%	105. 00%	▲ 25.0 0%	100 %	No Change	0.00 %	N/A	N/A	N/A

Index (NDX)										
6-Year Performance Blend (SPX, RTY, MXEA)	10 %	70.0 0%	75.0 0%	▲ 5.00 %	100 %	No Change	0.00 %	N/A	N/A	N/A
6-Year Dual Direction (SPX)	20 %	60.0 0%	65.0 0%	▲ 5.00 %	100 %	No Change	0.00 %	N/A	N/A	N/A
6-Year Dual Trigger (SPX)	30 %	N/A	N/A	N/A	N/A	N/A	N/A	35.0 0%	38.00 %	▲ 3.00 %
6-Year Dual Trigger (SPX)	20 %	N/A	N/A	N/A	N/A	N/A	N/A	40.0 0%	43.00 %	▲ 3.00 %
6-Year Dual Trigger (SPX)	10 %	N/A	N/A	N/A	N/A	N/A	N/A	48.0 0%	50.00 %	▲ 2.00 %

Fixed Segment Option	Current	New	Change
1-Year Fixed Interest Rate	3.00%	<i>No Change</i>	0.00%

Rates are subject to change at any time.

Athene Aviator ICC25 ASPR (08/25), ICC25 ASPR CS05 (08/25), ICC25 ASPR CS10 (08/25), ICC25 ASPR SCS (08/25); strategies ICC25 ASPR FIX (08/25), ICC25 ASPR PTP (08/25); and endorsements ICC25 ASPR CW (08/25), ICC25 ASPR MVA (08/25), ICC25 ASPR TIW (08/25) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Products not available in all states.

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Athene Amplify 2.0 RIA II (05/25) NF, CS II (05/25), CW II (05/25), TIW II (05/25), SCS II (05/25) NF, Fixed II (05/25), Buffer II (05/25) NF, Buffer MI II (05/25) NF, Trigger II (05/25) NF, Dual Trigger II (05/25) NF, Dual Direction II (05/25) NF, GMDB II (05/25) NF, Performance Lock II (05/25) issued by Athene Annuity & Life Assurance Company of New York, headquartered in Pearl River, New York. Product features, limitations and availability may vary; see the prospectus for details. Products not available in all states.

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