

Historical declared rates

Segment Start Date effective September 22, 2020.



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Buffer Segment Options				
Segment Term	Index (Ticker)	Protection Level	Cap Rate	Participation Rate
1 Year	S&P 500® Index (SPX)	10%	No cap	105%
	Russell 2000® Index (RTY)	10%	30%	100%
	MSCI EAFE Index (MXEA)	10%	No cap	100%
2 Years	S&P 500® Index (SPX)	10%	No cap	120%
	Russell 2000® Index (RTY)	10%	No cap	110%
	MSCI EAFE Index (MXEA)	10%	No cap	130%
6 Years	S&P 500® Index (SPX)	20%	No cap	140%
	Performance Blend (SPX, RTY, MXEA) ¹	10%	No cap	130%

Floor Segment Options				
Segment Term	Index (Ticker)	Protection Level	Cap Rate	Participation Rate
1 Year	S&P 500® Index (SPX)	10%	12.25%	100%
	Russell 2000® Index (RTY)	10%	13.25%	100%
	MSCI EAFE Index (MXEA)	10%	14.00%	100%
2 Years	S&P 500® Index (SPX)	10%	22.00%	100%
	Russell 2000® Index (RTY)	10%	22.00%	100%
	MSCI EAFE Index (MXEA)	10%	29.00%	100%

Fixed Segment Option	
Segment Term	Annual Interest Rate
1 Year	1.30%

The Buffer and Floor are Index-Linked Segment Options subject to a 0.95% annual Segment Fee.²

Rates after the quoted Segment Start Date are subject to change at any time. The Cap Rate and Participation Rate 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 for Index-Linked Segment Options 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 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.

² The 0.95% annual Segment Fee will be deducted from your annuity's Segment Value daily and may result in the loss of principal. The Segment Fee is set at issue and guaranteed not to change for the life of the contract. This fee does not apply to values in the Fixed Segment Option. Athene declares the guaranteed rate for the Fixed Segment Option at the beginning of each Segment Term Period. 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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