



Company	Athene Annuity and Life Company Athene Holding Ltd.
A.M Best Rating	A+
Standard and Poor's Rating	A+
Product Type	Fixed Indexed
Product	Athene ProtectorSM 7 (SPDA)
Policy Form Number	Gen (09/15) NB
Distribution Channels Sold In	B/D: Independent Bank
Product Launch Date	2/12/2018
Bonus	N/A
Surrender Charge	7 Years 8.00, 8.00, 7.00, 6.00, 5.00, 3.90, 2.70, 0.00%
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	7 Indexed, 0 Structured, 0 Variable, 1 Fixed

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Product	Athene ProtectorSM 7 (SPDA)
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / \$100,000
Current Fixed Account Rate(s)	4.55% / 4.80%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Account Value immediately
Death Benefit	Greater of: Full Account Value or Minimum Guaranteed Surrender Value
Surrender Charge Waivers Available	Terminal Illness Confinement
Available Plan Types	IRA, NQ, Roth IRA, SEP IRA, Inherited IRA
Issue Ages	0 - 83
Minimum Initial Premiums	Q/NQ \$5,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	Actively Marketed Minimum Interest Credit Rider (Protector 7)

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Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	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%
State Approvals	Variations Approved In: AK, AZ, CA, CT, HI, ID, IL, IN, LA, MA, MN, MO, NH, NJ, NV, OH, OR, PA, SC, TX, UT, WA States Not Approved In: NY
Street Level Compensation	Channel Specific Product Not Available
Data thought to be current as of:	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 SM 7 (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%
Current Fixed Account Rate(s)	4.55% / 4.80%										
Upcoming Fixed Account Rate(s)	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
		<p>For the second annual point-to-point S&P 500 strategy, initial cap is guaranteed for the length of the surrender charge duration.</p> <p>For the second S&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>									
	Other Crediting Strategy Information										



Minimum Interest Credit Rider (Protector 7)

Guaranteed Minimum Accumulation Benefit

Company	Athene Annuity and Life Company
Benefit Name	Minimum Interest Credit Rider (Protector 7)
Products Available On	Athene Protector SM 7
Benefit Launch Date	4/14/2025
Can Benefit Be Terminated?	No
Benefit Issue Ages	0 - 83
Waiting Period to Exercise Benefit	N/A
Step-Up	No
Step-Up Frequency	N/A
Step-Up Restarts Waiting Period	No
Spousal Continuation	No
Current Annual Benefit Charge	0.20%
Maximum Annual Benefit Charge	0.20%
Charge Frequency	Annually
Charge Based on	Account Value
Rollup Interest Type	N/A
Rollup	N/A
Rollup Period	N/A
Reset on Rollup Period Permitted	No
Maximum Rollup Period	N/A
Impact of Withdrawals	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	N/A

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Minimum Interest Credit Rider (Protector 7)

Guaranteed Minimum Accumulation Benefit

Company	Athene Annuity and Life Company
Benefit Name	Minimum Interest Credit Rider (Protector 7)
Guaranteed Minimum Accumulation Benefit	Guaranteed Minimum Interest Credit guarantees that annuitant will not receive any less than 127% of Premiums Paid (less rider charges and adjustments for withdrawals) at the end of the surrender charge period.
Benefit Close Date	N/A