

Current rates

Rates effective February 3, 2024.¹



Buffer Segment Options

1-Year Term			
Index Option (Ticker)	Buffer Rate	Cap Rate	Participation Rate
S&P 500® Index (SPX)	20%	12.00%	100%
S&P 500® Index (SPX)	10%	18.00%	100%
Nasdaq-100® Index (NDX)	10%	18.50%	100%
Shiller Barclays CAPE® US Mid-Month Sector TR Net Index (BXIIMSTN)	10%	10.50%	100%
Russell 2000® Index (RTY)	10%	21.00%	100%
MSCI EAFE Index (MXEA)	10%	18.00%	100%
2-Year Term			
Index Option (Ticker)	Buffer Rate	Cap Rate	Participation Rate
S&P 500® Index (SPX)	20%	27.00%	100%
S&P 500® Index (SPX)	10%	50.00%	100%
Nasdaq-100® Index (NDX)	10%	35.00%	100%
Shiller Barclays CAPE® US Mid-Month Sector TR Net Index (BXIIMSTN)	10%	26.00%	100%
Russell 2000® Index (RTY)	10%	43.00%	100%
MSCI EAFE Index (MXEA)	10%	No cap	110%
6-Year Term			
Index Option (Ticker)	Buffer Rate	Cap Rate	Participation Rate
S&P 500® Index (SPX)	20%	No cap	105%
S&P 500® Index (SPX)	10%	No cap	116%
Nasdaq-100® Index (NDX)	10%	105.00%	100%
Shiller Barclays CAPE® US Mid-Month Sector TR Net Index (BXIIMSTN)	10%	95.00%	100%
Performance Blend (SPX, RTY, MXEA) ²	10%	No cap	100%
Milestone Lock (SPX) - 25% Milestone Threshold	10%	No cap	100%

Fixed Segment Option

1-Year Term	3.00% Annual Interest Rate
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Rates shown are for the initial Segment Term Period as of the quoted effective date and subject to change at any time. Athene declares rates at the beginning of each Segment Term Period. For Index-Linked Segment Options, the Cap and Participation Rates are used in combination to determine Segment Credits when the index change is positive. The Cap Rate establishes the maximum positive index change used to calculate Segment Credits before the Participation Rate is applied. The Participation Rate is a percentage that is multiplied by a positive index change after the Cap Rate is applied. The Participation Rate is guaranteed to never be less than 100%.

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¹ For applications signed prior to June 5, 2023, the rates shown are indicative as of the effective date quoted. Rates for the initial Segment Term Period are not guaranteed until they are declared on the Segment Start Date.

² The index change used to determine Segment Credits will be based on a weighted average return of all three indices as follows: 50% of the best performing index, 30% of the next best performing index and 20% of the lowest performing index.

Athene Amplify 2.0 is designed to be a long-term investment product used to help provide income for retirement. It is not suitable as a short-term investment. There is a risk of substantial loss of principal and related earnings depending on the Segment Option(s) to which you allocate your Purchase Payment. In the event of negative index performance, Segment Credits may be negative after application of the Buffer Rate and you agree to bear the portion of loss that exceeds that rate.

Segment Credit. The amount credited to each Segment Option according to the terms of the Segment Option and Crediting Method.

Segment Options. Segment Options include Buffer Segment Options and a Fixed Segment Option, each with a Segment Term Period. Each Buffer Segment Option will also have a Reference Index, a Cap Rate, a Participation Rate, a Buffer Rate, and may be subject to a Segment Fee.

Segment Term Period. Duration over which Segment Credits are calculated.

Participation Rate. A percentage that is multiplied by a positive index change, after the application of the Cap Rate, to calculate the Segment Credit.

Cap Rate. The maximum positive index change that will be used in the calculation of Segment Credits that may be applied to a Segment Option.

Buffer Rate. A level of protection from potential market loss up to a Buffer Rate. Losses in excess of the Buffer Rate will reduce your Segment Value.

Free Withdrawals. This annuity provides annual Free Withdrawal privileges. Beginning in the first Contract Year, you can withdraw up to 10% of your Purchase Payment. Each Contract Year thereafter, you can withdraw up to 10% of your annuity's Contract Value as of the previous Contract Anniversary without a Withdrawal Charge or Interest Adjustment. Withdrawals of taxable amounts are subject to ordinary income tax, and if made before age 59½, may be subject to a 10% federal income tax penalty. If you surrender your annuity or withdraw an amount that exceeds the Free Withdrawal amount during the 6-year Withdrawal Charge period, a Withdrawal Charge and Interest Adjustment will apply. All Withdrawals are subject to an Equity Adjustment. Interim Value Adjustments and Withdrawal Charges may result in the loss of principal.

Additional Withdrawal Provisions. This annuity includes a Confinement Waiver and a Terminal Illness Waiver if eligibility criteria are met. If requesting either Waiver, you'll be eligible for up to 100% of your annuity's Interim Value. Withdrawal Charges will be waived if you qualify for this benefit during the Withdrawal Charge Period. An Interest Adjustment will not apply to distributions made under these Waivers. Confinement Waiver not available in CA or MA. Terminal Illness Waiver not available in CA.

Withdrawal Charge. A Withdrawal Charge in accordance with the rate schedule will apply to surrenders or amounts withdrawn in excess of the Free Withdrawal amount as follows: 8%, 8%, 7%, 6%, 5%, 4%.

Interim Value Adjustment. The Interim Value calculation consists of two parts: an Interest Adjustment and an Equity Adjustment. These adjustments may be positive or negative. The Equity Adjustment will apply to all Withdrawals and the Interest Adjustment will apply to any amount that exceeds the Free Withdrawal. The Interest Adjustment applies to all Segment Options on any date during the first six Contract Years. The Equity Adjustment applies to Index-Linked Segment Options throughout the life of the Contract and is equal to zero on any Segment End Date. The Segment Interim Value is equal to the Segment Value adjusted for any applicable Interest Adjustment and Equity Adjustment. Please see the Prospectus for details.

All Segment Credits, including those with a guaranteed rate of interest, are paid by the insurance company and subject to its claims paying ability.

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