

Field News



Rates rise for Athene products effective October 18, 2019!

October 17, 2019

Great news! New money rates are rising on select Athene fixed indexed annuity (FIA) products. **Rate grids with current and new rates can be found below.**

These changes will be effective with a contract date on or after **October 18, 2019**. The contract effective date is the date the contract has been deemed in good order and all funds received. While we cannot reissue policies, any pending business will receive the new rates if the contract date is on or after the rate change effective date.

Click on the product name to view current and new rates.

[Athene AccumulatorSM Crediting Rates](#)

[Athene AgilitySM Crediting Rates](#)

[Athene Performance Elite[®] Crediting Rates](#)

[Athene ProtectorSM Crediting Rates](#)

Learn more about the products available to you?

[Click here for product information or to run an illustration.](#)

New rates effective **October 18, 2019**

Revised materials will be available on [Forms and Brochures page](#) beginning 4 p.m. CT today. 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 Accumulator 5 Crediting Rates

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

Athene Accumulator 5			
Strategy Crediting Rates	Premium Band	Current	New
2-Year No Cap PTP – BNP (Par Rate)	High Band: \$100,000+	80%	105%

	Low Band: Up to \$100,000	70%	95%
	High Band: \$100,000+	55%	75%
1-Year No Cap PTP – BNP (Par Rate)	Low Band: Up to \$100,000	50%	70%
	High Band: \$100,000+	45%	65%
2-Year No Cap PTP¹ – Morningstar® (Par Rate)	Low Band: Up to \$100,000	40%	60%
	High Band: \$100,000+	35%	50%
1-Year No Cap PTP¹ – Morningstar® (Par Rate)	Low Band: Up to \$100,000	30%	45%
	High Band: \$100,000+	3.50%	4.50%
1-Year PTP – S&P 500® (Cap)	Low Band: Up to \$100,000	3.00%	4.00%
Bailout Cap Rate		2.00%	2.50%
	High Band: \$100,000+	1.30%	1.45%
1-Year Monthly Cap – S&P 500® (Cap)	Low Band: Up to \$100,000	1.10%	1.25%
	High Band: \$100,000+	55%	80%
2-Year No Cap PTP² – Janus SG Market Consensus Index II (Par Rate)	Low Band: Up to \$100,000	45%	70%
	High Band: \$100,000+	30%	45%
1-Year No Cap PTP² – Janus SG Market Consensus Index II (Par Rate)	Low Band: Up to \$100,000	25%	40%
	High Band: \$100,000+	35%	50%
1-Year No Cap PTP¹ – S&P 500 Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	Low Band: Up to \$100,000	30%	45%
	High Band: \$100,000+	1.45%	1.90%
Fixed	Low Band: Up to \$100,000	1.15%	1.60%
Minimum Interest Credit		2.00%	No change

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.

Athene Accumulator 7 Crediting Rates

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

Athene Accumulator 7

Strategy Crediting Rates	Premium Band	Current	New
2-Year No Cap PTP – BNP (Par Rate)	High Band: \$100,000+	90%	115%
	Low Band: Up to \$100,000	80%	105%
1-Year No Cap PTP – BNP (Par Rate)	High Band: \$100,000+	60%	80%
	Low Band: Up to \$100,000	55%	75%
2-Year No Cap PTP ¹ – Morningstar [®] (Par Rate)	High Band: \$100,000+	50%	70%
	Low Band: Up to \$100,000	45%	65%
1-Year No Cap PTP ¹ – Morningstar [®] (Par Rate)	High Band: \$100,000+	40%	55%
	Low Band: Up to \$100,000	35%	50%
1-Year PTP – S&P 500 [®] (Cap)	High Band: \$100,000+	3.75%	4.75%
	Low Band: Up to \$100,000	3.50%	4.50%
Bailout Cap Rate		2.50%	3.00%
1-Year Monthly Cap – S&P 500 [®] (Cap)	High Band: \$100,000+	1.40%	1.55%
	Low Band: Up to \$100,000	1.30%	1.45%
2-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	High Band: \$100,000+	65%	90%
	Low Band: Up to \$100,000	55%	80%
1-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	High Band: \$100,000+	35%	50%
	Low Band: Up to \$100,000	30%	45%
1-Year No Cap PTP ¹ – S&P 500 Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	High Band: \$100,000+	40%	55%
	Low Band: Up to \$100,000	35%	50%
Fixed	High Band: \$100,000+	1.55%	2.00%
	Low Band: Up to \$100,000	1.45%	1.90%
Minimum Interest Credit		3.00%	No change

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.

Athene Accumulator 10 Crediting Rates

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

Athene Accumulator 10			
Strategy Crediting Rates	Premium Band	Current	New
2-Year No Cap PTP – BNP (Par Rate)	High Band: \$100,000+	100%	125%
	Low Band: Up to \$100,000	90%	115%
1-Year No Cap PTP – BNP (Par Rate)	High Band: \$100,000+	70%	90%
	Low Band: Up to \$100,000	60%	80%
2-Year No Cap PTP ¹ – Morningstar [®] (Par Rate)	High Band: \$100,000+	60%	80%
	Low Band: Up to \$100,000	50%	70%
1-Year No Cap PTP ¹ – Morningstar [®] (Par Rate)	High Band: \$100,000+	45%	60%
	Low Band: Up to \$100,000	40%	55%
1-Year PTP – S&P 500 [®] (Cap)	High Band: \$100,000+	4.00%	5.00%
	Low Band: Up to \$100,000	3.75%	4.75%
Bailout Cap Rate		2.50%	3.00%
1-Year Monthly Cap – S&P 500 [®] (Cap)	High Band: \$100,000+	1.45%	1.60%
	Low Band: Up to \$100,000	1.40%	1.55%
2-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	High Band: \$100,000+	75%	100%
	Low Band: Up to \$100,000	65%	90%
1-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	High Band: \$100,000+	40%	55%
	Low Band: Up to \$100,000	35%	50%
1-Year No Cap PTP ¹ – S&P 500 Daily Risk Control 5%™ Index TR (Total Return) (Par Rate)	High Band: \$100,000+	45%	60%
	Low Band: Up to \$100,000	40%	55%
Fixed	High Band: \$100,000+	1.65%	2.10%

	Low Band: Up to \$100,000	1.55%	2.00%
Minimum Interest Credit		5.00%	No change

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.

Athene Agility 7 Crediting Rates

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

Athene Agility 7		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP – BNP (Par Rate)	55%	75%
1-Year No Cap PTP – BNP (Par Rate)	40%	55%
2-Year No Cap PTP ¹ – Morningstar® (Par Rate)	35%	50%
1-Year No Cap PTP ¹ – Morningstar® (Par Rate)	25%	35%
2-Year PTP – S&P 500® (Cap)	5.00%	6.50%
1-Year PTP – S&P 500® (Cap)	2.50%	3.00%
Bailout Cap Rate	0.50%	No change
2-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	40%	55%
1-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	20%	30%
Fixed	0.80%	1.20%

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.

Athene Agility 10 Crediting Rates

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

Athene Agility 10		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP – BNP (Par Rate)	70%	85%

1-Year No Cap PTP – BNP (Par Rate)	50%	60%
2-Year No Cap PTP ¹ – Morningstar® (Par Rate)	40%	55%
1-Year No Cap PTP ¹ – Morningstar® (Par Rate)	30%	40%
2-Year PTP – S&P 500® (Cap)	5.50%	7.00%
1-Year PTP – S&P 500® (Cap)	2.75%	3.25%
Bailout Cap Rate	0.50%	No change
2-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	45%	60%
1-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	25%	35%
Fixed	0.90%	1.30%

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.

Athene Agility Income Base Bonus

	Income Base Bonus	
	Current	New
Athene Agility	17%	20%

Athene Performance Elite 7 Crediting Rates

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

Athene Performance Elite 7 (Base and Plus)		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP – BNP (Par Rate)	70%	100%
1-Year No Cap PTP – BNP (Par Rate)	45%	70%
2-Year No Cap PTP ¹ – Morningstar® (Par Rate)	40%	65%
1-Year No Cap PTP ¹ – Morningstar® (Par Rate)	30%	50%
1-Year PTP – S&P 500® (Cap)	3.00%	4.00%
1-Year Monthly Cap – S&P 500® (Cap)	1.00%	1.35%
2-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	50%	75%
1-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	30%	45%
	6.00%	4.50%

**2-Year No Cap PTP¹ – S&P 500 Daily Risk Control 2 8%™ Index TR
(Total Return) (Annual Spread)**

1-Year No Cap PTP¹ – S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	25%	35%
Fixed	0.90%	1.50%

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.

Athene Performance Elite 10 (all versions) Crediting Rates

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

Athene Performance Elite 10, Performance Elite 10 Select, Performance Elite 10 Pro (Base and Plus)

Strategy Crediting Rates	Current	New
2-Year No Cap PTP – BNP (Par Rate)	60%	90%
1-Year No Cap PTP – BNP (Par Rate)	40%	65%
2-Year No Cap PTP¹ – Morningstar® (Par Rate)	35%	60%
1-Year No Cap PTP¹ – Morningstar® (Par Rate)	25%	45%
1-Year PTP – S&P 500® (Cap)	2.50%	3.50%
1-Year Monthly Cap – S&P 500® (Cap)	0.95%	1.30%
2-Year No Cap PTP² – Janus SG Market Consensus Index II (Par Rate)	40%	65%
1-Year No Cap PTP² – Janus SG Market Consensus Index II (Par Rate)	25%	40%
2-Year No Cap PTP¹ – S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return) (Annual Spread)	6.75%	5.25%
1-Year No Cap PTP¹ – S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	20%	30%
Fixed	0.80%	1.40%

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.

Athene Performance Elite 15 Crediting Rates

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

Athene Performance Elite 15 (Base and Plus)		
Strategy Crediting Rates	Current	New
2-Year No Cap PTP – BNP (Par Rate)	70%	100%
1-Year No Cap PTP – BNP (Par Rate)	45%	70%
2-Year No Cap PTP ¹ – Morningstar® (Par Rate)	40%	65%
1-Year No Cap PTP ¹ – Morningstar® (Par Rate)	30%	50%
1-Year PTP – S&P 500® (Cap)	3.00%	4.00%
1-Year Monthly Cap – S&P 500® (Cap)	1.00%	1.35%
2-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	50%	75%
1-Year No Cap PTP ² – Janus SG Market Consensus Index II (Par Rate)	30%	45%
2-Year No Cap PTP ¹ – S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return) (Annual Spread)	6.00%	4.50%
1-Year No Cap PTP ¹ – S&P 500 Daily Risk Control 2 8%™ Index TR (Total Return) (Par Rate)	25%	35%
Fixed	0.90%	1.50%

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.

Athene Protector 5 Crediting Rates

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

Strategy Crediting Rates	5-year	
	Current	New
1-Year No Cap PTP – BNP (Par Rate)	60%	80%
1-Year No Cap PTP ¹ – Morningstar® (Par Rate)	40%	55%
1-Year PTP – S&P 500® (Cap)	3.75%	4.75%
Bailout Cap Rate	2.50%	3.00%
1-Year Monthly Cap – S&P 500® (Cap)	1.40%	1.55%
1-Year No Cap PTP ² – Janus SG Market Consensus Index (Par Rate)	35%	50%
1-Year No Cap PTP ¹ – S&P 500® (Volatility Control) (Par Rate)	40%	55%
Fixed	1.55%	2.00%

Minimum Interest Credit	5.00%	7.50%
--------------------------------	-------	--------------

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.

Athene Protector 7 Crediting Rates

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

Strategy Crediting Rates	7-year	
	Current	New
1-Year No Cap PTP – BNP (Par Rate)	70%	90%
1-Year No Cap PTP ¹ – Morningstar® (Par Rate)	45%	60%
1-Year PTP – S&P 500® (Cap)	4.00%	5.00%
Bailout Cap Rate	2.50%	3.00%
1-Year Monthly Cap – S&P 500® (Cap)	1.45%	1.60%
1-Year No Cap PTP ² – Janus SG Market Consensus Index (Par Rate)	40%	55%
1-Year No Cap PTP ¹ – S&P 500® (Volatility Control) (Par Rate)	45%	60%
Fixed	1.65%	2.10%
Minimum Interest Credit	7.00%	10.00%

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.

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 Accumulator [GEN (09/15) NB] and Athene Accumulator Legacy Rider [ICC16 GMDDB (06/16)] 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.

Athene Agility [GEN (09/15) NB], Income and Death Benefit Rider [IR (06/18)] and Enhanced Income Benefit Endorsement [EIBR (06/18)] or state variations are 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 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.

Athene Protector [GEN (09/15) NB] and Return of Premium Rider [ICC17 ROP (08/17)] or state variations are 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.