

Rate update for Athene AscentSM Pro Bonus and Athene Performance Elite[®]

Effective **March 2, 2019**

We're adjusting Income Base Bonus rates on Athene Ascent Pro Bonus products. We're also adjusting new money rates on Athene Performance Elite products. Application deadlines for current rates can be found below the product rate grids:

Athene Ascent Pro Bonus

	Rider Option	Income Base Bonus	
		Current	New
Ascent 10 Bonus 2.0	Option 1	15%	10%
Ascent Pro 10 Bonus Select Ascent Pro 10 Bonus (FL)	Option 2	10%	5%

Athene Performance Elite

Athene PE 7 (Base and Plus)		
Strategy Crediting Rates	Current	New
2 Year No Cap PTP – BNP (Par Rate)	135%	125%
1 Year No Cap PTP – BNP (Par Rate)	95%	90%
2 Year No Cap PTP ¹ – Morningstar [®] (Par Rate)	85%	70%

1 Year No Cap PTP ¹ – Morningstar [®] (Par Rate)	70%	60%
1 Year PTP – S&P 500 [®] (Cap)	5.00%	4.50%
1 Year Monthly Cap – S&P 500 [®] (Cap)	1.85%	1.75%
2 Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	90%	85%
1 Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	55%	50%
2 Year No Cap PTP ¹ – S&P 500 [®] (Volatility Control) (Annual Spread)	2.75%	3.50%
1 Year No Cap PTP ¹ – S&P 500 [®] (Volatility Control) (Par Rate)	50%	45%
Fixed	1.90%	1.70%

Athene PE 10, PE 10 Select, PE 10 Pro (Base and Plus)		
Strategy Crediting Rates	Current	New
2 Year No Cap PTP – BNP (Par Rate)	120%	110%
1 Year No Cap PTP – BNP (Par Rate)	85%	80%
2 Year No Cap PTP ¹ – Morningstar [®] (Par Rate)	75%	60%
1 Year No Cap PTP ¹ – Morningstar [®] (Par Rate)	60%	50%
1 Year PTP – S&P 500 [®] (Cap)	4.50%	4.00%
1 Year Monthly Cap – S&P 500 [®] (Cap)	1.75%	1.60%
2 Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	80%	75%
1 Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	50%	45%
2 Year No Cap PTP ¹ – S&P 500 [®] (Volatility Control) (Annual Spread)	3.50%	4.25%
1 Year No Cap PTP ¹ – S&P 500 [®] (Volatility Control) (Par Rate)	45%	40%
Fixed	1.65%	1.45%

Athene PE 15 (Base and Plus)		
Strategy Crediting Rates	Current	New
2 Year No Cap PTP – BNP (Par Rate)	135%	125%

1 Year No Cap PTP – BNP (Par Rate)	95%	90%
2 Year No Cap PTP ¹ – Morningstar® (Par Rate)	85%	70%
1 Year No Cap PTP ¹ – Morningstar® (Par Rate)	70%	60%
1 Year PTP – S&P 500® (Cap)	5.00%	4.50%
1 Year Monthly Cap – S&P 500® (Cap)	1.85%	1.75%
2 Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	90%	85%
1 Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	55%	50%
2 Year No Cap PTP ¹ – S&P 500® (Volatility Control) (Annual Spread)	2.75%	3.50%
1 Year No Cap PTP ¹ – S&P 500® (Volatility Control) (Par Rate)	50%	45%
Fixed	1.90%	1.70%

1 Because the index applies a volatility control mechanism, the range of both the positive and negative performance of the index is limited. The index is managed to create stabilized performance and avoid very high positive returns and very low negative returns.

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.

Application deadlines

In order to receive current rates:

- The application must be signed on or before **March 1, 2019**, and received at Athene by 4 p.m. CT on **March 15, 2019**.
- All funds for the application must be received at Athene by 4 p.m. CT on **April 16, 2019**.
- The contract must be in good order and suitability review complete (if applicable), by **April 16, 2019**.

Please Note: Athene's 45 day rate lock period begins on the rate change effective date.

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](#) after 4 p.m. CT on March 1, 2019. 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.

Want to learn more?

- Click here for [product information](#) and to [run an illustration](#).
- Download updated [rate cards and state approval maps](#) for all products.

New Rates

Illustration update, effective March 2, 2019:

The Athene Illustration Center will be updated to include historical index values for the 2018 calendar year. This update will result in changes to illustrated rates, including an update to the "Most Recent 10 Year" scenario to utilize the period from 12/31/2008 - 12/31/2018.

The Most Recent 10 years have seen an increase in index values across most of our indices. Reliance solely on Illustration returns based upon this period could paint an unrealistic picture. The Athene Illustration Center gives you the ability to enter a custom illustrated rate of return via the Custom Non-Guaranteed Ledger Supplemental Report. This functionality provides you with the tools to show a more conservative annual return and explain how fluctuations in the market will affect future performance. To include this supplemental report, simply click "Report Selection" while running an illustration and enter an annual rate of return.

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)**.

Rates are subject to change at any time.

Athene Ascent Pro Bonus [GEN10 (04/14)] and Athene Ascent Income Rider [IR1 (09/15), IR2 (09/15)]; Athene Performance Elite [GEN (09/15) NB, GEN10 (04/14), TBS15 (09/12)] Athene Performance Elite Plus [BONUS (04/17)] and Enhanced Liquidity Rider [ICC15 PEPR (11/14)] or state variations are 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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