AnnuityAdvantage

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Athene MaxRate 5

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Annuity Type

Multi-Year Guarantee Annuity

Issuing Insurance Company and Ratings

Athene Annuity & Life Company - View Details

A.M. Best	A+	*(2nd of 15 ratings)*
Standard & Poor's	A+	*(5th of 20 ratings)*
Moody's	A1	*(5th of 21 ratings)*
Fitch	A+	*(5th of 21 ratings)*
Comdex	88	*(percentile of rated companies)*

Learn more about what these ratings mean

Product Information

The Athene MaxRate 5 is a deferred multi-year guarantee annuity issued by Athene Annuity & Life Company.

This annuity is a premium banded product. The interest rate you earn will vary depending on the amount of premium you deposit (see Rate Details below). Currently, the highest 5 year guarantee period annual yield is 5.45% on premium amounts of $100,000 - $1,000,000. This is the guaranteed annual yield, including bonuses if applicable, for the initial guarantee period term, up to the first penalty free full withdrawal window. The Athene MaxRate 5 has a full penalty free withdrawal window after 5 years.

During the time in which the annuity is subject to surrender penalties, there are policy provisions that allow partial access on a penalty free basis. Beginning with the first contract year, and each year thereafter, this annuity provides interest only (noncumulative) as the penalty free withdrawal amount.

This annuity also waives withdrawal penalties upon death. Your named beneficiary(ies) will receive a death benefit equal to the full accumulation value. A beneficiary may choose to receive their death benefit in either a lump sum or select an available annuitization option.

Details on additional penalty waivers can be found in the Penalty Free Withdrawal Provisions section below.

Athene Annuity & Life Company is rated "A+" by A.M. Best, was founded in 1896, and has over $227.9 billion in total assets.

Rate Details

Effective Date: **Jul 24th, 2026**

Next Change: ***Not Scheduled***

Initial Guarantee Period: **5 years**

Premium Amount: $100,000 - $1,000,000 *High-Band*	
	Current
5 Year Guarantee Period Annual Yield:	**5.45%**
Interest rate start of year **1** through end of year **5**:	5.45%

Premium Amount: $10,000 - $99,999 *Low-Band*	
	Current
5 Year Guarantee Period Annual Yield:	**5.20%**
Interest rate start of year **1** through end of year **5**:	5.20%

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Initial Surrender Charge and MVA Periods

Early Surrender Charges: **5 years**

Market Value Adjustment (MVA): **5 years**

Penalty Free Full Withdrawal Window Available After: **5 years**

State variations may exist, refer to product disclosure for details.

Other Guarantee Periods Available

Athene MaxRate 3 - View Details
Athene MaxRate 7 - View Details

Policy Details

Min Premium Non-Qualified: **$10,000**

Min Premium Qualified: **$10,000**

Max Premium Non-Qualified: **$1,000,000**

Max Premium Qualified: **$1,000,000**

Max Issue Age Non-Qualified: **83**

Max Issue Age Qualified: **83**

Rate Lock on Transfers: **45 days**

Subject to MVA: **Yes**

Death Benefit: **Accumulation Value**

Income Rider Available: **No**

Penalty Free Withdrawal Provisions

First Year Withdrawals: **Interest Only**

Years 2+ Withdrawals: **Interest Only**

Cumulative Withdrawals: **No**

RMD Friendly: **Yes**

Penalty Waivers: **Confinement, Death and Terminal Illness**

See product brochure, disclosure and riders for additional details, limitations and availability. State variations, age restrictions and holding periods may apply.

State Variations

Not available in: **AK, CA, CT, DE, HI, ID, MD, MN, MO, NV, NJ, NY, OH, OK, OR, PA, SC, TX, UT and WA** (as of 04/19/2022)

For MA: Confinement Penalty Waiver not applicable.

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Contact Us

Rates reflect current information and are subject to change at any time. Every effort is made to provide accurate information. However, because policy provisions and rates can change quickly, we cannot guarantee the accuracy of the information provided herein. Actual rates and other product features will be based on the terms and conditions of the annuity contract and any attached riders. Upfront bonuses are frequently subject to a vesting schedule. State availability, variations and age restrictions may apply.