



<b>Company</b>	<b>Athene Annuity and Life Company</b> Athene Holding Ltd.
<b>A.M Best Rating</b>	A+
<b>Standard and Poor's Rating</b>	A+
<b>Product Type</b>	Fixed Indexed
<b>Product</b>	<b>Athene Protector<sup>SM</sup> 5</b> (SPDA)
<b>Policy Form Number</b>	Gen (09/15) NB
<b>Distribution Channels Sold In</b>	B/D: Independent Bank
<b>Product Launch Date</b>	2/12/2018
<b>Bonus</b>	N/A
<b>Surrender Charge</b>	<b>5 Years</b> 8.00, 8.00, 7.00, 5.90, 4.60, 0.00%
<b>Share Class</b>	N/A
<b>Mortality and Expense Charge (M&amp;E)</b>	N/A
<b>Product Fee</b>	N/A
<b>Administration Charge</b>	N/A
<b>Other Charge</b>	N/A
<b>*Total Annual Expense</b>	N/A
<b>Annual Contract Fee</b>	N/A
<b>Annual Contract Fee Waived At</b>	N/A
<b>Minimum Guarantee/ Minimum Guaranteed Surrender Value</b>	<b>Varies</b> 87.5% @ 1 - 3%
<b>Strategies / Subaccounts Offered</b>	7 Indexed, 0 Structured, 0 Variable, 1 Fixed

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<b>Net Subaccount Fee Range</b>	N/A
<b>Free Transfers per Year</b>	N/A
<b>Transfer Fee</b>	N/A
<b>Rate Banding</b>	Low Band / \$100,000
<b>Current Fixed Account Rate(s)</b>	4.55% / 4.80%
<b>Upcoming Fixed Account Rate(s)</b>	N/A
<b>Other Crediting Strategy Information</b>	N/A
<b>Penalty-Free Withdrawals</b>	10% of Account Value immediately
<b>Death Benefit</b>	<b>Greater of:</b> Full Account Value or Minimum Guaranteed Surrender Value
<b>Surrender Charge Waivers Available</b>	Terminal Illness Confinement
<b>Available Plan Types</b>	IRA, NQ, Roth IRA, SEP IRA, Inherited IRA
<b>Issue Ages</b>	0 - 85
<b>Minimum Initial Premiums</b>	Q/NQ \$5,000
<b>Minimum Subsequent Premium</b>	N/A
<b>Guaranteed Lifetime Withdrawal Benefit (GLWB)</b>	N/A
<b>Guaranteed Minimum Withdrawal Benefit (GMWB)</b>	N/A
<b>Guaranteed Minimum Accumulation Benefit (GMAB)</b>	<b>Actively Marketed</b> Minimum Interest Credit Rider II (Protector 5)

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<b>Product</b>	<b>Athene Protector<sup>SM</sup> 5</b> (SPDA)
<b>Guaranteed Minimum Death Benefit (GMDB)</b>	N/A
<b>Guaranteed Minimum Income Benefit (GMIB)</b>	N/A
<b>Other</b>	NOTE: Supplemental commissions are available based on total current calendar year premiums, to be paid monthly, as follows: \$3,000,000 - \$4,999,999: 0.50% \$5,000,000 - \$9,999,999: 0.60% \$10,000,000 - \$14,999,999: 0.75% \$15,000,000 - \$19,999,999: 1.00% \$20,000,000+: 1.75%
<b>State Approvals</b>	<b>Variations Approved In:</b> AK, AZ, CA, CT, HI, ID, IL, IN, LA, MA, MN, MO, NH, NJ, NV, OH, OR, PA, SC, TX, UT, WA  <b>States Not Approved In:</b> NY
<b>Street Level Compensation</b>	<b>Channel Specific Product Not Available</b>
<b>Data thought to be current as of:</b>	3/27/2026

\* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective March 27, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Athene Annuity and Life Company Athene Holding Ltd.	Athene Protector <sup>SM</sup> 5 (SPDA)	Low Band / \$100,000	S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	9.00% / 9.50% Annually	N/A / N/A	N/A / N/A	100% / 0.50% Annually / N/A	N/A / N/A
			S&P 500	Annual	Annual Point-to-Point	100.00% / 100.00%	7.50% / 7.75% Annually	N/A / N/A	N/A / N/A	100% / 7.50% Annually / N/A	N/A / N/A
			BNP Paribas Multi-Asset Diversified 5 Index	Annual	Annual Point-to-Point	200.00% / 210.00%	N/A / N/A	N/A / N/A	N/A / N/A	10% / N/A / N/A	N/A / N/A
			Nasdaq FC Index	Annual	Annual Point-to-Point	120.00% / 125.00%	N/A / N/A	N/A / N/A	N/A / N/A	10% / N/A / N/A	N/A / N/A
			S&P 500 FC Index	Annual	Annual Point-to-Point	92.00% / 97.00%	N/A / N/A	N/A / N/A	N/A / N/A	10% / N/A / N/A	N/A / N/A
			S&P 500	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	7.00% / 7.25%
			S&P 500	Annual	Performance Triggered	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A	N/A / N/A / N/A	5.75% / 6.00%
<b>Current Fixed Account Rate(s)</b>	4.55% / 4.80%										
<b>Upcoming Fixed Account Rate(s)</b>	N/A										

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Rates Effective March 27, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
	<b>Other Crediting Strategy Information</b>	<p>For the second annual point-to-point S&amp;P 500 strategy, initial cap is guaranteed for the length of the surrender charge duration.</p> <p>For the second S&amp;P 500 Performance Triggered strategy, initial interest rate is guaranteed for the length of the surrender charge duration.</p> <p>Monthly point-to-point strategy: upside cap, but no downside cap.</p> <p>Bail out provision: If cap renews at a rate that is less than the 'Bailout Cap' the client has the option of surrendering the contract penalty-free during the 30-day 'Bailout' window.</p> <p>Optional Return of Premium Rider (ROP) is available at issue and does not reduce rates. Rider guarantees that the Minimum Cash Surrender Value will never be less than Premiums Paid, less withdrawals. Annual rider charge of 0.20% is deducted monthly from the Account Value and cannot be terminated at client's request. This rider may be purchased in conjunction with the Minimum Interest Credit Rider, which carries its own charge.</p>									



# Minimum Interest Credit Rider II (Protector 5)

Guaranteed Minimum Accumulation Benefit

<b>Company</b>	<b>Athene Annuity and Life Company</b>
<b>Benefit Name</b>	<b>Minimum Interest Credit Rider II (Protector 5)</b>
<b>Products Available On</b>	Athene Protector <sup>SM</sup> 5
<b>Benefit Launch Date</b>	10/3/2025
<b>Can Benefit Be Terminated?</b>	No
<b>Benefit Issue Ages</b>	0 - 85
<b>Waiting Period to Exercise Benefit</b>	N/A
<b>Step-Up</b>	No
<b>Step-Up Frequency</b>	N/A
<b>Step-Up Restarts Waiting Period</b>	No
<b>Spousal Continuation</b>	No
<b>Current Annual Benefit Charge</b>	0.20%
<b>Maximum Annual Benefit Charge</b>	0.20%
<b>Charge Frequency</b>	Annually
<b>Charge Based on</b>	Account Value
<b>Rollup Interest Type</b>	N/A
<b>Rollup</b>	N/A
<b>Rollup Period</b>	N/A
<b>Reset on Rollup Period Permitted</b>	No
<b>Maximum Rollup Period</b>	N/A
<b>Impact of Withdrawals</b>	Pro Rata
<b>Investment Restrictions</b>	N/A
<b>Benefit Conflicts</b>	N/A

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# Minimum Interest Credit Rider II (Protector 5)

Guaranteed Minimum Accumulation Benefit

<b>Company</b>	<b>Athene Annuity and Life Company</b>
<b>Benefit Name</b>	<b>Minimum Interest Credit Rider II (Protector 5)</b>
<b>Guaranteed Minimum Accumulation Benefit</b>	Optional Minimum Interest Credit Rider guarantees that annuitant will not receive any less than 120% of Premiums Paid (less rider charges and adjustments for withdrawals) at the end of the surrender charge period.
<b>Benefit Close Date</b>	N/A