

Rate update for Athene AscentSM Pro

Effective **April 4, 2020**

We're adjusting new money rates and Payout Factors on Athene Ascent Pro.

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 **April 3, 2020** and received at Athene* by market close (**3 p.m. CT**) on **April 17, 2020**. For applications submitted on AnnuityNet or Affirm (where no sign date was provided), the application signed date is the date the electronic order is submitted to your back office for final 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 19, 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 **April 4, 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 AscentSM Pro 7 Crediting Rates

Download our Product Guide for rates and state approvals:

- Most states: [Form 65218](#)
- Oregon: [Form 65287](#)

Athene Ascent Pro 7		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP ¹ – BNP (Par Rate)	95%	70%
1-Year No Cap PTP ¹ – BNP (Par Rate)	65%	50%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	60%	45%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	45%	30%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	70%	55%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	50%	40%
2-Year PTP – S&P 500 [®] (Cap)	40%	35%
2-Year PTP – S&P 500 [®] (Cap)	3.00%	2.50%

Bailout Cap Rate	1.00%	No Change
Fixed	1.35%	0.95%
Minimum Interest Credit	7%	1%

1 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.

Athene AscentSM Pro 7 Payout Factors

Download a detailed view of our Lifetime Income Withdrawal Percentages:

- Most states: [Form 65258](#)
- Oregon: [Form 65291](#)

Athene Ascent Pro 7	Single Life ¹ Lifetime Income Withdrawal Percentages					
	Level ² (Current & Guaranteed)		Earnings Indexed ² (Current & Guaranteed)		Inflation ^{2,3} (Guaranteed)	
	Current	New	Current	New	Current	New
Attained Age:						
50-54	3.40%	3.15%	2.80%	2.65%	1.53%	1.41%
55-59	3.40%+	3.15%+	2.80%+	2.65%+	1.53%+	1.41%+
60-64	3.90%+	3.65%+	3.30%+	3.15%+	1.75%+	1.64%+
65-69	4.40%+	4.15%+	3.80%+	3.65%+	1.98%+	1.86%+
70-74	4.90%+	4.65%+	4.30%+	4.15%+	2.20%+	2.09%+
75-79	5.40%+	5.15%+	4.80%+	4.65%+	2.43%+	2.31%+
80-84	5.90%+	5.65%+	5.30%+	5.15%+	2.65%+	2.54%+
85-89	6.40%+	6.15%+	5.80%+	5.65%+	2.88%+	2.76%+
90	6.90%	6.65%	6.30%	6.15%	3.10%	2.99%

1 Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

2 Beginning at age 55, the Lifetime Income Withdrawal Percentage will increase by 0.1% each year for the Level and Earnings Indexed options. Beginning at age 55, the Lifetime Income Withdrawal Percentage will increase by 0.045% each year for the Inflation option.

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 10 Crediting Rates

Download our Product Guide for rates and state approvals:

- Most states: [Form 65219](#)
- Oregon: [Form 65288](#)

Athene Ascent Pro 10		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP ¹ – BNP (Par Rate)	105%	80%
1-Year No Cap PTP ¹ – BNP (Par Rate)	70%	55%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	65%	60%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	50%	40%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	75%	65%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	55%	50%
2-Year PTP – S&P 500 [®] (Cap)	45%	40%
2-Year PTP – S&P 500 [®] (Cap)	3.25%	3.00%
Bailout Cap Rate	1.00%	No Change
Fixed	1.60%	1.10%
Minimum Interest Credit	10%	1%

1 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.

Athene AscentSM Pro 10 Payout Factors

Download a detailed view of our Lifetime Income Withdrawal Percentages:

- Most states: [Form 65257](#)
- Oregon: [Form 65290](#)

Athene Ascent Pro 10	Single Life ¹ Lifetime Income Withdrawal Percentages					
	Level ² (Current & Guaranteed)		Earnings Indexed ² (Current & Guaranteed)		Inflation ^{2,3} (Guaranteed)	
	Current	New	Current	New	Current	New
Attained Age:						
50-54	3.40%	3.15%	2.80%	2.65%	1.53%	1.41%
55-59	3.40%+	3.15%+	2.80%+	2.65%+	1.53%+	1.41%+
60-64	3.90%+	3.65%+	3.30%+	3.15%+	1.75%+	1.64%+
65-69	4.40%+	4.15%+	3.80%+	3.65%+	1.98%+	1.86%+
70-74	4.90%+	4.65%+	4.30%+	4.15%+	2.20%+	2.09%+
75-79	5.40%+	5.15%+	4.80%+	4.65%+	2.43%+	2.31%+
80-84	5.90%+	5.65%+	5.30%+	5.15%+	2.65%+	2.54%+
85-89	6.40%+	6.15%+	5.80%+	5.65%+	2.88%+	2.76%+
90	6.90%	6.65%	6.30%	6.15%	3.10%	2.99%

1 Subtract 0.5% from the Single Life withdrawal percentage to determine the current Joint Life withdrawal percentage.

2 Beginning at age 55, the Lifetime Income Withdrawal Percentage will increase by 0.1% each year for the Level and Earnings Indexed options. Beginning at age 55, the Lifetime Income Withdrawal Percentage will increase by 0.045% each year for the Inflation option.

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 10 Bonus Crediting Rates

Download our Product Guide for rates and state approvals:

- Most states: [Form 65220](#)
- Oregon: [Form 65289](#)

Athene Ascent Pro 10 Bonus		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP ¹ – BNP (Par Rate)	70%	60%
1-Year No Cap PTP ¹ – BNP (Par Rate)	50%	45%
2-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	45%	40%
1-Year No Cap PTP ^{1,2} – Nasdaq FC (Par Rate)	35%	25%
2-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	55%	50%
1-Year No Cap PTP ¹ – AI Powered US Equity (Par Rate)	40%	35%
1-Year No Cap PTP ¹ – S&P 500 Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	30%	No Change
1-Year PTP – S&P 500® (Cap)	2.25%	No Change
Bailout Cap Rate	1.00%	No Change
Fixed	0.90%	0.85%
Minimum Interest Credit	5%	1%

1 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.

Athene AscentSM Pro 10 Bonus Income Base Bonus

Ascent Pro 10 Bonus	Rider Option	Income Base Bonus	
		Current	New
All States	Option 1	20%	10%

	Option 2	15%	5%
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Rates are subject to change at any time.

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