

## Rate update for Athene products!

Effective **March 21, 2020**

We're adjusting new money rates on Athene multi-year guarantee products

**Rate grids with current and new rates can be found below.** You can also visit [Athene Connect](#) for additional [product information](#) or to [run an illustration](#).

[Go to Athene Connect](#)

### Application deadlines **(Revised — please read)**

In order to receive current rates:

- The application must be signed on or before **March 20, 2020** and received at Athene\* by market close **(3 p.m. CT) on April 3, 2020**. For applications submitted on AnnuityNet, the application signed date is the date the electronic order is submitted to your back office for review.
- 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 5, 2020**.

**\* 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.**

Applications may be submitted electronically using the [Document Upload Tool](#) on Athene Connect. They can also be submitted by overnight mail to the following address:

**Athene Annuity and Life Company**

7700 Mills Civic Parkway

West Des Moines, IA 50266-3862

Revised materials will be available on [Athene Connect](#) beginning **March 21, 2020**. 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 Crediting Rates**

Download our [Product Guide](#) for rates and state approvals.

Multi-Year and 1-Year Fixed Strategy*					
		Most States		AK, CA, CT, DE, HI, MN, MO, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA	
Product Term	Premium Band	Current	New	Current	New
3-Year	High Band: \$100,000+	1.95%	<b>1.55%</b>	1.95%	<b>1.55%</b>
	Low Band: Up to \$100,000	1.80%	<b>1.40%</b>	1.80%	<b>1.40%</b>
5-Year	High Band: \$100,000+	2.55%	<b>2.15%</b>	2.50%	<b>2.10%</b>
	Low Band: Up to \$100,000	2.40%	<b>2.00%</b>	2.35%	<b>1.95%</b>
7-Year	High Band: \$100,000+	2.65%	<b>2.25%</b>	2.60%	<b>2.20%</b>
	Low Band: Up to \$100,000	2.50%	<b>2.10%</b>	2.45%	<b>2.05%</b>

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

Thank you for your business. At Athene, we're committed to help take you to the next level. For product and sales support, please contact the best Sales Desk in the business at **888-ANNUITY (266-8489)**.

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Rates are subject to change at any time.

Athene MaxRate [MYG (09/15)] issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability may vary by state; see Certificate of Disclosure for full details. Products not available in all states.



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