ATHENE

Athene Rate Update

Effective Date: March 11, 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
- New York

National

Application deadlines

In order to receive current rates:

- The application's Initial Submit Date[1] must be on or before **March 10, 2026**.
  - Physical signature dates do not apply to electronic submissions.
  - For paper applications, the client must sign the application on or before **March 10, 2026**.
- The application must be received at Athene* by market close (3 p.m. CT) on **March 24, 2026**.
  - If your back office requires the use of an order entry platform, Athene must receive the electronic order by market close (3 p.m. CT) on **March 24, 2026**. Copies of the paper application without the electronic order will not hold the current rates.
  - If the application is being funded from a firm brokerage account, your firm must be able to submit both the funds and electronic application by market close (3 p.m. CT) on **March 24, 2026**.
- The contract must be in good order, suitability review complete (if applicable) and all funds received at Athene[2] by market close (3 p.m. CT) on **May 11, 2026**.

[1] The Initial Submit Date is the date you first submit an electronic order to Athene or, if applicable, to your back office. Please check with your back office to determine the appropriate submission process.

[2] 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 the Forms and Materials page beginning **March 11, 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 MaxRate®

Athene MaxRate® 3, 5 and 7 Crediting Rates

Multi-Year and 1-Year Fixed Strategy [1]							
		Most States			**AK, CA, CT, DE, HI, ID, MD, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA**		
Product Term	**Premium Band**	**Current**	**New**	**Change**	**Current**	**New**	**Change**
3-Year	High Band: *($100,000+)*	4.65%	4.50%	▼ 0.15%	4.65%	4.50%	▼ 0.15%
	Low Band: *(Up to $100,000)*	4.40%	4.25%	▼ 0.15%	4.40%	4.25%	▼ 0.15%

5-Year	High Band: *($100,000+)*	4.95%	4.80%	▼ 0.15%	4.90%	4.75%	▼ 0.15%
	Low Band: *(Up to $100,000)*	4.70%	4.55%	▼ 0.15%	4.65%	4.50%	▼ 0.15%
7-Year	High Band: *($100,000+)*	4.95%	4.80%	▼ 0.15%	4.90%	4.75%	▼ 0.15%
	Low Band: *(Up to $100,000)*	4.70%	4.55%	▼ 0.15%	4.65%	4.50%	▼ 0.15%

[1] The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

New York

Application deadlines

In order to receive current rates:

- The application's Initial Submit Date[1] must be on or before **March 10, 2026**.
    - Physical signature dates do not apply to electronic submissions.
    - For paper applications, the client must sign the application on or before **March 10, 2026**.
- The application must be received at Athene[2] by market close (3 p.m. CT) on **March 24, 2026**.
    - If your back office requires the use of an order entry platform, Athene must receive the electronic order by market close (3 p.m. CT) on **March 24, 2026**. Copies of the paper application without the electronic order will not hold the current rates.
    - If the application is being funded from a firm brokerage account, your firm must be able to submit both the funds and electronic application by market close (3 p.m. CT) on **March 24, 2026**.

- 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 **May 11, 2026**.

[1] The Initial Submit Date is the date you first submit an electronic order to Athene or, if applicable, to your back office. Please check with your back office to determine the appropriate submission process.

[2] 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 the Forms and Materials page beginning **March 11, 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 MaxRate® NY

Athene MaxRate® 3, 5 and 7 NY Crediting Rates

Multi-Year and 1-Year Fixed Strategy [1]				
Product Term	**Premium Band**	**Current**	**New**	**Change**
3-Year	High Band: *($100,000+)*	4.20%	4.05%	▼ 0.15%
	Low Band: *(Up to $100,000)*	3.95%	3.80%	▼ 0.15%
5-Year	High Band: *($100,000+)*	4.60%	4.45%	▼ 0.15%
	Low Band: *(Up to $100,000)*	4.40%	4.25%	▼ 0.15%

7-Year	High Band: *($100,000+)*	4.65%	4.50%	▼ 0.15%
	Low Band: *(Up to $100,000)*	4.45%	4.30%	▼ 0.15%

[1] The Multi-Year Fixed Strategy interest rate applies to the Initial Premium and the 1-Year Fixed Strategy interest rate applies to Additional Premium.

Rates are subject to change at any time.

Athene MaxRate MYG (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.

Athene MaxRate MYG NMV (09/15) or state variations issued by Athene Annuity & Life Assurance Company of New York, headquartered in Pearl River, New York. Product features, limitations and availability may vary; see Certificate of Disclosure for full details. Products not available in all states.

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