

Non-Spouse Inherited IRA Support Available May 4

Support for Non-Spouse Inherited IRAs is available May 4 on select Athene products—giving you more flexibility when working with beneficiaries following the SECURE Act changes.

Effective May 4, 2026, you will be able to submit business where the “Deceased Relationship to Annuitant” is a non-spouse, subject to product eligibility and administrative guidelines.

Please note: The maximum allowable withdrawal charge period is 8 years, and schedules may not extend beyond 10 years from the original owner’s date of death. This may further restrict (shorten) the available withdrawal charge period depending on timing.

Product availability:

Availability is limited to the select product(s) below and is subject to withdrawal charge constraints:

- MaxRate® Multi-Year Guarantee Annuity
- Performance Elite® Fixed Indexed Annuity
- Protector® Fixed Indexed Annuity
- AccuMax® Fixed Indexed Annuity
- AccumulatorSM Fixed Indexed Annuity
- Activate® Single Premium Immediate Annuity
- Aviator® Fixed Indexed Annuity

Key rules to know:

- **Internal transfers:** Existing eligible Athene contracts may be converted, subject to standard internal replacement guidelines.
- **External assets (point-of-claim only):** Only accepted in connection with a death claim prior to contract issuance.
- **External transfers/replacements:** Not permitted from externally held inherited IRAs after issuance.
- **Riders:** Income riders and death benefit riders are not available.
- **Product limitations:** Availability varies by product and withdrawal charge schedule requirements.

We've developed a detailed [FAQ](#) and an [overview resource](#) to help you understand eligibility, key rules and how to position this support with clients.



Athene MaxRate MYG (09/15) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Product not available in all states.

Athene Performance Elite GEN (09/15) NB, GEN10 (04/14), TBS15 (09/12) Athene Performance Elite Plus BONUS (04/17) and Enhanced Liquidity Rider ICC15 PEPR (11/14) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Products not available in all states.

Athene Protector ICC15 GEN (09/15) NB, Minimum Interest Credit/Return of Premium Rider ICC24 MICROP (04/25) and Minimum Interest Credit Rider ICC24 MICWC (04/25) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificates of Disclosure for details. Products not available in all states.

Athene AccuMax ICC20 STA (11/20) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Product not available in all states.

Athene Accumulator ICC16 GEN (11/16) NB or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Products not available in all states.

Athene Activate ICC24 SPIA (05/24), ICC24 SPIACS (05/24), Deceased Annuitant Commutation Endorsement ICC24 DACE (05/24) and Liquidity Period Withdrawal Rider ICC24 LPWR (05/24) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability may vary by state.

Athene Aviator ICC25 ASPR (08/25), ICC25 ASPR CS05 (08/25), ICC25 ASPR CS10 (08/25), ICC25 ASPR SCS (08/25); strategies ICC25 ASPR FIX (08/25), ICC25 ASPR PTP (08/25); and endorsements ICC25 ASPR CW (08-5), ICC25 ASPR MVA (08/25), ICC25 ASPR TIW (08/25) or state variations issued by Athene Annuity and Life Company, West Des Moines, IA. Product features, limitations and availability vary; see the Certificate of Disclosure for details. Products not available in all states.

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